City Council Communication

Department: Community Development CASE #MIS-25-001 Applicant/Property Owner: Midland Credit Union 2891 106th Street Urbandale, IA 50322 Representative: Mindy Cooper 2891 106th Street Urbandale, IA 50322	Resolution No. _____	City Council: 4/21/2025 Planning Commission: 4/8/2025

Subject/Title

Request: Public hearing on the request of Midland Credit Union, represented by Mindy Cooper, to adopt a site-specific development plan for a 'financial service' (Midland Credit Union) on property legally described as Lot 7, except the southeast corner thereof dedicated for right-of-way, and Lot 8, all in Block 20, Bayliss and Palmer's Addition, Council Bluffs, Pottawattamie County, Iowa and being more particularly described in the case staff report.

Location: 1900 West Broadway

Background/Discussion

The Community Development Department has received a request from Midland Credit Union, represented by Mindy Cooper, to adopt a site-specific development plan for a 'financial service' (Midland Credit Union) on property legally described as Lots 7 and 8, Block 20, Bayliss and Palmer's Addition, Council Bluffs, Pottawattamie County, Iowa except a parcel of land being a portion of Lot 7, Block 20, Bayliss and Palmer Addition, City of Council Bluffs, Pottawattamie County Iowa, more particularly described in Attachment 'A.' The purpose of this request is to facilitate a remodel of an existing bank and associated site improvements and to obtain relief from certain West Broadway Corridor Design Overlay (CDO) standards in a manner that is consistent with the spirit and intent of the West Broadway CDO. A location/zoning map is included as Attachment 'B.'

The subject property, formerly United Credit Union, was purchased by Midland Credit Union in 2024. The applicant is proposing to modify the building to meet their organization's needs which includes a significant interior remodel that changes the primary customer entrance from the south to the north. The subject property is located within the West Broadway Corridor Design Overlay, which per Section 15.32A.150, *Adoption of a Development Plan*, allows for projects which are unable to meet certain aspects of the West Broadway CDO the option of applying for a site-specific development plan which enhances components of the development in exchange for relief of other requirements. The existing building and site layout of the subject property were constructed in 1977, prior to the adoption of the West Broadway CDO standards. The applicant has worked with City staff to propose a building design and site improvements that meet the spirit and intent of the West Broadway CDO while remaining sensitive to the retrofitting of an existing building and site and the bank's security needs. The applicant's letter of intent is included with this report as Attachment 'C.'

Per Section 15.32A.040, *Applicability of the West Broadway Corridor Design Overlay*, of the Council Bluffs Municipal Code (Zoning Ordinance), *"building modifications equal to fifty (50) percent of the structure in a twenty-four (24) month period of time shall be required to bring the entire structure into compliance with the applicable standards of this Chapter. The assessed value shall be as most recently assessed by the Pottawattamie County Assessor."* Per the most recently assessed valuation of the property, the building is valued at $363,600 and the land is valued at $206,400

for a total property value of $570,000. The proposed remodel exceeds the threshold for bringing the entire property into compliance with the West Broadway CDO building and site design standards.

The request was routed to all City Departments and local utility providers. As of the date of this report, the following comments were received:

MidAmerican Energy stated they have no conflicts or concerns with the request.

Council Bluffs Water Works stated they have no comment on the request.

The Council Bluffs Police Department stated they have no comment or objection to the request.

The Council Bluffs Parks and Recreation Department stated they have no comment on the request.

The Council Bluffs Fire Department stated they have no comment on the request.

The Council Bluffs Community Development Department has coordinated with the applicant on the proposed site and building design and is supportive of the proposed development plan for the following reasons:

