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### **Roll Call Number**

Agenda Item Number

Date	January 22, 2007
112114	

WHEREAS, on January 8, 2007, by Roll Call No. 07-037, it was duly resolved by the City Council, that the City Council consider a proposal from Mid-America Real Estate Co., represented by Theresa Wahlert, President, to rezone property it owns in the vicinity of 3930 SE 72nd Avenue (known as Pine Avenue in the City of Des Moines) from the "A-1" Agricultural District it will automatically receive upon annexation, to the "PUD" Planned Unit Development District classification, and to approve the "PUD" Conceptual Plan for such property titled "Harvest Hills", and that such proposal be set down for hearing on January 22, 2007, at 5:00 P.M., in the Council Chambers at City Hall; and,

WHEREAS, the public hearing on the annexation of the property must be continued until February 12, 2007, to permit proper notice of the public hearing to be mailed to all owners of property within and adjoining the territory proposed to be annexed, and to all affected utilities and to all other cities within two miles of the territory as required by law; and,

WHEREAS, Mid-America Real Estate Co., has requested that the public hearing on the rezoning be continued to February 12, 2007, to permit the annexation and rezoning to be considered at the same time.

MOVED by	_ to continue the public hearing on the proposed
rezoning until February 12, 2007, at 5:00 p.m., in th	e Council Chambers.

FORM APPROVED:

Roger K. Brown

Assistant City Attorney

G:\SHARED\LEGAL\BROWN\WORK\REZONING\Mid-Am Continue.doc

Mayor

COUNCIL ACTION	YEAS	NAYS	PASS	ABSENT
COWNIE				
COLEMAN				
HENSLEY				
KIERNAN				
MAHAFFEY				
MEYER				
VLASSIS				
TOTAL				
MOTION CARRIED			A	PPROVED

### CERTIFICATE

I, DIANE RAUH, City Clerk of said City hereby certify that at a meeting of the City Council of said City of Des Moines, held on the above date, among other proceedings the above was adopted.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal the day and year first above written.

City
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## The Bes Moines Register DesMoines Register.com

### R872 NOTICE OF HEARING ON VOLUNTARY ANNEXATION

NOTICE IS HEREBY GIVEN that the City Council of the City of Des Moines has received an application from Mid-America Investment Co., Mid-America Real Estate Co., and N W 77 JV, an Jowa general partnership, seeking the voluntary annexation by the City of Des Moines of approximately 217 acres in the vicinity of 3930 SE 72nd Avenue (E. Pine Avenue), together with Pine Avenue), together with portions of the adjoining roads, more specifically described as follows:

The Northwest 1/4 and a part of the West 1/2 of the Northeast 1/4 of Section 32, Township 78 North, Range 23 West of the 5th P.M., Polk County, lowadl of which being more particularly described as Parcel "E", as shown by the Plat of Survey Recorded on January 17, 2002, in Book 9085, at Page 537, in the office of the Polk County Recorder.

AND, a portion of 64th Avenue SE (E. Army Post Road) more specifically described as follows: The entire right-of-way of 64th Avenue SE extending East from the current city boundary of the City of Des Moines, lowa, to a line located 872.29 feet East of and parallel to the North/South centerline of Sections 29 and 32, Township 78 North, Range 23 West of the 5th P.M., Polk County, lowa.

AND, a portion of 72nd Avenue SE (E. Pine Avenue) more specifically described as follows: The north portion of the right-of-way of 72nd Avenue SE extending to the centerline of the road, located in the West 1/2 of Section 32, Township 78 North, Range 23 West of the 5th P.M., Polk County, lowa, and located in the West 358.00 feet of the East 1/2 of said Section 32.

AND, a portion of SE 45th Street more specifically described as follows: The West portion of the right-of-way of SE 45th Street extending to the centerline of the road, located in the South 1026.52 feet of the North 1/2 of the Northeast 1/4 of Section 32, Township 78 North, Range 23 West of the 5th P.M., Polk County, lowa, and located in the North 469.02 feet of the South 1/2 of the Northeast 3/4 of said Section 32.

