

# Residential Construction & Subdivision Activity (1990 – 2008)

City of Council Bluffs, Iowa



Prepared by Community Development Department  
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## **INTRODUCTION**

This report is an overview of one and two family residential construction and land subdivision activity from 1990 through 2008 (study period) in the City of Council Bluffs. The report excludes the construction of multi-family housing units and residential construction activities outside of the corporate limits. The report is intended to:

- Provide information on one and two family construction and subdivision activity during the study period;
- Compare the demand for one and two family lots as evidenced by construction permits versus the supply of lots created through subdivision approvals;
- Determine the adequacy of lot supply for building construction;
- Provide data on the number of acres consumed by residential subdivision activity; and
- Indicate the amount of annexation and infill activity associated with residential subdivision.

## **METHODOLOGY**

The information for this report was obtained from several sources. Monthly reports prepared by the Council Bluffs Building Division were utilized to determine one and two family residential construction activity. Lots created through subdivision, acres consumed, and annexation activities were obtained from case files contained in the Planning Division of the Community Development Department. A detailed listing of subdivisions by year is attached which lists one and two family subdivisions, the number of lots created, total acres consumed by subdivision, and the average number of lots per acre. The number of lots created was established by totaling the number of buildable new lots created by subdivisions. Multi-family, commercial, industrial and other use types were excluded. The total acres of each

subdivision was pulled directly from legal descriptions contained on the final plat. However, total acres were adjusted downward in several situations where lots were created with the intent of further subdivision. Generally, this was limited to phased subdivision and is intended to more accurately depict lot creation and to avoid double counting acres consumed. Lots per acre were determined by dividing the number of buildable lots by the total net acres of the subdivision. Finally, the amount of acres annexed is listed on the final page of the Appendix. This amount was established by totaling the acreages of subdivisions requiring annexation at the time of the preliminary subdivision plat. This includes subdivisions like Briarwood and The Hills of Cedar Creek. This also includes subdivisions like Forest Glen where the entire phased subdivision was annexed in 1987 at the preliminary plat phase.

## **FINDINGS**

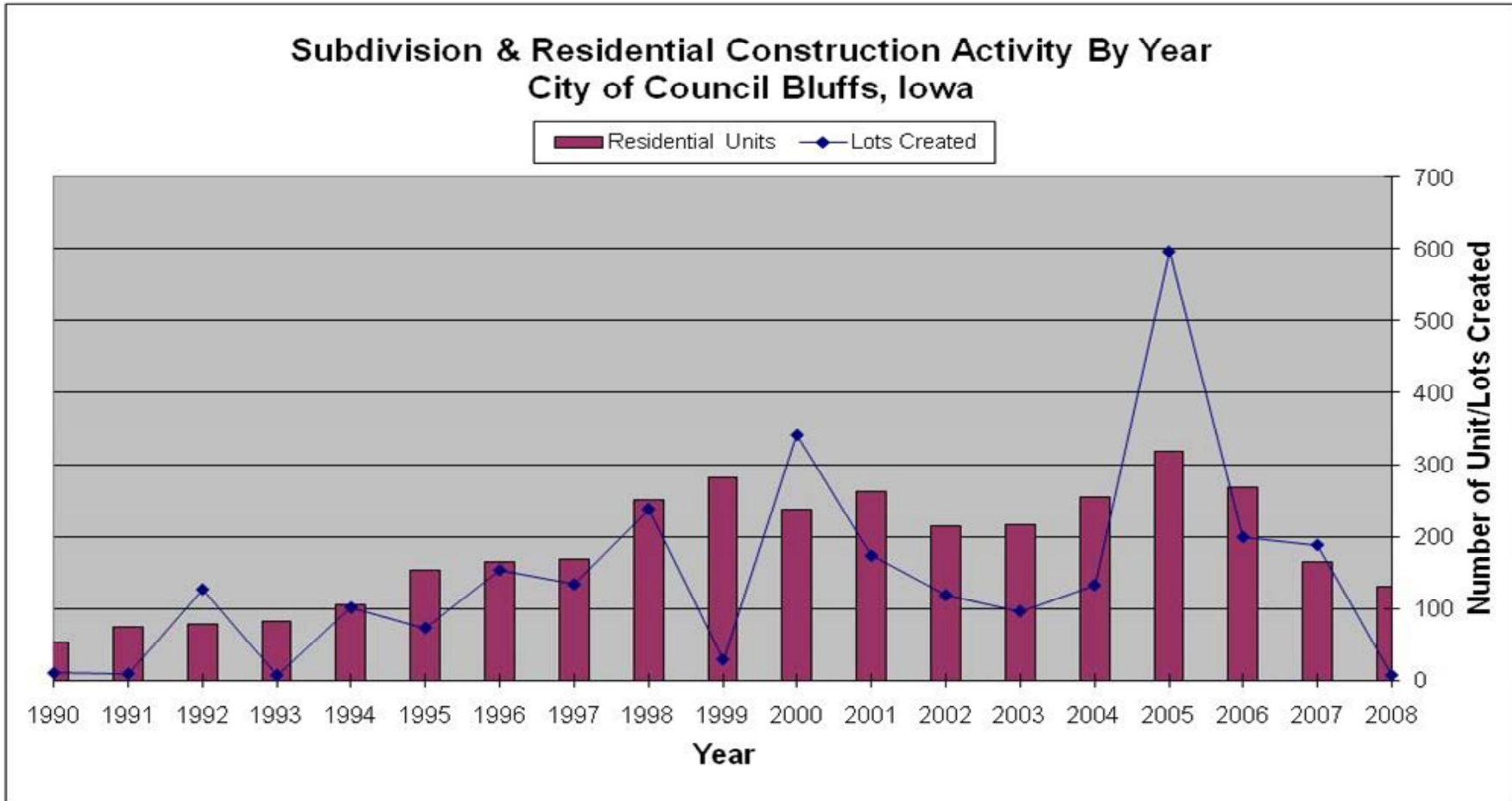
Table 1 on the following page depicts the number of one and two family residential units constructed and the number of lots created from 1990 through 2008. During this period, a total of 3,478 units were permitted in the City. This averages approximately 183.1 units annually. The low was 53 units in 1990 and the high was 319 units in 2005. During the early 1990s, the number of units permitted increased each year, however, each year remained under 100 units. Starting in 1994, over 100 units were constructed for the first time in several decades. The number of units increased to over 200 units annually in 1998 through 2006. From 1998 through 2008, 2,596 units were constructed. However, the past several years have witnessed significant decline in the number of units constructed and lots created. Residential permits declined to 165 in 2007 and 125 in 2008.