A. The proposed remodel is a significant investment in one of the remaining outdated and highly visible properties along the West Broadway corridor. The proposed architectural design and site improvements are the result of a collaborative effort between the City and applicant as the designs meets the spirit and intent of the West Broadway CDO while taking into consideration the retrofitting of a 1970s, drive-through bank facility.
B. The West Broadway Corridor Design Overlay (CDO) standards were generally intended to be applied to new construction and large-scale redevelopments within the West Broadway Corridor. The West Broadway CDO has a fairly high threshold that a remodel or redevelopment must hit to trigger compliance with the adopted design standards. Typically, this results in most remodel projects either 1) not meeting the threshold to comply or 2) discourages short-term investment in a property that might otherwise be well-suited for future redevelopment that better aligns with the long-term vision of the West Broadway CDO. Given this site is located on the corner of 19th and Broadway and would be a favorable site for redevelopment, staff feels that the proposed design achieves the spirit and intent of the West Broadway CDO, while not imposing the full extent of the CDO requirements on a small, 1970s building and site that is well-suited for future redevelopment.
C. The geometrics of the site and placement of the existing building render it nearly impossible to impose the full-extent of the West Broadway CDO and parking lot design requirements of Chapter 15.23, *Off-Street Parking, Loading and Unloading*, without a full redevelopment of the site. Additionally, the retrofitting of drive-through establishments face greater challenges in applying the full-extent of the West Broadway CDO design requirements as already limited lot surface area is taken-up by established drive-through lanes. These drive-through lanes, in addition to existing utility areas, dictate, in-part, the building's interior layout and limit options for provision of additional transparency and architectural features.
D. The proposed remodel and site improvement project will result in 1) an aesthetically enhanced, highly visible building along West Broadway; 2) increased foundation and site landscaping to further beautify the property and corridor; 3) screening of a formerly unscreened dumpster and 4) continued life and utilization of an outdated property within the West Broadway Corridor.

The proposed development plan standards are listed below:

A. Site Development

1. The subject property is a corner lot with frontage on West Broadway and N. 19th Street. According to the West Broadway Corridor Street Hierarchy, West Broadway and N. 19th Street are considered major streets. For the purposes of establishing a build-to-zone, defined by a minimum setback of five feet and a maximum setback of 20 feet, West Broadway shall be considered the highest category street. The subject building is a 2,558 square foot, one-story structure with an attached 504 square foot canopy over existing ATM drive-through lanes along the west side of the building. No building additions are

proposed with the proposed remodel. The existing building has an approximately 9-foot front yard setback from West Broadway and approximately 6.5-foot street side yard setback which achieves the intent of the West Broadway CDO build-to-zone. Any future buildings and/or building additions proposed to be constructed on the subject property shall be subject to the build-to-zone requirements, per Section 15.32A.070, *Build-To-Zone for West Broadway and Major Streets*, of the CBMC (Zoning Ordinance) and the site development standards for the C-2 District, per Section 15.15.050, *Site Development Regulations*.

2. Per Section 15.32A.070(C)(4), *"Buildings shall have a minimum build-to-width of fifty (50) percent. The build-to-width shall be exclusive of pedestrian pathways, drive-through lanes, driveways, or required setbacks. Once the minimum build-to-width has been met, portions of the building, or additional buildings on the site may be placed outside the build-to-zone."* Excluding the existing drive way and drive-through lanes, the building achieves a build-to-width of approximately 91 percent, exceeding the build-to-width requirement.

3. Any solar energy conversion systems proposed to be installed at this site shall be subject to Section 15.34.030, Solar Energy Conversion Systems, of the Council Bluffs Municipal Code (Zoning Ordinance).

4. Outdoor storage of materials, products, equipment, or packaging shall not be permitted. This includes the semi-permanent and/or permanent placement of inter-modal storage/shipping containers.

5. All utilities shall be installed underground. Any cost to remove, relocate, modify, and/or extend utilities to this site shall be at the sole cost of the developer and not the City.

B. Off-Street Parking

1. Per Section 15.23.020, *General Provisions*, of the Council Bluffs Municipal Code (Zoning Ordinance), a building addition, expansion, and/or remodel of an existing development shall only trigger compliance with the design standards and minimum parking stall requirements of said Chapter, when the remodel *"results in an increase in the total number of required off-street parking spaces for a premises by 50% or more."* The proposed use of the property as a bank is a like-for-like reuse of the property and therefore, does not trigger compliance with bringing the design and minimum number of parking stalls into compliance with current standards. Part of the purpose of the requested development plan is to recognize the existing state and design of the parking lot and deem it acceptable as a like-for-like use is proposed with no increase to the building or operation.