NOTICE IS FURTHER GIVEN that the City Council will consider the application and approval of the proposed annexation after a public hearing to be held at 5:00 p.m., in the Council Chambers, 400 Robert D. Ray Drive, Des Moines, Jowa, on January 22, 2007. Persons interested in the proposal will be given the opportunity to express their views at that hearing.

A copy of the Application for Voluntary Annexation and a map of the affected territory are available for public inspection at the office of the City Clerk, City Hall, Des Moines, Iowa.

PUBLISHED IN THE DES MOINES REGISTER ON DECEMBER 21, 2006.

### AFFIDAVIT OF PUBLICATION

TISEMENT A"

STATE OF IOWA

SS

COUNTY OF POLK

	The und	ersigned,	being	first o	dulv	sworn	Λt
oath,	states that s	she/he is t	her			0110111	O.

Accounting Specialist

of The Des Moines Register and Tribune Company, a corporation duly organized and existing under the laws of the State of Iowa, with its principal place of business in Des Moines, Iowa, the publisher of

THE DES MOINES REGISTER (Daily)

DES MOINES SUNDAY REGISTER

newspapers of general circulation printed and published in the City of Des Moines, Polk County, Iowa, and that an advertisement, a printed copy of which is attached as Exhibit "A" and made a part of this affidavit, was printed and published in The Des Moines Register (daily) on the following dates

occ. 21, 2006

Subscribed and sworn to before me by said affiant this 22 day of December

Notary Public in and for Polk County, Iowa

EUSAN HAZELTON
Foterial Soal - Iowa
Commission # 223923
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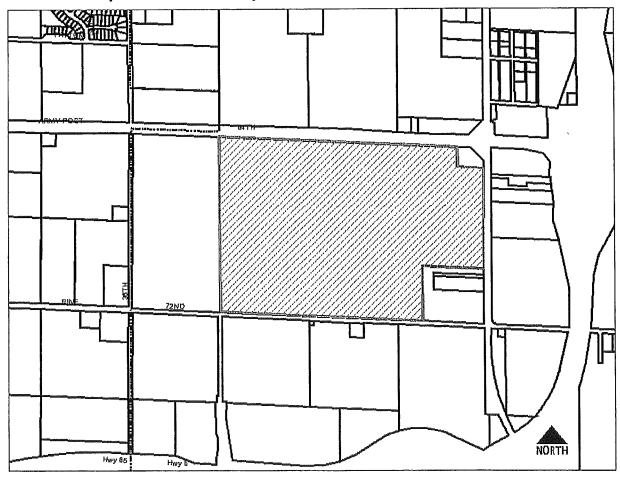
705487; \$54.07

File# Request from Mid-America Group (purchaser) represented by Theresa Wahlert (officer) to rezone proposed for voluntary annexation located at 3930 SE 72<sup>nd</sup> Avenue in Polk ZON2006-00178 County. Subject property is owned by NW 77 JV represented by Al Rivers (officer). Rezone property from "A-1" Agricultural District to "PUD" Planned Unit Development along Description with a Conceptual Plan for "Harvest Hills" to include development of approximately 217 of Action acres of agricultural land for 37.8 acres of general retail and highway oriented commercial development, 37.7 acres of high-density multiple-family residential development, 61.3 acres of 70' wide lot single-family residential development, 21.4 acres of 60' wide lot single-family residential development, 40.5 acres of 50' wide lot single-family residential development, and 13.7 acres for school use. 2020 Community Agricultural. **Character Plan** Horizon 2025 Widen Army Post Road from 2 lane undivided to 4 lane undivided from SE Transportation Plan 14th Street to SE 45th Street. Current Zoning District "A-1" Agricultural District. "PUD" Planned Unit Development District. Proposed Zoning District Consent Card Responses Not In Favor Undetermined % Opposition In Favor Inside Area 0 0 <20% Outside Area 8 Required 6/7 Vote of Plan and Zoning 10-1 Yes Approval the City Council Commission Action No X