**TABLE 1  
RESIDENTIAL CONSTRUCTION & SUBDIVISION ACTIVITY (1990-2008)  
CITY OF COUNCIL BLUFFS, IOWA**

<b><u>Type of Unit</u></b>	<b><u>1990</u></b>	<b><u>1991</u></b>	<b><u>1992</u></b>	<b><u>1993</u></b>	<b><u>1994</u></b>	<b><u>1995</u></b>	<b><u>1996</u></b>	<b><u>1997</u></b>	<b><u>1998</u></b>	<b><u>1999</u></b>	<b><u>2000</u></b>	<b><u>2001</u></b>	<b><u>2002</u></b>	<b><u>2003</u></b>	<b><u>2004</u></b>	<b><u>2005</u></b>	<b><u>2006</u></b>	<b><u>2007</u></b>	<b><u>2008</u></b>	<b><u>Total</u></b>
Single Family Units	45	63	72	79	96	108	150	159	244	282	235	258	208	206	251	311	263	161	121	3,312
Two-Family Units	<u>8</u>	<u>12</u>	<u>6</u>	<u>4</u>	<u>10</u>	<u>46</u>	<u>14</u>	<u>10</u>	<u>8</u>	<u>0</u>	<u>2</u>	<u>4</u>	<u>6</u>	<u>10</u>	<u>4</u>	<u>8</u>	<u>6</u>	<u>4</u>	<u>4</u>	<u>166</u>
Total Units	53	75	78	83	106	154	164	169	252	282	237	262	214	216	255	319	269	165	125	3,478
<b><u>Subdivisions</u></b>	<b><u>1990</u></b>	<b><u>1991</u></b>	<b><u>1992</u></b>	<b><u>1993</u></b>	<b><u>1994</u></b>	<b><u>1995</u></b>	<b><u>1996</u></b>	<b><u>1997</u></b>	<b><u>1998</u></b>	<b><u>1999</u></b>	<b><u>2000</u></b>	<b><u>2001</u></b>	<b><u>2002</u></b>	<b><u>2003</u></b>	<b><u>2004</u></b>	<b><u>2005</u></b>	<b><u>2006</u></b>	<b><u>2007</u></b>	<b><u>2008</u></b>	<b><u>Total</u></b>
# of Lots Created	10	9	126	7	101	73	153	133	238	29	341	173	118	96	132	596	199	188	7	2,729
# of Acres	2.58	1.67	54.92	4.60	29.05	20.85	44.24	46.05	75.33	8.43	125.38	68.16	77.73	43.81	36.98	174.04	58.71	74.33	3.74	950.60

