ZONING.
Zoning is a common sense regulation governing the use of private real estate. When reasonably applied it is a legal exercise of the police power for the promotion of public safety, health, comfort, convenience, and general welfare of the community. Until recent years one could erect a building of any size, for any use and in any location regardless of its injurious effect upon neighboring property. It is true that some measure of protection had been obtained through ordinances limiting the height of buildings, state housing regulations and by private restrictions but these regulations have affected only certain districts or classes of buildings. There was no comprehensive plan for regulating and segregating the various types of buildings and consequently city building was left largely to the whims of individuals and to the exploitation of speculators.

The incongruity of garages next to schools, factories and filling stations in residence districts, and the intermingling of apartments and residences is obvious. Such uses nevertheless have been permitted in practically every city as the right of an individual to do as he may see fit
with his own property. The Courts have long recognized the necessity of health, fire and building laws for the welfare of community growth and fortunately they have now come to realize that zoning is but an amplification of these regulations and essential to orderly city development.

New York was the first city in this country to undertake comprehensive zoning. Without any definite assurance that zoning was constitutional the city of New York adopted the first Zoning Ordinance in the United States, July 25th, 1916. Since that time, in a little over ten years, zoning has become an accepted fact. The first of July 1927 there were 535 municipalities with Zoning Ordinances in effect. The total population in all the zoned municipalities in the United States is now more than 30,000,000 based on the 1920 census.

In November 1926 the village of Euclid, Ohio secured the first zoning decision rendered by the United States Supreme Court on comprehensive zoning. This decision stated that zoning was constitutional and subsequently three other cases have been before the United States Supreme Court, Minneapolis, Los Angeles and Roanoke, all of which were decided in favor of zoning. These decisions
have set at rest many of the much mooted questions such as the right to keep stores out of residence districts; to segregate different types of dwellings; to establish single family districts and also the right to require front yards or set backs in residential districts.

Procedure

Some of the more important points to be considered in the preparation and successful administration of a Zoning Ordinance are:

First:

No Ordinance should be prepared without proper legislative authority, preferably a State Zoning Enabling Act. In 1923, the Department of Commerce prepared a Standard Enabling Act as a guide for States to follow in preparing their laws. Iowa adopted this law in 1923 almost verbatim.

Second:

Before an ordinance is prepared it is necessary to have a thorough understanding of the existing conditions within the city and a preconceived idea as to where and how the city is to expand. This can be accomplished only by making studies of the street structure, railroad situation, transit facilities, recreation and park program. The actual studies showing the use of each piece of prop-
erty within the city -- lot occupancy and height of buildings.

Third:

Sufficient publicity should be given to the ordinance prior to its adoption explaining its purpose and application. State laws require that public hearings be held to give property owners an opportunity to offer suggestions and file objections which at the same time makes it possible to adjust the plan.

Fourth:

No matter how carefully an ordinance might be prepared difficulties will arise in the enforcement of the strict letter of the law in specific and unusual cases. Therefore in order to prevent individual hardships or unwarranted litigation it is essential that the state law provide for a Board to consider such cases and make proper adjustments so that the spirit of the ordinance will be carried out.

Fifth:

The integrity of zoning regulations is necessarily dependent upon the manner in which amendments are made. Reasonable changes due to the natural evolution of urban areas are desirable and justified occasionally and it is imperative therefore to make provision for these changes but this authority should be safeguarded in such a way that the whims of individual property owners cannot be carried out to the detriment of the surrounding property.
Sonic in Des Moines.

At the 1923 session of the state legislature, Des Moines, with the help of other cities in the State, was successful in securing the passage of an enabling act providing that cities may appoint a zoning commission and adopt a comprehensive zoning ordinance. Immediately after securing the passage of this act, Des Moines appointed a zoning commission and work was begun toward the end of securing the adoption of a comprehensive ordinance.

It was first necessary to obtain a full knowledge of all existing building development within the city and this necessarily required extensive field surveys and the preparation of numerous study maps to illustrate the characteristics of the city's present growth and future expansion. Accordingly complete and exhaustive studies were made of the present city's development and all information was recorded on a series of study maps.

Preliminary Studies.

The New City Map. A new City Map was prepared in two sections at a scale of five hundred (500) feet to one (1) inch. A map at this scale was found to be legible and large enough to record the various indications necessary to set forth the existing conditions.
Use Map. The first zone study map to be made showed by different color indications, the use of every piece of property within the city. Differentiations were made between buildings used as one family dwellings, two family dwellings, apartment houses, commercial, retail or industrial enterprises, public and semi-public buildings, and also street, railroad, and vacant property, parks, cemeteries and the like.

Height Map. The variations in the height of existing buildings were recorded according to stories as follows: 25 stories or less; 3 stories; 4 to 6 stories; 7 and 8 stories; 9 and 10 stories; 11 and 12 stories; 13 to 18 stories inclusive.

Density Map. A study of the density of population was made by showing the number of square feet of lot area per family for all districts used for habitation. The different indications show areas with less than 625 square feet of lot area per family and those having 625 to 1249; 1250 to 1999; 2000 to 2499; 2500 to 3999; 4000 to 4999; 5000 square feet or more.

Lot Width Map. The width of each lot in the city was also recorded. Colors were used to indicate the various widths of lots.
Railroad Industrial Map. The location of all railroads and industries were shown on this map, distinction being made between objectionable industries and those which were offensive, by reason of smoke, dust, noise or odor.