### Mid-America Group and NW77 JV Partnership - 3930 SE 72nd Avenue

Denial

ZON2006-00178





Honorable Mayor and City Council City of Des Moines, Iowa

### Members:

Communication from the City Plan and Zoning Commission advising that at their meeting held December 21, 2006, the following action was taken:

### COMMISSION RECOMMENDATION:

After public hearing, the members voted 10-1 as follows:

Commission Action:	Yes	Nays	Pass	Absent
David Cupp	Χ			
Shirley Daniels	Χ			
Dann Flaherty	Χ			
Bruce Heilman				Χ
Jeffrey Johannsen	Χ			
Greg Jones				Χ
Frances Koontz				Χ
Kaye Lozier	Χ			
Brian Meyer		Χ		
Brian Millard	Χ			
Brook Rosenberg	Χ			
Mike Simonson	Χ			
Kent Sovern				Χ
Tim Urban	Χ			
Marc Wallace	Χ			

APPROVAL of a request from Mid-America Group (purchaser) represented by Theresa Wahlert (officer) to amend the Des Moines 2020 Community Character Plan future land use designation from Agricultural to Commercial Auto-Oriented, Small-Scale Strip Development, Medium Density Residential, Low Density Residential and Public/Semi-Public for property proposed for voluntary annexation located at 3930 SE 72<sup>nd</sup> Avenue in Polk County. Subject property is owned by NW 77 JV represented by Al Rivers (officer). (21-2006-4.20)

By same motion and vote, members moved for APPROVAL of a request for rezoning of subject property from the "A-1" Agricultural District it will automatically receive upon annexation, to "PUD" Planned Unit Development District along with a Conceptual Plan entitled "Harvest Hills" to include development of approximately 217 acres of agricultural land for 37.8 acres of general retail and highway oriented commercial development, 37.7 acres of medium-density multiple-family residential development, 61.3 acres of 70' wide lot single-family residential development, 21.4 acres of 60' wide lot single-family residential development, 40.5 acres of 50' wide lot single-family residential development, and 13.7 acres for school use with the following revisions: (ZON2006-00178)



CITY PLAN AND ZONING COMMISSION ARMORY BUILDING 602 ROBERT D. RAY DRIVE DES MOINES, IOWA 50309 -1881 (515) 283-4182

> ALL-AMERICA CITY 1949, 1976, 1981 2003

### STAFF RECOMMENDATION AND BASIS FOR APPROVAL



Part A) Staff recommends approval of the requested amendment to the Des Moines' 2020 Community Character Plan future land use designations, subject to annexation into the City of Des Moines.

Part B) Staff recommends that the Commission find the proposed rezoning and "PUD" Conceptual Plan in Conformance with the recommended amendment to the Des Moines' 2020 Community Character Plan future land use designations.

Part C) Staff recommends approval of the requested rezoning to "PUD" Planned Unit Development subject to annexation into the City of Des Moines; and approval of the submitted Conceptual Plan for Harvest Hills with the following revisions:

- Modification of the Preservation Guidelines on Sheet 1 to include a requirement that future
  plats and development plans outline measures to be taken to protect these preservation areas
  during the construction phase and specific easement language for perpetual protection and
  management of these areas.
- 2. Addition to the General Notes on Sheet 1 that implementation of low impact design methods to supplement the City's regular storm water management standards shall be considered with any subdivision plat or development plan submitted to provide some mitigation of storm events more frequent than a 5-year storm.
- 3. Addition of a note to the Landscape Guidelines on Sheet 1 that landscaping standards as applicable under the Site Plan policies to the referenced zoning districts shall be required of any Development Plan at a minimum, unless a more comprehensive conceptual landscaping scheme is approved as part of a formal amendment to the Conceptual Plan.
- 4. Addition of a note to the Landscape Guidelines on Sheet 1 that the required screen fencing for commercial and multiple-family parking buffer yard standards should be 100% solid opaque and shall be of a design and material that is common throughout the PUD.
- 5. Modification of all 50'wide single-family lot requirements on sheet to "require" a detached or attached 1-car garage and delete the typical lot layout on Sheet 2 that does not show a garage.
- 6. Addition of the following to the Architectural Guidelines for single-family dwellings on Sheet 1:
  - a) No same single-family dwelling plan can be built on adjacent lots
  - b) The street façade of any single-family dwelling constructed shall have either of the following
    - i. A front porch of not less than 60 square feet or
    - ii. 1/3 to ½ stone or brick masonry
  - c) Windows on the street façade of any single-family dwelling constructed shall have either of the following:
    - i. Shutters on each side
    - ii. Trim border not less than 4" in width
  - d) Roofs on any single-family dwelling constructed shall be of asphalt type shingles or cedar shakes
  - e) Single-story single-family dwellings shall be constructed with a minimum of 1,200 square feet of finished floor area exclusive of the basement or attached garage.
  - f) 1-½ and Two-story single-family dwellings shall be constructed with a minimum of 1,400 square feet of finished floor area exclusive of the basement or attached garage.
  - g) Exterior material for any single-family dwelling constructed shall be masonry (brick or stone), vinyl (between 44 and 50 mills thickness), cedar, masonite, or hardi-plank siding.

### STAFF REPORT

### I. GENERAL INFORMATION

western edge of the subject property. The balance of the property is cultivated for agricultural purposes.

In order to ensure adequate protection of the preservation areas, the developer has indicated the specific intent regarding how tree and drainage way protection measures will be considered on future subdivision plats and development plans. Staff believes this statement should be modified to include a requirement that future plats and development plans outline measures to be taken to protect these preservation areas during the construction phase and specific easement language for perpetual protection and management of these areas.

2. Drainage/Grading: All proposed development is subject to compliance with standards for storm water management and soil erosion protection as part of approval of any subdivision plat, development plan, or issuance of a grading permit. There are statements in the standards for each area that indicate that detention will be provided per the City requirements. The submitted plan also identifies conceptual areas for storm water collection and detention basins and a permanent pond feature in the commercial Area "H".

Much of the development in the southeast area of the City to west is covered by a regional storm water master plan implementing a network of storm water management facilities. However, the subject property falls outside of that watershed plan and there are no planned or designed regional facilities to be maintained by the City in support of the subject property area. Staff strongly encourages the implementation of low impact design methods to supplement the City's regular storm water management standards. This is emphasized especially with the proposal of a more compact arrangement of single-family dwellings with narrower lot widths. Even though some sub-areas of the Conceptual Plan allow for smaller than typical lot areas, it does not provide for any additional common open space for drainage methods other than the conservation area along the main drainage way.

3. Utilities: There are significant petroleum pipeline facilities running north to south through the center of the entire site. There are also overhead electrical transmission lines running through the extreme northwest corner of the subject property.

The submitted plan indicates that public sanitary sewer will be accessed at the northeast corner of the property from a 10" main, and at the southeast corner from a 8" main. The proposed sanitary sewer laterals generally follow the proposed street network and extend to the adjoining property to the west that will need to be served by the same system for future development.

The closest Des Moines Waterworks public water main to the subject property is a 12" main located in SE 36<sup>th</sup> Street to the west. Public water main is shown on the Plan to be extended from this location by the developer to serve the primary needs of the development for water supply and fire protection.