Subdivision activity during the same period has been more erratic. However, the overall trend depicts increased subdivision activity during the period. Since 1990, 2,729 one and two family residential lots were created. This averages approximately 143.6 lots annually. The low was 7 lots in 1993 and 2008 with a high of 596 lots in 2005. From 2000 through 2006, an average of 205.6 lots were created annually. However, subdivision activity during 2007 and 2008 decreased significantly reflecting the current downturn in the national economy. Illustration 1 below depicts subdivision and residential construction activity from 1990 through 2008.

ILLUSTRATION 1



A comparison of lots and permit data reveals several trends. First, the number of permits issued for one and two family units constructed exceeds lots created throughout the period. In fact, only three years (1992, 2000 & 2005) witnessed the creation of more lots than permits. The trend of building permits exceeding lot creation holds true for both decades. In the 1990s, 1,416 permits were issued and only 879 lots were created, as such, 537 units (54 annually) were constructed on previously platted and available lots in the community. During the

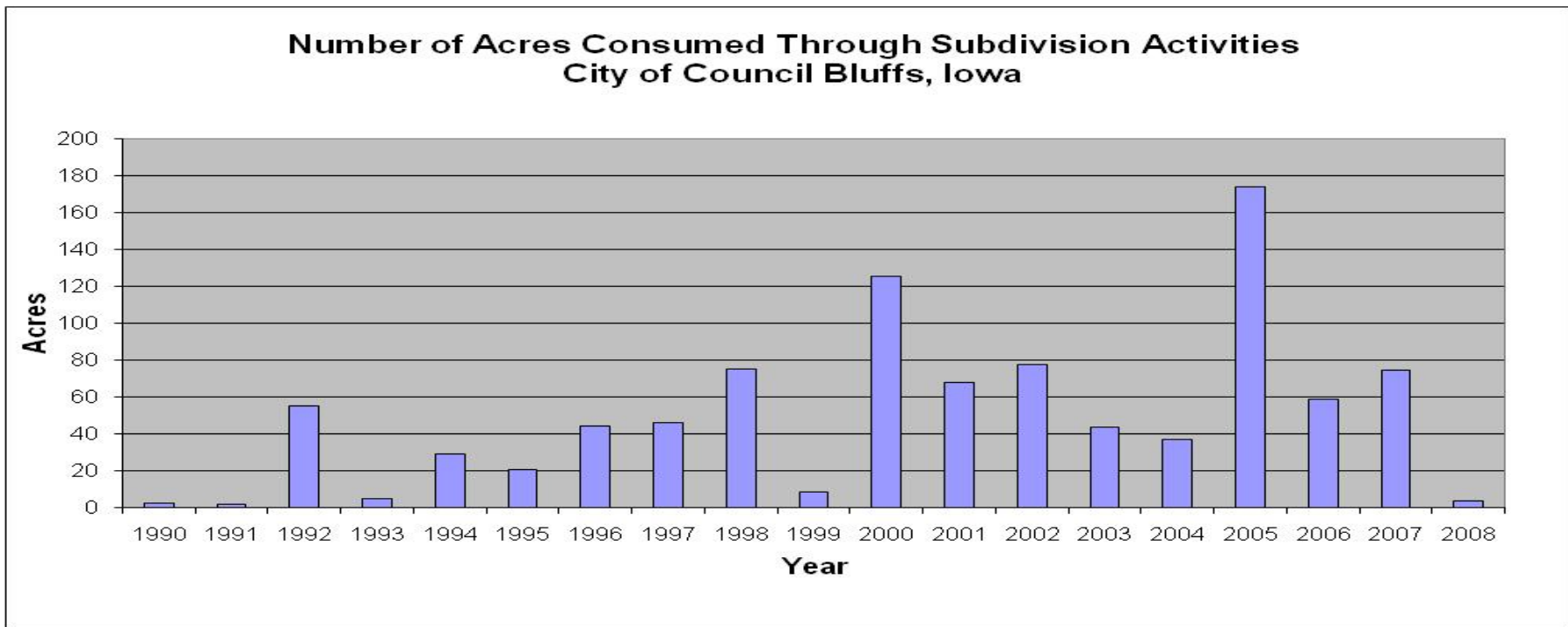
period of 2000 through 2008, 2,062 residential units were constructed while only 1,850 lots were created. Again, this indicates that 212 units (24 annually) previously platted and available lots have been consumed by new construction. These numbers indicate a total of 749 previously platted and available lots have been consumed by one and two family residential development during the study period. Using a ratio of 3 lots per acre, this represents 250 acres of land. Another explanation would be that 63 city blocks have been developed within existing neighborhoods. This area is roughly the size of the area between South 7<sup>th</sup> Street to Indian Creek and from West Broadway to 9<sup>th</sup> Avenue.