2. Per Section 15.23.060, Parking Spaces Required, the total number of off-street parking spaces required for a 'financial service' establishment is 1 space for every 400 square feet of gross floor area, which equates to a minimum of six (6) required off-street parking spaces. The submitted site plan, included as Attachment 'D,' shows nine (9) off-street parking stalls will be provided on the subject property, which exceeds the minimum required.

3. The applicant has provided an alternate site plan for demonstrative purposes, shown in Attachment 'E,' which includes the five-foot landscaped area required between a parking surface and property line, per Section 15.23.030, *Design Standards*, of the Council Bluffs Municipal Code (Zoning Ordinance). Providing a five-foot landscaped area around the parking lot would result in insufficient space to meet minimum drive aisle and parking stall dimensions and would result in the loss of the two parallel parking stalls along the westerly property line. Staff feels that the recommended landscaping standards in Item D below achieve the spirit and intent of the West Broadway CDO while still maximizing utility of the site and parking lot for the bank use.

4. All off-street parking areas, driveways and drive aisles shall comply with the standards in Chapter 15.23, Off-Street Parking, Loading and Unloading, of the Council Bluffs Municipal Code (Zoning

Ordinance), and Iowa's Statewide Urban Design and Specifications (SUDAS) manuals for public improvements.

5. All off-street parking lots shall comply with Chapter 661–18, Parking for Persons with Disabilities, of the Iowa Administrative Code.

6. Any modification to the building that "*results in an increase in the total number of required off-street parking spaces for a premises by 50% or more,"* shall require bringing the parking lot into compliance with the requirements of Section 15.23, *Off-Street Parking, Loading and Unloading*, which includes submittal of a parking lot permit to the Permits and Inspections Division which shall include the number, location, and dimension of all drive aisles/lanes and parking spaces, pedestrian ways, and landscaped areas.

C. Architecture

1. The existing building was constructed in 1977 and is comprised of rock siding, tinted glass windows, and shingled parapet wall. Per the submitted architectural renderings (see Attachment 'F'), the facades are proposed to be redesigned utilizing a mixture of EIFS, stacked stone, and glass, including new glass window openings on all facades.

2. Durable materials and Transparency. Per Section 15.32A.080(A)(3)(a) of the Council Bluffs Municipal Code (Zoning Ordinance), a minimum of 60% of the total surface area of each building façade visible from West Broadway shall be constructed out of durable materials. Per Section 15.32A.080(C)(1)(a) of the Council Bluffs Municipal Code (Zoning Ordinance), a minimum of 40% of each building façade visible from West Broadway shall be covered with transparent windows and doors. Glass utilized for transparency requirements shall also count towards the durable material requirement. The proposed elevations are included as Attachment 'G.' The table below summarizes the proposed building's use of durable materials and transparency:

Façade	Proposed Durable Material Percentage	Proposed Transparency Percentage
North	56% (under min. required by 4%)	23% (under min. required by 17%)
East	62% (exceeds min. required by 2%)	36% (under min. required by 4%)
South	61% (exceeds min. required by 1%)	41% (exceeds min. required by 1%)
West	54% (under min. required by 6%)	7% (under min. required by 33%)

Evaluation of proposed elevations for a retrofit of an existing building differs from that of new construction as factors including building placement and interior layout limit design options that result in feasible and aesthetically pleasing facades. While the proposed building does not fully meet the minimum transparency or durable material requirements, staff considers the design to be the result of a collaborative effort between the City and applicant which 1) achieves the spirit and intent of the West Broadway CDO; 2) retrofits an outdated building to meet the functionality and security needs of the bank use; and 3) results in a high-quality design with an intentional focus on prioritizing transparency and durable material usage in a practical and effective manner. Per Section 15.32A.080(C)(2) of the Council Bluffs Municipal Code (Zoning Ordinance), *"Glass that counts towards the minimum transparency requirements shall be nonmirrored, non-tinted, unobstructed and shall have a visible light transmittance of 60 percent or more and an external reflectance of 20 percent or less."* The submitted elevations, included as Attachment 'G' note the proposed windows will utilize tinted glass. The Community Development Department recommends that the proposed architectural designs be accepted as proposed with the exception that all proposed transparency shall be nonmirrored, non-tinted, and unobstructed as per the above listed requirement of the West Broadway CDO. The building

elevations submitted with the building permit for the project shall note a visible light transmittance of 60 percent or more and an external reflectance of 20 percent or less for all windows and transparent doors, as per Section 15.32A.080(C)(2) of the Council Bluffs Municipal Code (Zoning Ordinance).