Non-Conforming Use Map. Following the preparation of the two Use Maps - one showing present use of all property, and the other the line districts as proposed under the zoning plan or a tentative Use Map, a Non-Conforming Use Map was prepared to show all existing uses which did not conform to the regulations of the district in which they were situated. This map served as a check against the possibility of overlooking development and conditions already existing and which were deserving of consideration.

Preparation of Zoning Ordinances.

After these and other preliminary studies were completed, tentative zoning plans were prepared dividing the city into districts, and recommending certain regulations upon the use, height and area of buildings to be erected in each district. Two maps were made, one showing proposed use districts - residential, commercial and industrial and the other the height and area districts in which were limited the maximum height to which buildings could be erected; size of yards, courts, set-backs and the minimum number
of square feet of lot area per family. These maps were reproduced and published in tentative form together with the proposed zoning regulations for each district. Numerous copies of the proposed ordinance were distributed and considerable publicity was given in the newspapers. After several public hearings the zoning ordinance was revised, approved by the Zoning Commission and transmitted to the City Council for its consideration and adoption. The Ordinance was passed January 22nd, 1936 and became effective February 15th, 1936.

Summary of zoning ordinance.

The Ordinance is divided into five sub-divisions and is accompanied by two maps, viz; Use District Map and the Height and Area District Map.

1 - Definitions
2 - Use District Regulations
3 - Height and Area District Regulations
4 - Board of Adjustment
5 - General Provisions

Definitions. For the purpose of clarifying the different terms used specific definitions are set forth in the first part of the ordinance.

Use District Regulations. The Use District Map divides the city into five different Use Districts viz; Residence, Multiple Dwelling, Commercial, Light Industrial and Heavy Industrial. Specific mention is made of those uses which are, or are not allowed in each district. Existing uses
at the time of the passage of the ordinances which do not conform with the regulations are permitted to remain, but any change in the use must be of the same or more restricted classification.

Height and Area District Regulations. As shown on the Height and Area District Map, the city is divided into eight Height and area districts. In each district, the Height and Area Regulations limit the maximum height of buildings, the minimum dimensions of yards and set back and the minimum lot area requirements for each family.

One section of the ordinance is devoted to Height and Area exceptions which could not be taken care of satisfactorily in the specific regulations for each district.

Board of Adjustment. The Board consists of five members appointed by the City Council and holds a regular meeting once a month to interpret the provisions of the ordinance and make necessary adjustments. This board does not have authority however, to make or suggest changes in the ordinance, as this power does and must rest in the hands of the City Council as provided by State Law.
General Provisions. The Zoning Ordinance is enforced by the Building Commissioner. Certificate of occupancy is required before a new building is occupied or before any change is made in the character or use of an existing building or property.

Before a permit is issued, it is required that a plat be present in duplicate showing the location of the proposed building upon the property and the size of yards and other open spaces. Where private restrictions on property are more stringent than the provisions of the zoning ordinance, the private restrictions prevail, but in any event the provisions of the zoning ordinance shall be held to be the minimum requirements for the promotion of public safety, health, comfort, convenience and general welfare of the community.

The Ordinance may be amended by the City Council from time to time after public hearings and recommendation by the City Plan and Zoning Commission, but if the property owners in the neighborhood or the City Plan and Zoning Commission protest against such change, then it requires a four-fifths vote of the City Council to effect a change.
Present Conditions and Future Districts.

Use Districts. In defining the various districts several considerations were constantly in mind: existing development; topographical conditions; the street structure and traffic flow, and the relation of each area to the downtown district.

In referring to the use study map, it shows conclusively that a majority of the city is devoted to single family residences. In the close-in or older districts, single family residences have given way to boarding and rooming houses and apartments. Though apartment house development has not been concentrated in any particular part of the city the greatest number can be found in that district bound by High Street, Twenty-first Street, School Street and Thirteenth Street, also along University Avenue, Ingersoll Avenue and West Grand Avenue. The close-in district on the east side from East 9th to East 16th Streets and south of University Avenue, contains apartments which are predominately three and four family buildings.

The residences and apartment houses have more or less divided themselves in a somewhat orderly fashion. In defining the future districts for these two types of dwellings practically all the outlying areas now occupied by most of the undeveloped areas have been set aside for one and two family dwellings. The older residential districts.
which now contain most of the apartments and which are conveniently situated in relation to the central business district have been given over to apartment house development. As the city increases in population, it will be desirable to have certain districts close in to the business district where large apartments, rooming houses and the like may be built to take care of the large number of people working in the downtown district. When one considers the problems and cost of providing public utilities, streets, transit facilities and the like the reason for constructing these buildings near the central business district becomes plainly apparent.

As a matter of convenience for the residence and apartment districts, ample commercial has been provided along the main thoroughfares leading from the business district, and at the inter-section of cross-town thoroughfares. These commercial sections are so located that a business center will be within a reasonable walking distance of every dwelling.

The entire downtown district and the areas to the west and north of the central district, have been designated as a Light Industrial, which will permit of all types of retail enterprises and also light manufactory which are incidental to retail business or those usually located
on the upper floors of buildings in the down-town district. Several outlying suburban business centers have also been zoned in the same manner, such as University Place and Highland Park.