The numbers also indicate as time passes it would appear there will be less infill opportunities in the community. At the same time, a higher proportion of one and two family residential construction is occurring in newer subdivisions. These statements are supported by two trends. First, infill lots were consumed at a rate of 54 lots annually in the 1990s which has decreased to 24 lots annually in the current decade.

Lots per acre have decreased from 3.06 in the 1990s to 2.79 during the current decade. This reflects a 9% decrease in density which may indicate an increasing reliance on newer subdivisions with larger lots. This trend can also be seen by comparing total acres developed and permits issued. During the 1990 to 2008 period total acres subdivided divided by lots created yields 2.87 lots per acre. Based on these figures, in order to maintain existing density levels and continue the use of existing platted lots, a more aggressive approach is necessary at creating infill opportunities. This includes undertaking redevelopment projects like Malloy's Subdivision and Sunset Park Subdivision or have higher density subdivisions on the fringe.

A total of 103 subdivisions have been approved and developed since 1990. However, only four of the subdivisions involved the creation of over 100 lots. The total acres consumed by these subdivisions totals 951 acres. On an average annual basis, one and two family subdivision activity consumed 50 acres of land. The average subdivision consists of 26.5 lots on 9.23 acres. Illustration 2 below depicts the number of acres consumed through subdivision activities since 1990.

ILLUSTRATION 2



Of the 950.59 acres consumed by subdivisions, 390.0 acres or 41% required annexation. The remaining 560.6 acres or 59% represents the land area consumed by subdivisions within the existing corporate limits. These subdivisions include both green field developments on previously undeveloped land. This information indicates the over half of the subdivision activity during the study period has occurred within the community. The primary advantage of this type of development is the utilization of the existing transportation and utility network within the community. Obviously, this is more economical to both the developer and the city. Another explanation is that the city is geographically large relative to its population. As such, there exist numerous opportunities within the corporate limits for both small and large residential developments. Assuming one and two family residential development continues at historic levels, development activity will increase the demand for more fringe development requiring annexation.

APPENDIX A  
ONE & TWO FAMILY LOTS CREATED (1990 - 2008)  
CITY OF COUNCIL BLUFFS, IOWA

File #	Subdivision Name	Single and Two Family Lots Created	Total Acres	Lots Per Total Acres
SUB-90-002	New Life	7	1.29	5.42
SUB-90-006	Bach's 2nd	3	1.29	2.33
	<b>2 Subdivisions</b>	<b>10</b>	<b>2.58</b>	<b>3.87</b>

SUB-91-002	Meadow Acres 9th	9	1.67	5.39
	<b>1 Subdivision</b>	<b>9</b>	<b>1.67</b>	<b>5.39</b>

SUB-92-001	Woodbury Woods Phase I	4	1.43	2.80
SUB-92-002	Northern Oaks	12	2.87	4.18
SUB-92-008	64 Oaks (Replat)	11	4.77	2.31
SUB-92-010	Glenridge Estates	6	2.30	2.61
SUB-92-011	Forest Glen II	62	31.32	1.98
SUB-92-013	Tower Ridge Estates I	13	2.48	5.25
SUB-92-014	Parkwild	18	9.76	1.84
	<b>7 Subdivisions</b>	<b>126</b>	<b>54.92</b>	<b>2.29</b>

SUB-93-006	Tower Ridge Estates South	7	4.60	1.52
	<b>1 Subdivision</b>	<b>7</b>	<b>4.60</b>	<b>1.52</b>

SUB-94-002	Woodbury Woods II	42	9.93	4.23
SUB-94-003	Tower Ridge Estates II	18	6.23	2.89
SUB-94-008	Knudson Phase I	7	1.80	3.89
SUB-94-010	Fox Haven	15	6.18	2.43
SUB-94-011	Arbor Woods Phase I	19	4.91	3.87
	<b>5 Subdivisions</b>	<b>101</b>	<b>29.05</b>	<b>3.48</b>