4. Landscaping & Buffering: There are several buffer areas and street trees shown conceptually on the submitted plan. Additionally there are specific minimum guidelines for the individual single-family lot landscaping to including one street tree in the right-of-way, and one deciduous tree and five shrubs on the private property with 75% of the material in view of the public street within the front or side yards. The applicant may have intended to imply compliance with current landscaping standards when referencing the Development Plan requirements. However, staff believes the areas providing for commercial and multiple-family uses should indicate that landscaping standards as applicable under the Site Plan policies to the referenced zoning districts shall be required of any Development Plan at a minimum, unless a comprehensive conceptual landscaping scheme is approved as part of a formal amendment to the Conceptual Plan.

development. The subject property is in transitional area between the Easter Lake New Town Plan area and the Iowa 5/65 bypass. Staff believes that this is an appropriate location to allow a concentration of higher density residential and commercial uses.



The proposed commercial area within the Conceptual Plan is appropriately located along East Army Post Road where there is a potential to serve the general public as well as provide a neighborhood commercial village. The more dense residential use, of up to 20 units per acre, is located along East Army Post Road and to the eastern portion of the development where there is immediate access to the bypass. The proposed school site is situated so that traffic does not have to flow through the neighborhood to have access. Should the Carlisle School District decline the site, it is proposed to allow for single-family development per the "R1-60" requirements. The single-family minimum lots widths in the Plan get larger from east to west, going from 50' and 60' wide lots to 70' wide lots at the western edge of the development.

- 8. Urban Design: The plan provides for some general architectural guidelines and gives examples of single-family house designs that would be emulated with the development. However, with more recent planned unit residential development the Commission has sought to provide some more detailed standards for residential development to ensure that there is a blend of quality and aesthetics with the proposed development. There are minimum standards for homes on 50'-59' lots to require architecturally detailed porches and masonry features. Staff believes that more detailed standards should be provided for all single-family dwellings in the general architectural standards. Staff recommends that all single-family dwellings comply with the following standards:
  - A) No same single-family dwelling plan can be built on adjacent lots
  - B) The street façade of any single-family dwelling constructed shall have either of the following
    - 1) A front porch of not less than 60 square feet or
    - 2) 1/3 to ½ stone or brick masonry
  - C) Windows on the street façade of any single-family dwelling constructed shall have either of the following:
    - 1) Shutters on each side
    - 2) Trim border not less than 4" in width
  - D) Roofs on any single-family dwelling constructed shall be of asphalt type shingles or cedar shakes
  - E) Single-story single-family dwellings shall be constructed with a minimum of 1,200 square feet of finished floor area exclusive of the basement or attached garage.
  - F) 1-½ and Two-story single-family dwelling shall be constructed with a minimum of 1,400 square feet of finished floor area exclusive of the basement or attached garage.
  - G) Exterior material for any single-family dwellings constructed shall be masonry (brick or stone), vinyl (between 44 and 50 mills thickness), cedar, masonite, or hardi-plank siding.

Future design and layout for any commercial and multiple-family development is required to be considered with subsequent amendments to the "PUD" Conceptual Plan.

### **SUMMARY OF DISCUSSION**

<u>Erik Lundy</u>: Presented staff report and recommendation and explained a letter that was received by the Carlisle School District, which was disseminated to Commissioners. Noted the sewer is coming up from the south through the bypass area so the applicant will be accessing that sewer for the site. Noted there is a gas pipeline, which goes through the site. Noted the applicant agreed with most of the staff recommendations, with the exception of the square footage of homes and the provision of screened fencing for the commercial and multiple-family parking buffer. Noted there are only two cul-de-sacs within the development so there is good connectivity within the development and the applicant has done a good job of allowing for connection to future adjoining development.

<u>Erin Ollendike</u>: Noted the traffic circle is around 30' in diameter. Noted the side yard requirement is 15'.

<u>Erik Lundy</u>: Noted in a typical R1-60 the typical setback would be a total of 15' with 7' on one side and 8' on the other side for 50' wide lots and larger lot widths such as R1-80 the minimum side yard setbacks are 10' on both sides. Lots of record are based on 10% minimum on one side, which would be 5' and a total of 30% which would be 15' on a 50' lot.