Des Moines at present has a very small proportion of what is termed unrestricted or objectionable industry but in referring to the Use District Map it will be seen that large areas have been set aside for this use. All that area east and north of the Des Moines River, and south of the Rock Island Railroad is very flat and not adapted for residential development. Further the presence of railroads makes it ideally suited for industrial uses. The large flat area between the Northwestern Railroad and Delaware Avenue north of University, has railroads on both sides and is likewise zoned for heavy industry. Also that area south of the business district and north of the Raccoon River, and a district south and west of Highland Park. These districts are large enough to take care of the needs of an industrial city, with a population considerably over a half million, and any industry desiring to locate in the city can find numerous suitable locations provided under the zoning ordinance.

Operation of Ordinance.

Since the Ordinance has been in effect, indications of its beneficial influence are already noticeable. Commercial buildings which in the past were scattered haphazardly throughout the city, are now finding a logical
well
located/adapted to their use and set aside for that
purpose. In those districts where part of the block
is zoned for residence and the other part for commercial
the commercial buildings have been set back in line
with the residences without any sacrifice to the business
enterprise and at the same time avoiding damage to the
shutting residences as has been the custom in the past
where stores have been erected out to the street line.

There has been two changes in the districts since
the ordinance was adopted nearly two years ago. A
commercial center at 56th and Ingersoll was eliminated and a
Multiple Dwelling District was extended on both sides of
Ingersoll Avenue two blocks to the west. There have been
some requests from individuals for the location of new
commercial centers but these have been refused in view of
the fact that the majority of the property owners have
objected to the change in the district.

The Board of Adjustment has had fifty-two (52)
appeals for variations and of these twenty-nine (29)
were granted and the others were either withdrawn or re-
jected by the Board.

In conclusion, it may be well to summarize briefly
the advantages of the comprehensive ordinance:

First:

It is a measure designed to promote a more orderly
city growth. It has the strongest element of logic behind
it. Public safety, health and convenience follow if the city's growth is properly organized and controlled. Stability of property values will result. Des Moines like other cities has experienced such rapid changes in composition as a consequence of population increases that some broad plan for the regulation of private property has become a necessity. Further zoning enables an individual property owner to know what is likely to take place in his immediate district and thereby tends to discourage the development of property that might otherwise remain dormant especially those areas in a state of transition. Finally it will make the city a more healthful and prosperous place for citizens to live and work.
CIVIC ART.
Civic Art as a Part of the City Plan

It is somewhat hazardous to offer any concrete plan by which the appearance of a city may be definitely and consciously improved. There is always a danger that sentimental enthusiasts will confuse this phase of the city plan with the once popular but ineffectual "City Beautiful" movement. It is hoped that in Des Moines there will be no such misunderstanding. The City Plan is an instrument designed to make this city a more healthful, comfortable and satisfying place in which people may live and work. There must necessarily be a consideration of the attractiveness of the city as exemplified in public buildings, monuments, treatment of the river parks, and the like. The city plan itself through zoning, guidance of street development, proper placement of parks and a solution of railroad and street car problems will tend to introduce a greater measure of order and system into municipal growth. But there are many structural details of the city which should come under special observation and control. The problem of building a more attractive city is not as much a matter of spending large sums on superficial decorations and embellishments as of giving proper guidance to its normal physical growth.
One who sees Des Moines with a sensitive eye finds it generally pleasing. There is an impressiveness in the grouping of newer office buildings downtown. The civic center is welcome departure from the conventional. The streets have good pavements and are barred only by the car tracks here and there. Trees are everywhere. No slums are found. Public work seems to be of a high order. Individual homes are predominant, few without some landscape treatment. Certain buildings such as the Ford Plant, the Homestead Printing Plant, the Mallins Rosicrucian Mills, the Church, the apartments, the Polk County Hospital stand out because of unusual merit. Grand Avenue is remembered because of its dignity and spaciousness. The river views from the bridges have not been wholly spoiled. Des Moines is different enough from other cities to be easily remembered.

Without great effort, every phase of its development can be given outstanding merit.

It should surpass all others of the state in attractiveness. It is the capital. Nature has given it a superb site. All that is required is a greater regard for the eye. Things that may be either pleasing to the eye or repulsive frequently become the latter by default. Ugliness is a product of indifference. The need is for an acceptance of the challenge of ugliness, for a clearing house for better ideas and suggestions, for an authority to which appeals may be taken in matters of taste.
Des Moines has a newly created art commission having control over the design and location of statuary memorials and works of art in public places. Des Moines is one of a select group of seventeen American cities having such a body. It has a city planning commission and the law under which the latter body functions gives it control over the design and location of public buildings, bridges, viaducts, street fixtures, public structures and appurtenances. There are art societies and committees among the women's clubs, all interested in the subject of art. There are art teachers in the public schools engaged daily in promoting among children an interest in things beautiful. It would seem reasonable to suppose that enough support could be built up among these groups to insure the carrying out of a plan for making Des Moines the most attractive capital city in this country. The art commission should take the lead in an endeavor to enlist support for a definite program.