File #	Subdivision Name	Single and Two Family Lots Created	Total Acres	Lots Per Total Acres
SUB-95-005	Coloneil Village Phase I	9	2.73	3.30
SUB-95-006	Heartland Heights Phase I	30	9.96	3.01
SUB-95-007	Whispering Woods Phase II	6	0.78	7.69
SUB-95-008	Heartland Heights Phase II	28	7.38	3.79
	<b>4 Subdivisons</b>	<b>73</b>	<b>20.85</b>	<b>3.50</b>

SUB-96-006	Kenneth Petersen	2	0.29	6.90
SUB-96-008	Arbor Woods Phase II	15	5.61	2.67
SUB-96-009	Centre Pointe Heights	7	1.26	5.56
SUB-96-011	Fillmore Hills	48	13.20	3.64
SUB-96-012	Marian Price	3	0.39	7.73
SUB-96-013	Ferndale Phase I	78	23.49	3.32
	<b>6 Subdivisons</b>	<b>153</b>	<b>44.24</b>	<b>3.46</b>

SUB-97-003	Collin's Addition	4	1.20	3.33
SUB-97-005	Progress First	15	4.80	3.12
SUB-97-007	Green Tree	18	4.23	4.26
SUB-97-008	Deerfield	30	19.24	1.56
SUB-97-009	Centre Pointe Heights Replat I	8	3.86	2.07
SUB-97-011	Opal 2nd	12	4.70	2.55
SUB-97-012	64 Estates	34	5.23	6.51
SUB-97-013	Ferndale Phase I Replat I	12	2.80	4.29
	<b>8 Subdivisons</b>	<b>133</b>	<b>46.05</b>	<b>2.89</b>

SUB-98-004	Rice's	6	1.45	4.14
SUB-98-010	Forest Glen Phase III	46	21.70	2.12
SUB-98-011	Ferndale Phase II	86	25.12	3.42
SUB-98-012	Glen Oaks Townhomes Phase I	39	10.80	3.61
SUB-98-014	Knudson Phase II	6	1.00	6.00
SUB-98-015	Tara Hills	55	15.26	3.60
	<b>6 Subdivisons</b>	<b>238</b>	<b>75.33</b>	<b>3.16</b>

File #	Subdivision Name	Single and Two Family Lots Created	Total Acres	Lots Per Total Acres
SUB-99-002	Duggan's Replat	3	0.53	5.66
SUB-99-003	Centre Pointe Heights Replat II Phase I	26	7.90	3.29
	<b>2 Subdivisons</b>	<b>29</b>	<b>8.43</b>	<b>3.44</b>

SUB-00-001	Centre Pointe Heights Replat III	13	4.66	2.79
SUB-00-004	Grant	12	3.05	3.93
SUB-00-009	Briarwood Phase I	100	29.00	3.45
SUB-00-010	Fox Run Landing Phase I	113	50.00	2.26
SUB-00-011	Belmont Replat	2	0.25	8.00
SUB-00-013	Coy First Replat	32	6.37	5.03
SUB-00-014	Habitat for Humanity	3	0.49	6.12
SUB-00-015	Oak Ridge Estates Phase I	30	15.00	2.00
SUB-00-016	Coloneil Village Phase II	16	10.00	1.60
SUB-00-018	Glen Oaks Townhomes II	20	6.57	3.05
	<b>10 Subdivisons</b>	<b>341</b>	<b>125.38</b>	<b>2.72</b>

SUB-01-004	Ridge View Estates Phase I	3	5.26	0.57
SUB-01-007	Pelican Cove	40	19.60	2.04
SUB-01-010	Seymour Replat	3	0.49	6.12
SUB-01-012	Ridge View Estates Phase II	26	12.66	2.05
SUB-01-013	Briarwood Phase II	101	30.15	3.35
	<b>5 Subdivisons</b>	<b>173</b>	<b>68.16</b>	<b>2.54</b>

SUB-02-003	Ridge View Estates Phase III	49	22.70	2.16
SUB-02-017	Oak Ridge Estates Phase II	27	23.00	1.17
SUB-02-018	Cedar Point	16	22.63	0.71
SUB-02-019	Happy Hollow Heights	17	8.18	2.08
SUB-02-021	Malloy's	9	1.22	7.38
	<b>5 Subdivisons</b>	<b>118</b>	<b>77.73</b>	<b>1.52</b>