3. Articulation. The proposed building facades are designed with material changes, wall setbacks, height variations and a 7'10" tall stone masonry base around the entire building. Staff feels that the proposed renderings incorporate elements of articulation on each façade to create a high quality design that meets the spirit and intent of the West Broadway CDO, while taking into consideration the constraints of the project.

4. The submitted letter of intent notes that the drive-through canopy may be reduced in size in the future. If the canopy were to ever be removed entirely, the applicant shall coordinate with the Community Development Department to bring the façade into compliance by utilizing increased durable building materials, transparency, artistic, non-commercial mural installation, or combination thereof on the westerly facade. Design selections and timing of installation shall be coordinated and approved by staff prior to installation.

D. Landscaping and Streetscapes

1. Proposed Landscaping. Per the submitted landscaping plan, included as Attachment 'D' the following landscaping is proposed to be installed:

    a. A 6'3" wide landscape strip will be installed along the southerly 50 feet of the westerly property line. This area is proposed to be planted with the following plantings:

        (1) 15 Daylilies

        (2) 6 shrubs *(4 Nine Bark and 2 Flase Cypress)*

    b. The land area between the south and east building facades and property lines will have all pavement removed and replaced with landscaped areas. Per Section 15.32A.090(A)(2), *"foundation plantings shall be placed along the perimeter of all facades visible from adjacent street right-of-way at a rate of one planting per lineal foot of façade, not inclusive of entrances."* The submitted landscaping plans show foundation plantings provided as follows:

        (1) Southerly façade – 17 shrubs *(5 Nine Bark and 12 Flase Cypress)* and 20 Daylilies = 37 plantings total *(39 foundation plantings required)*

        (2) Easterly façade – 23 shrubs *(4 Nine Bark, 8 Flase Cypress, 11 Box Wood)* and 10 Daylilies = 33 plantings total *(63 foundation plantings required)*

    No foundation plantings are proposed along the westerly façade as this would require tearing out concrete and result in insufficient drive-through widths. No foundation plantings are proposed along the northerly façade which includes the primary building entrance and a ground-mounted air-conditioning unit.

2. Recommended Landscaping. The Community Development Department recommends the landscaping plan be accepted as proposed with the following additions:

    a. A minimum of two (2) additional foundation plantings shall be planted along the southerly façade and a minimum of 30 additional foundation plantings shall be planted along the easterly façade to meet the minimum requirements of Section 15.32A.090(A)(2), which states *"Foundation plantings shall be placed along the perimeter of all facades visible from adjacent street right-of-way at a rate of one planting per lineal foot of façade, not inclusive of*

entrances." Foundation plantings may be placed in multiple rows and may encroach into the required landscape buffer area to the extent needed to meet the minimum plantings required above. Foundation plantings shall not encroach into the City's right-of-way.

b. Per Section 15.32A.090(B)(1)(a) of the Council Bluffs Municipal Code (Zoning Ordinance), *"a minimum of one large deciduous shade tree shall be planted per every 3,000 square feet of paved parking area not covered by buildings or canopies"* and *"trees planted in perimeter planting areas as opposed to landscape islands or endcap islands/peninsulas shall be counted as ½ tree for the purpose of this requirement."* A total of three (3) parking lot trees are required for the site. Due to the constrained geometrics of the existing parking lot, installation of the required parking lot landscaping to the full extent required by the West Broadway CDO would result in insufficient drive aisles and parking spaces. The submitted landscaping plan does not include any parking lot trees. Staff recommends that a minimum of two, large deciduous shade trees shall be evenly spaced in the 6'3" wide landscape strip along the southerly 50 feet of the westerly property line to maximize on the areas available for tree plantings on the subject property and meet the above tree requirement to the extent possible.

c. If the canopy and drive-through lanes along the westerly side of the building were to ever be removed, foundation plantings along the westerly façade shall be installed at a rate of one planting per lineal foot of façade, not inclusive of entrances within six (6) months of removal of said canopy and drive-through lanes.

d. All tree species shall be as specified in the Council Bluffs Street Tree Species Guide and all shrub plantings shall be as designated in the approved West Broadway CDO shrub list.