The difficulty is going to be in the stimulation of popular interest in civic art. The people of Des Moines, like those of scores of other cities, are devoted to music, and other arts but objects which appeal to the eye, in spite of art education in public schools are rarely selected. The dwellings that people live in and the apartments that are built are evidence of this.
If public taste were more dependable, Des Moines would never have witnessed the invasion of residential districts by hideous filling stations and objectionable stores. Beautiful natural ravines would not be made dumping grounds. Street trees would have been planted with more consistency. Park areas would not have been denuded of shrubbery and valuable trees cut down. Business houses would have distinction without the need of blatant signs. Real estate promoters would be more interested in "home sites" than mere "lots". There is scant hope at this time, however, for wide popular support for a movement of this character. Any real advances which are made in the improvement of the outward aspect of Des Moines will probably have to come from the few who appreciate the subtle influences of the beautiful. Those who are not afraid to stand for better art in public and semi-public works should be organized. The civic art movement should be fostered among them through an Art League. Such an association should be formed to provide encouragement and support for the official art commission.

A specific program which can be used to secure results from this effort may be outlined as follows. Des Moines has much to do.
Plate Number Forty-two.

Proposed Plan for the Completion of the Civic Center.

(Insert Perspective sketch of Civic Center. View taken from above City Hall looking toward the Public Library.)
Civic Center.

The civic center is one of the distinctive features of the city. The reclamation of the river and its improvement as a part of the public building group plan is an achievement that has brought Des Moines widespread recognition. Many cities have taken inspiration from this achievement. Few can show equal progress in carrying out such an ambitious plan.

The civic center, however, is not yet complete. It should be finished, for the remaining effort is inconsequential when compared with that of getting the project started. This involves erection of a museum building for which a site has been acquired, the development of the present playground north of Grand Avenue, the improvement of the river by the continuance of walls and construction of dams and a more studied landscape treatment of banks especially those along the power plant. In the course of time the railroad bridges will be replaced and it is believed that concrete structures should be built in conformity with existing bridges. Plate _____ is a conception of the finished Civic Center as outlined above. The features of this scheme which deserve immediate attention are as follows:
1 - A low dam should be built in the bed of the river below the lower railroad bridge to raise the normal level of the water through the civic center. The reflecting pools thus created will greatly enhance the effectiveness of bridges and buildings and make the river more usable for recreation purposes. The water board recently built a dam of this type in the Raccoon River at a cost of approximately $25,000.

2 - An effort should be made immediately to enlist the cooperation of the power company in the improvement of conditions along the river from Grand Avenue to the dam. It would be possible without great expense to plant the grounds and river bank at the power station and transform the appearance of property. A dam should be built and this whole property permanently improved in conformity with the civic center scheme. To date, the company has done little or nothing to match the efforts of the city in building a feature here which gives Des Moines distinction throughout the entire country. The plan of the civic center shown on page contains an office building for the power company to stand between Grand Avenue and the power house. This would round out the civic center splendidly.

3 - The general effect of the civic center would be helped also by a more permanent landscape treatment of the present play area on the east bank north of Grand Avenue. A decision should be made as to the future use of this area and plans prepared at once for its development along modern lines. A natatorium and recreation building is recommended for this site.

4 - Additional tree planting in the vicinity of the railroad bridges and southward seems necessary also for the purpose of screening out as much as possible the gas plant and other structures not in keeping with civic center buildings.

5 - Sites are available in the civic center for monuments, fountains and statuary and features of this sort should be sought for these locations. They would add a little more life, color and diversity to the scene, which it needs at present.
Plate Number Forty-three

Sketch Plan showing a completed Civic
Center linked to the Capitol by a
widened Locust Street.

(Insert above sketch plan included in Civic Art report.)
These measures above would do a great deal to add finish to the civic center scheme. The more costly work of completing the building group and reconstructing the auditorium and railroad bridges will come later.

**Capitol Approach.**

The thought has been expressed in Des Moines many times that a more dignified approach to the capitol should be provided from the west. The state of Iowa, through reclamation of capitol surroundings, has set a high standard for work of this sort. The city has done equally well in the civic center. It remains now merely to tie these two features together. This can be done by giving special treatment to Locust Street from the civic center to the capitol.

There are three basic methods by which Locust Street may be made an adequate and distinctive avenue between capitol hill and the river.

1. **Building heights could be limited.** The zoning ordinance now places a limit of 12 stories upon Locust Street buildings but if this limit is reached by a single building on either side the view of the capitol from the river will be cut off. The impression created by the state house on the hill can only be preserved by keeping commercial structures along Locust Street low. An agreement might be secured among property owners to observe a moderate limitation.
2 - A more satisfactory plan would be to widen Locust Street to 150 feet setting off the fronts of buildings and re-designing them to conform with a complete study of the facade of the entire street. This plan also would involve a restriction of building heights. The result would be a broad, dignified plaza setting off the view of the capitol and giving Des Moines a feature such as one expects to find in metropolitan centers and capital cities.

3 - The most drastic plan but one frequently supported would require the condemnation or purchase of all property in the half block on either side of Locust Street. This would leave the rear facade of buildings on Walnut and Grand exposed. These would have to become virtually double front establishments having the depth of a normal lot. The park strip thus secured would give the capitol a magnificent approach. It is believed, however, that the expense of this undertaking is too great to secure for it more than passing consideration.

The diagram, Plate ____ shows scheme ____ used to link the capitol and civic center. It is recommended that if the capitol approach idea is approved, further study be made of all three schemes for the purpose of determining preliminary costs and devising a practicable plan which can be published and put into effect.

Other Public Buildings.