<u>Mike Simonson</u>: Suggested there will be several cases where driveways abut each other; expressed concerns it would appear to have a lot of pavement and encouraged the developer to cluster the garages side-by-side to avoid individual slivers for every lot. Asked if the architectural styles that were shown were what would actually be built.

<u>Brad Long</u>, Mid-America Group, 4700 Westown Parkway: Noted they wanted homes that would be architecturally pleasing and unique enough that would be attractive to the market. Noted they needed a hook to attract people and are strongly encouraging home styles such as were shown. They are comfortable and feel it is imperative for the development that the homes be built as shown.

Mike Simonson: Asked if they would be using masonite siding.

<u>Brad Long</u>: Noted masonite has come a long way and noted the membrane cannot be broken when nailing the siding, or sealant has to be put on it. They don't physically build houses, but a lot of the developments they've been in have used masonite, but it needs to be properly applied. Noted the way to control the look of the homes is through the PUD and the covenants.

<u>Tim Urban</u>: Asked about a homeowners association and noted the neo-traditional alley loaded design is a more viable option with 50' wide lots, however there are burdens created with neo-traditional platting, which are the expense of putting the alleys in and who maintains them. He explained eliminating the driveways that penetrate the lots from the street the curb cuts are eliminated, as are all the cars parked up and down the street in driveways, and it creates a different street environment for children because there are no cars going down the street and is much safer. He suggested thinking about lowering the square foot requirements on the 50' lot plats in return for rear alley loading design and as the width is moved up to 60' and 70' wide lots, the square footage could be increased and the rear alley platting would not be required.

<u>Brad Long</u>: Noted concern with the 1100 square footage requirement is there are three houses shown in their drawings that are 1056 square foot and building is costly. They were trying to maintain attractiveness and affordability with 1100 square foot ranch style homes.

<u>Tim Urban</u>: Suggested that since they are not the actual builder, if the developer came forward with the PUD and plat on Areas D, E and G and could pair up with a builder that could show the architecture they propose to build and sell the approach for alley-loaded rear lots would be beneficial to the applicant.

<u>Brian Meyer</u>: Expressed concern for the roads leading out to Army Post relative to the traffic congestion; asked about the consequences of high-density in that area with only two or three outlets.

<u>Brad Long</u>: Noted they are in the process of hiring a traffic engineer to conduct a traffic study to determine the need.

Brian Meyer: Noted a left-hand turn there will be a disaster.

<u>David Cupp</u>: Asked the developer if the 1200 square foot homes recommended by staff would be a stumbling block to them.

<u>Steve Colman</u>, Mid-America Group, 4700 Westown Parkway: Noted they are excited about the development and want it to be a first-class development they can be proud to hand their name on.

### CHAIRPERSON CLOSED THE PUBLIC HEARING

<u>Tim Urban</u>: Moved staff recommendation with two amendments to the staff report:

- A. Any 50' lot plat submitted pursuant to the PUD (areas D, E, G) would have to meet certain criteria:
  - 1. Specific architectural plans be presented along with a builder partner that is prepared to make some representations regarding the architecture that would be provided and show plans specific to that plat;
  - 2. Consider square footage between 1,000 square feet and 1,200 square feet if the plan incorporates alleys and rear-loaded access to the properties.
- B. Area F either be a school site as proposed or a "park" site and if not developed as a school, they be at least permitted to front lots on the north/south street adjoining the street with the remainder of the site to be used for park purposes.

<u>David Cupp</u>: Liked the idea of a compromise of 1,100 square fee if there can be assurances that the architecture shown is built.

<u>Tim Urban</u>: Noted they are already bound with the staff report to the characterization of the architecture with the drawings presented.

<u>David Cupp</u>: Expressed concern with the alleys and back loading of the garages. Typically in the City of Des Moines there is no maintenance on alleys and he asked if problems were going to be created with alleys. He would prefer a minimum of 14' driveway regardless of whether it is a single car or double car garage instead of a 5' driveway.