3. Section 15.32A.090(A)(1) states, *"a minimum five (5) feet wide landscape frontage strip shall be installed on all frontages as measured from the back of sidewalk or property line, whichever is a greater distance from the curb."* Section 15.32A.090(C) states, *"A minimum of one (1) deciduous, shade tree and ten (10) shrubs shall be planted every twenty (20) linear feet along frontage strips and shall be generally evenly spaced apart along the entire length of the frontage strip. Shrub plantings shall be designated in the approved shrub list. Frontage adjacent to buildings shall only be required to install foundation plantings and shall not be included in the required number of tree plantings."* All frontage areas for the subject property are either adjacent to the building or comprised of existing driveways/parking area. Therefore, only the foundation planting requirement is applicable to the proposed project.

4. Street Trees. Per Section 15.32A.090, Landscaping and Streetscapes, *"Street tree plantings shall be planted along major streets. Species type and spacing of street tree plantings shall be designated in the Council Bluffs Street Tree Guide."* Three (3) existing street trees are located in the right-of-way adjacent to the subject property along N. 19th Street and shall remain.

5. All plant materials shall be maintained at all times. All deceased plantings shall be replaced with plant material(s) of the same or like species of equal size within six months of the plant's demise.

E. Pedestrian and Vehicular Access

1. Vehicular access is provided through the existing curb-cuts off West Broadway and N. 19th Street. No new curb cuts are proposed. No additional vehicular access points shall be allowed off W. Broadway.

2. The proposed drive-through lane is located along the sides and rear of the property, which complies with the drive-through lane requirements of Section 15.32A.100(C) of the Council Bluffs Municipal Code (Zoning Ordinance).

3. A 7.5-foot wide, hard-surface accessible pedestrian route is proposed from W. Broadway to the southerly entrance in accordance with Section 15.32A.100(B) of the Council Bluffs Municipal Code (Zoning Ordinance). No hard-surface accessible route is provided from N. 19th Street to a public entrance. A sidewalk connection shall be provided from N. 19th Street right-of-way to the northerly entrance, in compliance with the above listed section of the West Broadway CDO standards and shall be protected from the adjacent drive aisles. The design alternative utilized to separate and protect said sidewalk connection shall be coordinated with and approved by the Community Development Department.

F. Outdoor Lighting.

1. No outdoor lighting is proposed at this time. Any outdoor lighting installed at a future date shall comply with Section 15.32A.110, Outdoor Lighting, West Broadway Corridor Design Overlay, of the Council Bluffs Municipal Code (Zoning Ordinance).

G. Screening and Buffering

1. No roof-mounted mechanical equipment currently exists on the subject building. Any roof-mounted equipment installed at a future date shall be integrated into the design of the building so that the equipment is screened from public view in the adjacent street rights-of-way, in accordance with Section 15.32A.120(B) of the Council Bluffs Municipal Code (Zoning Ordinance).

2. No wall-mounted mechanical units are proposed with this request. No future wall-mounted equipment shall be located on the south or east facades. Any future wall-mounted mechanical equipment installed on the west or north facades shall be screened in accordance with Sections 15.32A.120(C) and 15.32A.120(D) of the Council Bluffs Municipal Code (Zoning Ordinance).

3. The proposed elevations show the existing air-conditioning unit enclosed by a chain-link fence located along the north side of the building and behind a wall bump-out, as shown in the submitted renderings (Attachment 'F') and site plan (Attachment 'D'). The existing air-conditioning unit is not clearly visible from adjacent rights-of-way by means of its placement behind the wall bump-out and surrounding fencing and is acceptable in its existing state. Any ground-mounted mechanical equipment installed at a future date that is visible from an adjacent public street right-of-way shall be completely screened from view using architectural design features, fencing, masonry wall, landscaping, or a combination thereof, in accordance with Section 15.32A.120(E) of the Council Bluffs Municipal Code (Zoning Ordinance).