The capitol, while outside the jurisdiction of the municipality, is a noteworthy feature of Des Moines. The capitol commission cannot be too highly commended for its work reclaiming the capitol grounds. They are now a credit to Iowa and a mark of distinction in the city. Only a few faults can be found with this work. There is still more
property needed. The light standards are not graceful in design and are entirely too numerous and obtrusive. An excessive amount of pavement tends to spoil the effect of the park. The money which might have been saved in asphalt perhaps would have paid for the removal of the Soldiers and Sailors Monument to its permanent position. This should be done to complete the improvement. It is suggested that a committee of the City Planning Commission be appointed to confer with state officials regarding matters of common interest affecting the appearance of Des Moines.

The public schools of the city deserve special mention. Noteworthy buildings have recently been erected. The school board obviously recognizes the cultural value of dignified and impressive school houses. Both Roosevelt and Lincoln High Schools deserve considerable praise. The junior high schools are all commendable structures. The newer elementary schools, however, are somewhat more commonplace.

All schools should have an appropriate landscape setting. This the board will undoubtedly provide. A protected lawn, an encirclement of trees, choice displays of flowers, all enhance the value of the property and protect the investment which has been made in exterior architectural effects. Des Moines has passed through the era of factory-like public schools with small cinder-covered courtyards and
ELZ.

a few struggling trees in front. The complete school
plant should include a first-class building and a com-
modious site, all carefully planned so that each element
of the scheme, the landscape setting for the building,
the playground at the rear and the central building
itself may serve its proper purpose. The first require-
ment in carrying out a policy of this sort is to secure
school sites of appropriate size. This the Des Moines
Board of Education is now doing.

The other public buildings of Des Moines outside
the civic center, have no special merit. The court house
is a conventional design and easily recognizable. In a
group it might have a dominant appeal; standing alone it
does it is virtually lost. The station opposite gives the
courthouse a slight advantage, but the two structures
are so dissimilar there is little opportunity for one to
supplement and enhance the effect of the other. A new
station on this site might be designed to harmonize with
the court house, creating a second civic center.

Union Station.

The often expressed desire for a new union station
arises partly from the belief that Des Moines should have a
more creditable rail gateway. There is an economic value
in a union station, as the transportation studies of Des
Moines have clearly demonstrated, but this is not widely
understood. The average citizen sees only the small se-
parate structures serving the several railroads. He has difficulty getting to them because of their cramped surroundings. He has conviction that the capital city deserves something better.

When the time comes for the reconstruction of any one of the existing passenger terminals, a movement should be inaugurated officially by the city or by the planning commission looking toward the development of a Union Station. From the standpoint of both operating policies and the effectiveness of the station as one of the dominant public buildings of the city, there is only one satisfactory site. The new Union Station should be built near the capital grounds. Adequate space is available here to give the building a suitable setting and to permit future expansion of the terminal facilities. All railroads can use it. A structure can be created which will last for generations and being adjacent to the capital will become one of the most impressive gateways to be found in American cities.

**Bridges.**

Des Moines has done well in its bridge construction. The permanent river bridges with the possible exception of the Locust Street bridge are all of good design. These handsome structures alone add considerable to the appearance of the city. The structure over Keosauqua Way, however, is scarcely in the same class and not as pleasing. Des Moines,
however, has many opportunities yet to build creditable bridges.

Wherever a large investment is made in such permanent public works, effort should not be spared to secure designs which will represent the highest standards of good taste. The judgment of men qualified to speak in such matters is greatly to be desired. This service of recommending competent specialists in architecture and landscape architecture for public work and of urging the employment of other artists of known standing where their handiwork is to be seen, is a primary function of an art league. Des Moines has not suffered much from bad advice but many cities have made grievous errors in the selection of men to build bridges, schools, and other public structures that should appeal to the eye. An art jury can act as a buffer or a protecting agency, but the most important step toward the production of meritorious structures throughout the city is in the selection of competent and dependable professional advisers.

**Small Parks.**

The smaller parks for instance are not outstanding features of Des Moines for the reason that none have been developed in accordance with a carefully studied plan prepared by a fully trained landscape architect. The chief
service to be rendered by parks of this type is merely that of being agreeable to look upon. They should be planned and graded and planted with this thought uppermost in the mind of the designer. When so handled they can become veritable jewels in the structure of the city. They will show none of the uncertain treatment of Drake Park, none of the neglect of Nash Park, none of the crude equipment of Burke Park.

The case of the latter park deserves special note. Across University Avenue from Burke Park is the new county war memorial. At the time it was announced that this memorial was to be erected here, the park was a barren, newly graded bit of park property. It would seem entirely reasonable to presume that the designers of Burke Park would recognize the memorial across the street and adapt the plan of the park to it. An opportunity was here for cooperative effort. The memorial is clearly in view from the park; the park forms the foreground of the memorial and is in full view from it.

As finally improved, however, the park is detached from the memorial and in its general layout forms a wholly unsatisfactory and disagreeable setting for it. The present arrangement is not a credit to the capital city. Failures of this sort, to grasp the elementary principles
of civic art and take advantage of such obvious opportunities to do superior public work, greatly emphasize the need of both an art commission and an art league. Of all the responsible municipal departments, the park department should be the very first in the promotion of civic art. The parks themselves all exist primarily to render service of this character. That is why they are acquired in the first place. Nature will always do her part to preserve this function. Their so-called improvement, however, is too frequently of a lower order. Des Moines can stand considerable improvement in the handling of its public parks.