File #	Subdivision Name	Single and Two Family Lots Created	Total Acres	Lots Per Total Acres
SUB-03-002	Meyer	4	4.65	0.86
SUB-03-007	Oak Forest Estates	5	5.60	0.89
SUB-03-009	Sunset Park	31	6.06	5.12
SUB-03-010	Forest Ridge	24	8.00	3.00
SUB-03-011	Oak Ridge Estates Phase III	32	19.50	1.64
	<b>5 Subdivisons</b>	<b>96</b>	<b>43.81</b>	<b>2.19</b>

SUB-04-001	Thallas	6	1.37	4.37
SUB-04-002	Wyatt	14	2.75	5.10
SUB-04-003	Wyatt 2nd	6	0.95	6.32
SUB-04-010	Eagle Trail Phase I	54	17.12	3.15
SUB-04-013	Highclere Phase II	28	10.35	2.71
SUB-04-014	Sunset Park North Phase II	24	4.44	5.41
	<b>6 Subdivisons</b>	<b>132</b>	<b>36.98</b>	<b>3.57</b>

SUB-05-002	Sunset Park North Phase IV	4	0.68	5.88
SUB-05-003	Greenview Village	16	3.51	4.56
SUB-05-004	Hills of Cedar Creek Phase I	307	82.18	3.74
SUB-05-008	Iowana	2	0.97	2.06
SUB-05-010	Euclid Heights	15	5.64	2.66
SUB-05-012	Hills of Cedar Creek Phase II	54	20.21	2.67
SUB-05-015	Wood	3	0.40	7.44
SUB-05-016	Sunset Park North Phase V	3	0.45	6.67
SUB-05-017	Wyatt 3rd	5	0.77	6.49
SUB-05-018	Chicory Ridge	25	10.06	2.49
SUB-05-019	Eagle Trail Phase II	11	2.41	4.57
SUB-05-020	Whispering Woods Phase III	13	8.64	1.50
SUB-05-025	Eagle Trail Phase III	43	11.26	3.82
SUB-05-023	Forest Glen Phase IV	26	12.65	2.06
SUB-05-028	The Seven at Fox Run Landing	69	14.21	4.86
	<b>15 Subdivisons</b>	<b>596</b>	<b>174.04</b>	<b>3.42</b>

File #	Subdivision Name	Single and Two Family Lots Created	Total Acres	Lots Per Total Acres
SUB-06-003	Roth's Hillside 2nd	12	6.76	1.78
SUB-06-009	Oak Ridge Estates Phase III Replat I	7	2.94	2.38
SUB-06-011	J & J's Replat	2	2.48	0.81
SUB-06-012	Porter's First	10	1.59	6.29
SUB-06-015	Zaiger	98	18.08	5.42
SUB-06-017	Loftus	3	4.00	0.75
SUB-06-021	McPherson Woods	34	12.57	2.70
SUB-06-023	Ron Pierce's	4	0.75	5.33
SUB-06-026	The Seven at Fox Run Landing Replat II	29	9.54	3.04
	<b>9 Subdivisions</b>	<b>199</b>	<b>58.71</b>	<b>3.39</b>
SUB-07-001	Sunset Park North, Phase VII	10	2.91	3.44
SUB-07-004	Sunset Park North, Phase III	12	2.20	5.45
SUB-07-005B	Eagle Trail, Phase IV	65	13.73	4.73
SUB-07-006	Roth's Hillside 2nd Addition Replat 1	7	5.05	1.39
SUB-07-010	Acosta Subdivision	14	3.87	3.62
SUB-07-021	Porter's Park Side Addition	12	1.80	6.67
SUB-07-022	Oak Ridge Estates, Phase IV	49	39.17	1.25
SUB-07-026	Gethsemane Gardens (Lots 2-20)	19	5.60	3.39
	<b>8 Subdivisions</b>	<b>188</b>	<b>74.33</b>	<b>2.53</b>
SUB-08-009	Roth's Hillside 2nd Addition Replat 2	7	3.74	1.87
	<b>1 Subdivision</b>	<b>7</b>	<b>3.74</b>	<b>1.87</b>
<b>Totals</b>	<b>103 Subdivisions</b>	<b>2729</b>	<b>950.59</b>	<b>2.87</b>

390.01 Acres Annexed
560.58 Acres Within City