H. Fences and Walls

1. The submitted site plan shows a dumpster located in the northwest corner of the subject property and a new dumpster enclosure will be installed around all sides with a gate opening internal to the site. The enclosure material and height were not specified in the submitted plans. The trash enclosure shall be designed to comply with the requirements of Section 15.32A.120(G) of the Council Bluffs Municipal Code (Zoning Ordinance).

2. Per Section 15.24.040, *Fence Regulations*, *"a fence shall be required where any conforming commercial or industrial use abuts a residential district."* The subject property is zoned C-2/Commercial District and abuts legally nonconforming single-family residential uses to the north zoned C-2/Commercial District. As the abutting properties are zoned C-2 District and have existing privacy fencing installed along the southerly property lines abutting the alley, no additional fencing is required between the two properties. The applicant has not proposed any fencing with their request. Any future fencing proposed to be installed on the subject property shall be subject to Section

15.32A.130, Fences and Walls, West Broadway Corridor Design Overlay, of the Council Bluffs Municipal Code (Zoning Ordinance).

I. Signage

1. The proposed renderings show the existing attached wall signs on the south and east facades being relocated to alternate locations on the same facades and a new attached wall sign on the north façade. All signage shall be installed in accordance with Sections 15.32A.140, Signs, West Broadway Corridor Design Overlay, and 15.33.170, Commercial District Signs, of the Council Bluffs Municipal Code (Zoning Ordinance) and shall be permitted separately prior to installation.

2. No sign listed in Section 15.33.070, Prohibited Signs, of the Council Bluffs Municipal Code (Zoning Ordinance) shall be permitted.

3. Per Section 15.33.100(D), *Ground and Monument Signs*, *"Ground and monument signs may be used on a premise if the front wall of the building or structure which the sign serves is set back at least fifteen (15) feet from the right-of-way line of the street, private way, or court to which the sign is oriented."* As the subject building has an approximately 9-foot front yard setback, the property is not eligible for installation of a ground or monument sign. Therefore, all signage on the property shall be limited to attached signage, subject to Item I(1) above.

Recommendation

The Community Development Department recommends approval of the request of Midland Credit Union to adopt a site-specific development plan for a 'financial service' (Midland Credit Union) on property legally described as Lot 7, except the southeast corner thereof dedicated for right-of-way, and Lot 8, all in Block 20, Bayliss and Palmer's Addition, Council Bluffs, Pottawattamie County, Iowa and being more particularly described in the case staff report, subject to the comments stated above and the following condition:

A. Any modifications to the approved development plan which substantially alter the design, layout, configuration, and/or appearance of the project shall be reviewed the City Planning Commission and approved by City Council prior to such changes being made. All minor modifications to the adopted development plan may be administratively approved by the Community Development Director.

Public Hearing

Staff speakers for the request:
1. Haley Weber, Planner, City of Council Bluffs, 209 Pearl Street, Council Bluffs IA, 51503

Speakers in favor:
1. Mindy Cooper, 4113 81st Street, Urbandale, IA 50322

Speakers against: None

The Planning Commission recommended approval of the request of Midland Credit Union to adopt a site-specific development plan for a 'financial service' (Midland Credit Union) on property legally described as Lot 7, except the southeast corner thereof dedicated for right-of-way, and Lot 8, all in Block 20, Bayliss and Palmer's Addition, Council Bluffs, Pottawattamie County, Iowa and being more particularly described in the case staff report, subject to the comments stated above and the following condition:

1. Any modifications to the approved development plan which substantially alter the design, layout, configuration, and/or appearance of the project shall be reviewed the City Planning Commission and approved by City Council prior to such changes being made. All minor modifications to the adopted development plan may be administratively approved by the Community Development Director.

VOTE: AYE – Freund, Hutcheson, Knauss, Rater, Rew, Stroebele, VanHouten, and Watson. NAY – None. ABSTAIN – None. ABSENT – None. VACANT - Three Motion: Carried.

Attachments

Attachment A: Legal Description
Attachment B: Location/zoning map
Attachment C: Letter of Intent
Attachment D: Site and Landscaping Plan
Attachment E: Alternative Site Plan with Perimeter Landscaping Building Rendering
Attachment F: Building Renderings
Attachment G: Building Elevations

Prepared by: Haley Weber, Planner, Community Development Department