**Monuments.**

The Polk County war memorial previously referred to is perhaps the best of the few works of this sort found in Des Moines. It has dignity, simplicity, pleasing lines and a commanding site. The monuments on the capital grounds are of a different age and are somewhat detached from the life of the city. The sculptured groups on the Soldiers and Sailors Monument, however, are of superior design. Elsewhere in Des Moines outdoor monuments and memorials are not to be found. The city apparently has felt no desire to commemorate historical events or persons or to embellish the city with works of art. Des Moines differs in this respect from many eastern and southern cities.
The time is coming, however, when Des Moines will wish to place fountains, shafts, and sculptured works throughout the city. The interest in such features may not be strong but this is only a temporary condition, resulting from the prevailing devotion to material interests and the belief that cultural things are without value. The capital, the leading city of the state in population and resources must expect to rise above the level of the commonplace. Its public buildings must be of high order, their ground and the streets around will need the enlivening effect of decorative stone and bronze feature set up solely because of the enduring qualities of form and arrangement.

All through the city, especially along Keosauqua Way, are bits of property often of odd shape which now make no contribution to the municipal scene. Most of these are suitable sites for works of the character in mind. Their proper use for this purpose should be an objective of the art league. A few monuments of genuine merit would do a great deal to stimulate a wider public interest in such things. It is extremely important, however, to get good pieces. It is better to have nothing than to have monuments that lack merit or violate fundamental principles of design.
Street Lights.

Des Moines has reached a size which practically requires a change in the form of street lighting. At present an underground lighting system is found only in a few part of the city. In the business district the lighting standards are of the antiquated cluster type. Along Kessauqua Way and the boulevards, more modern standards have been installed. Throughout the remainder of the city the old system of poles and wires and suspended lights is in use. This system is not only inefficient and unsatisfactory but as long as it is continued, the proper growing of street trees is impossible.

It is believed that Des Moines will find it profitable at this time to have plans prepared for a complete new system of lighting. This should provide for the installation of permanent standards of good design with feed wires laid underground. This system should be diversified to the extent of having a uniform type of standard for business centers, major streets, local or minor streets and pleasure drives. It is hardly the province of this report to suggest types of light standards, spacing or other matters involved in the design of such a comprehensive system. This is a province of electrical engineers. Many firms supply lighting units and standards and offer service in the preparation of plans of this sort. The only point that need be emphas-
ized here is that in the selection of standards, special consideration should be given to their design. An art jury should aid in the selection of standards of the different types. The standard now in use along Kossuth Way has the merit of simplicity and a certain element of strength in its design. This standard, however, will serve for business districts but something more carefully studied should be selected for major streets, residential districts and pleasure drives.

Street Trees.

Des Moines has been for many years proud of the trees which line its streets. This pride, however, has never been translated into definite measures for the preservation of existing trees and the encouragement of new planting. Yet there is no device which the city might adopt to improve its appearance that would have the value of a city-wide tree planting program. Streets and avenues bordered throughout with uniform species evenly spaced and well cared for would add immeasurably to the character of the city. Trees would stimulate a higher degree of civic pride. They would improve the value of property. They would unquestionably contribute to the health of the community.

It would seem entirely proper for the city to have a definite forestry program, providing for (1) the eventual
removal of soft wood, short-lived varieties, such as soft or silver maple, box elder, poplars and cottonwood, (2) planting of trees of a permanent type such as hard maple, elm, pin oak, hackberry, ash, linden and oriental plane; (3) the requirement of uniform spacing between trees which should never be less than thirty (30) feet, the standard being forty (40) the requirement that trees of a single species be planted throughout the entire length of each individual street; (5) the responsibility for the care of street trees should be assumed by the municipality rather than the individual property owner.

The last item requires the organization of a new department in the city to be devoted exclusively to forestry work. It is recommended that steps be taken immediately to organize this department. The first work of this department will be to formulate a working program modelled somewhat along the lines indicated above. Of the several elements in this program, the most important will concern the planting of new trees. For this work three (3) methods of comprehensive tree planting may be outlined here:

First, the work may be done when new streets are laid out. This is the best method of insuring the streets against barrenness or improper planting. The cost of putting new trees on streets is small compared to the remainder of the cost of development. The planting charge is a valid item in the expense of street improvement and should be as readily accepted as curb and gutter or paving costs. The responsibility of planting trees on every newly laid out street should be assumed willingly by the land developer. Unwillingness to render this small service to
the community and to those who buy lots on the new streets should be met by some action on the part of the city. It is believed that the city plan commission through the power which is given it to approve subdividing practices can do a great deal to encourage every subdivider to carry out his part of the comprehensive tree planting program.

The second method of securing good street tree planting is by ordinance and special assessment. This method will apply especially to old streets that were not planted when first laid out. This form of action is quite common and in many cities has been productive of highly satisfactory results. For the direction and administration of the work which arises in connection with such an ordinance, a forestry department or a shade tree commission is almost a necessity. Several states, notably Massachusetts, New Jersey and Pennsylvania authorize the appointment of commission to control the planting as well as the preservation of shade trees in parks, playgrounds and along public streets. Because of the extraordinary importance of shade trees in Des Moines and also because the park department and other municipal agencies are usually overburdened with their own work, it is believed that an independent forestry department will secure better results than might follow if this department were merged with one already existing. This matter, however, is one which can best be settled after a conference with municipal officials.