<u>Tim Urban</u>: Noted there are plats with rear loading in other developments. The subdivisions work well for starter families and young families with children because they take the cars and driveways completely off the street and put them behind the houses, which provides and opportunity for the builder to provide a private play area environment and limit the front yard to minimum setbacks with front porches and the streets become play areas. The sale of those homes sell for 15% more according to a study done in Pennsylvania by the Urban Land Institute. This would be an incredible standard with high-quality homes and elegant architecture and will set a trend to encourage other developers to emulate. The tradeoffs for rear-loading, neo-traditional subdivisions are the smaller lot size because of giving up 16' – 20' for right-of-way for the alley, and a homeowners association, which must exist for the neo-traditional subdivision to work for maintenance of the alleyways. Noted if they come in with a 50' plat must meet conditions and if they want less than 1200 square feet, that is one of the conditions. If they come in with 1100 or 1000 square foot houses, they have to come in with the alleys; they must show that they can incorporate them into rear-loaded subdivisions to get relief on the size of the units.

<u>Mike Ludwig</u>: Noted there needed to be clarification regarding private or public use for the school site.

<u>Tim Urban</u>: Clarified his motion to be for open space, not necessarily publicly owned park for the school site area if not a school site.

<u>Dann Flaherty</u>: Noted the current motion speaks to item C for the rezoning and suggested items A and B could be dealt with together to amend the 2020 Community Character plan and determine the proposed rezoning is in conformance.

<u>Tim Urban</u>: Moved staff recommendation for A & B to amend the 2020 Community Character plan and determine the proposed rezoning is in conformance with the plan.

<u>Tim Urban</u>: Accepted the recommendation.

<u>David Cupp</u>: Suggested requiring the driveways to be 14' wide to avoid the need to park on the streets.

<u>Tim Urban</u>: Noted if the driveways reach to the back of the lot with a detached garage, there would be plenty of room for stacking. There would be room for at least a car in the garage and one in the driveway regardless.

Motion for approval of the rezoning with conditions and amendments passed 10-1 (Brian Meyer was in opposition).

Respectfully submitted,

Larry Hulse, AICP

Community Development Director

LDH:dfa

Attachment

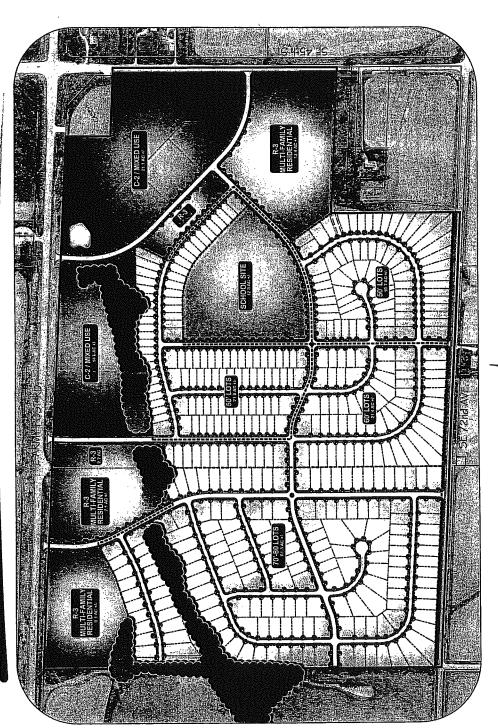
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## HARVESTHILS







COLDUIGIL MID-AMERICA BANIXER G GROUP, REALTORS®

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HARREST FILLS
A PLANNED UNIT DEVELOPMENT IN THE CITY OF DES MOINES, COUNTY OF POLK, STATE OF IOWA