The third means of carrying out a tree planting program is through the voluntary cooperation of individual property owners. Civic organizations having a sincere desire to assist in the building of a better city can frequently carry out a tree planting plan without the use of special authority. There are numerous records of cities in which the property owners of certain streets under the leadership of some individual or active committee joined to create a local fund and make plans for planting trees and caring for them. This method of securing a uniform permanent planting of trees along certain streets is suggested merely as a device to be used in case other fail.
The removal of poles and wires from the streets is necessary if a comprehensive tree planting program is undertaken. Some progress has been made in Des Moines along this line. The newer subdivisions, with few exceptions, all provide easements along rear lines of lots for the reception of overhead and underground utilities. The practice of reserving such easements will become established if the city plan commission has the power to review subdivision plans before they are accepted for record. The utility companies, in practically every city where rear lot easements are common, prefer to place poles and wires there instead of on the streets. Once this system is established there is no reason for the appearance of these disfigurations elsewhere except perhaps to serve street lights of the older type.

The municipality, however, has a certain obligation with regard to the removal of poles and wires on principal thoroughfares. There should be a demand in the city to eliminate these utilities entirely or at least reduce them to an absolute minimum. It is suggested that at an early date conferences be held with utility officials and an agreement entered into with them looking toward the removal of poles on certain length of streets each year. The city will be in a position to make such a requirement as soon as it is ready to install a modern underground lighting system.
Signs and Billboards.

Des Moines is not seriously afflicted with billboards. Some are apparent through the city but in general they are confined to districts in which such structures are obviously not objectionable. The local company which maintains the larger number of billboards has been especially progressive in its treatment of property used for display advertising. In several instances noted throughout the city the advertising of this company is set off by trees and shrubs and made to contribute something to the appearance of the neighborhood. Vacant lots used for this purpose and treated in such a way are certainly preferable to rubbish heaps and dumping grounds.

Billboards in purely residential districts, however, notwithstanding the efforts made to dress them up are blatant and offensive structures. They unquestionably destroy the charm and attractiveness of residential districts. The owners of property spend considerable sums improving yards and surroundings. The homes, taken together, give character and dignity to the district which billboards proceed to destroy. There should be protection against this and the zoning ordinance provides this protection. Property owners now may feel free to move against those few remaining billboards which mar these districts. Once they are removed they are not likely to return.

The signs displayed from store fronts in the business district of Des Moines are more objectionable than billboards.
There has apparently been no effort made to control these signs and they overhang the sidewalks in all sizes, shapes and colors. The result is something of a country fair appearance. Each proprietor endeavors to out-

as his neighbor and the result is that many signs of modest, inoffensive proportions cannot be seen at all except from a point immediately in front. The city, by its failure to place a sensible regulation upon these structures, has permitted a rather severe penalty to be imposed upon the store-keeper whose sign is trim and neat and not dis-

figuring to the general appearance of the street.

The city has a legal right to control all structures which project into space of the public highway. All the larger cities have ordinances regulating the size of overhanging signs. The twenty-four inch projection should be considered the maximum. This leads to the erection of vertical rather than horizontal signs. Contrary to the opinions that may arise among business men, such an ordinance does not work a hardship as it applies alike to all and enables a man to erect a sign pointing out his place of business with some assurance that his neighbor cannot put up a much larger one and prevent his from being seen.
Sidewalk Obstructions.

Certain sidewalk obstructions are noted in Des Moines. They occur chiefly in the business district where sidewalk space is at a premium. The city has the power to prevent the use of this space for display advertising or structures which interfere with the pedestrian movement. The enforcement of a uniform policy with regard to these matters will in time give the business district more character. The police should have orders to require the removal of all show cases, tire racks, signs and other obstacles which have been thrust out into the public highway.

Private Buildings and Grounds.

There is little that the municipality can do to improve the appearance of private structures and grounds except to set a good example. Garden clubs, however, can offer prizes or awards of merit for the improvement of home grounds. A garden contest every two or five years would be an effective means of stimulating interest in trees, shrubs and flowers around the home.

The Chamber of Commerce or some other civic organization could well offer an annual award for the best designed building. Dwellings, apartments, small stores, office buildings and factories might be considered. The
Chamber of Commerce of Cleveland, Ohio restricts the field to apartments, factories and small stores. If a way could be found the taxes on each meritorious building might be removed for a period. Such devices merely stimulate an interest in improved building design and result in a better looking city.
FINANCING THE DES MOINES CITY PLAN.

By C.I. Crosser, Secretary

Des Moines Bureau of Municipal Research
Introduction.

The Des Moines City Plan would be incomplete unless it definitely discussed methods of financing improvements which it covets. To initiate any of these improvements would not be justified unless the capacity of the taxpayers to pay, were taken into consideration.

It would profit a city little that it had the most impressive public improvements in the form of palatial schools, extensive parks or large public hospitals, if its citizens were unhappy as a result of being crushed under the burden of taxation.

There is an extremely close relation between the City Plan and matters of taxation. To complete such a program requires money which is derived from three main sources - direct taxation on a pay-as-you-go basis; bond issues, and special assessments.

Too many times has zeal for putting over some large public improvement, caused its advocates to deliberately minimize the effect of its cost on the tax rate or at least to neglect to work out the specific details of financing.

Furthermore, a City Plan is incomplete unless it takes cognizance of contemplated school and county improvements as well as strictly municipal ones. These should
be included as their cost is borne by the city taxpayer in his single tax bill.

Increase in Last Decade.