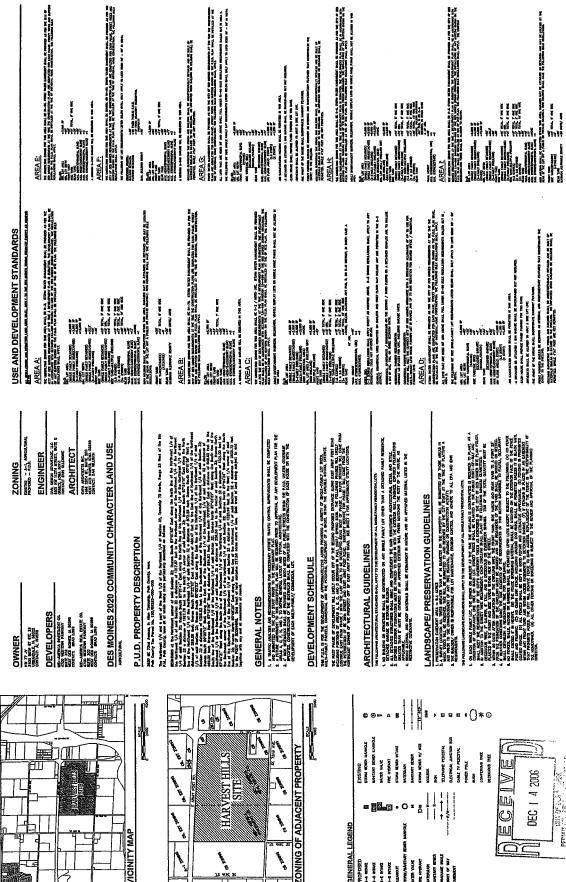
TECH: RLL

PH: (515) 369-4400 Fax (515) 369-410

201 NW 112th SUITE & GRIMES, 10WA 50111

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CIVIL DESIGN ADVANTAGE



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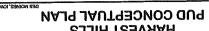
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PUD CONCEPTUAL PLAN

HARVEST HILLS











TECH: RLL

PH: (515) 369-4400 Fax: (515) 369-4410

201 NW 112TH STILLE G GRIWES, IOWA 50111

P.U.D. MONUMENT SIGN ELEVATION





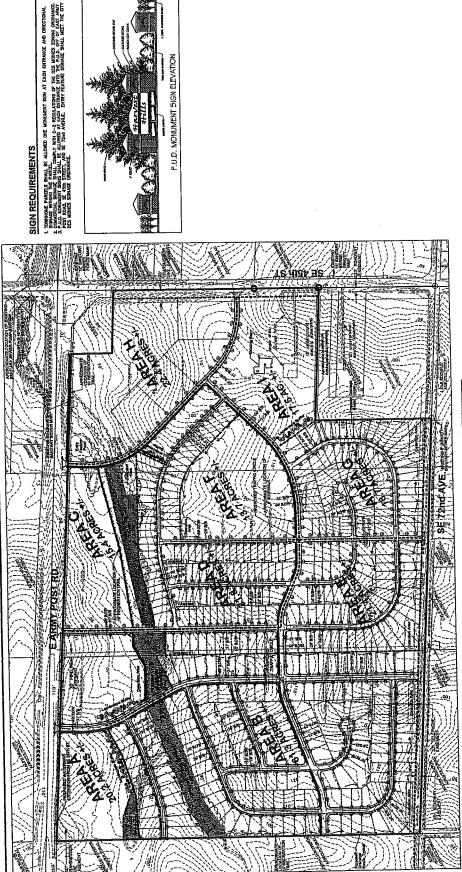


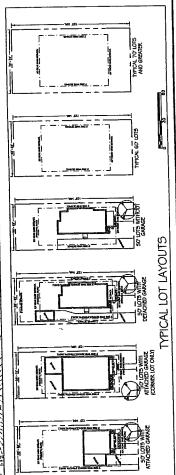








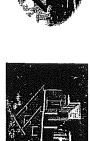




# ARCHITECTURAL STYLES

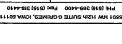


ONE STORY EXAMPLES





















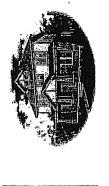




ONE-AND-A-HALF STORY EXAMPLES











TWO STORY EXAMPLES

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