Following are significant local increases in the last ten years showing among other things, that outlays for public services, represented by the tax rate, tax levies and per capita expenditures, have increased far more rapidly than taxable wealth which largely represents our capacity to pay.
### TABLE E

**Significant Tax Factor Increases 1917 - 1927**

<table>
<thead>
<tr>
<th></th>
<th>1917</th>
<th>1927</th>
<th>Percent Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population of Des Moines</td>
<td>114,000</td>
<td>144,000</td>
<td>27%</td>
</tr>
<tr>
<td>Cost of Living above 1917</td>
<td>(Gov't est)</td>
<td>144,000</td>
<td>20%</td>
</tr>
<tr>
<td>Taxable Property (1)</td>
<td>$29,765,000 - $347,300,000</td>
<td>83%</td>
<td></td>
</tr>
<tr>
<td>Real Property</td>
<td>24,011,000</td>
<td>42,507,000</td>
<td>72%</td>
</tr>
<tr>
<td>Personal Property, etc.</td>
<td>5,694,000</td>
<td>6,493,000</td>
<td>15%</td>
</tr>
<tr>
<td>Tax rate per $1,000 assessed valuation</td>
<td>21.92</td>
<td>34.30</td>
<td>60%</td>
</tr>
<tr>
<td>Tax collection city, county, school and state</td>
<td>2,560,000</td>
<td>7,271,000</td>
<td>187%</td>
</tr>
<tr>
<td>Outstanding Bonds, city, school, county</td>
<td>5,818,508</td>
<td>17,866,478</td>
<td>200%</td>
</tr>
<tr>
<td>Interest on bonds (est)</td>
<td>250,000</td>
<td>320,000</td>
<td>29%</td>
</tr>
<tr>
<td>Per capita school-city expense (3)</td>
<td>18.86</td>
<td>34.48</td>
<td></td>
</tr>
</tbody>
</table>

(1) Under Iowa laws, the taxable value is one-quarter the assessed value.
(2) From U.S. Department of Commerce reports. Per capita for 1918 and 1926.

Investigation shows that the average home-owner in this city now pays about twice the amount in general taxes that he did in 1917 while the market value of his property and his income have hardly increased at the same rate. In other words, payment of taxes now represents a greater and in most instances, a real burden to him.

Something else makes it all-important that large public expenditures here be incurred only with discretion. Despite the many advantages of this beautiful city, the tax rate paid per $1,000 of sales or market value of property here appears to be a little above the average as compared to certain other cities of similar size or other municipal-
ities in this territory with which we are competing. Large industries and businesses which contemplate establishing either main offices or branches in this territory, always consider the matter of the tax rates of the different cities. The abnormal size of the local school and county tax levies, contribute to making the local total rate a little high. The large area Des Moines covers as compared to sister cities, necessitates more schools and other public services affected by this factor.

As an encouraging offset, it is seen (See Table II) that since 1922, the annual increase in tax levies for all purposes has been much less than during the previous five years. Levies were actually reduced in 1927 under 1926. This indicates that the members of the taxing bodies as a whole, have appreciated the tax burden on the small home, and have done something toward lessening it. However, it is well known by persons familiar with the local government that large additional savings could be made by following more efficient practices.

These unpleasant facts do not mean that this city should hibernate and stop all expenditures. We need certain improvements badly. But they do argue convincingly for a carefully thought out City Plan to insure the initiation of only the most necessary public projects.
Distribution of Tax Collections Since 1917.

Following are tables showing the distribution of the local tax levies from 1917 to 1928. This table reflects the large increase in school expenditures in the last decade, which has been apparent all over the country. It also shows a smaller increase in levies for purely municipal purposes.

**TABLE II**


Has this enormous amount of money been equitably divided in the last eleven years, among the different taxing subdivisions based on their real needs? Has the School Board obtained the lion's share of the tax apportionment because the school needs were greater than the municipal needs? Under present conditions it is impossible to make an approximately just division of tax levies between the city, school, and county because each of these taxing bodies have the independent power to levy. There is little coordination between the different public bodies with reference to making tax levies although they are billed and paid as such by the taxpayer. Possibly it would be better to establish a central county tax commission with power to review all tax levies and require the spending bodies to justify all increases which is not now required of them as they pass on their own requests.
<table>
<thead>
<tr>
<th>Year</th>
<th>Payable</th>
<th>State</th>
<th>County</th>
<th>Hospital</th>
<th>School (1)</th>
<th>City</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1917</td>
<td>132,676</td>
<td>320,225</td>
<td></td>
<td>917,911</td>
<td>1,146,627</td>
<td>2,578,449</td>
<td></td>
</tr>
<tr>
<td>1918</td>
<td>240,273</td>
<td>524,898</td>
<td></td>
<td>1,424,150</td>
<td>1,479,239</td>
<td>3,668,347</td>
<td></td>
</tr>
<tr>
<td>1919</td>
<td>212,816</td>
<td>570,162</td>
<td></td>
<td>1,670,045</td>
<td>1,737,056</td>
<td>4,190,095</td>
<td></td>
</tr>
<tr>
<td>1920</td>
<td>230,562</td>
<td>711,747</td>
<td>37,460</td>
<td>1,935,399</td>
<td>2,079,050</td>
<td>5,094,515</td>
<td></td>
</tr>
<tr>
<td>1921</td>
<td>293,930</td>
<td>764,806</td>
<td></td>
<td>4,340</td>
<td>2,638,469</td>
<td>2,601,635</td>
<td>6,125,132</td>
</tr>
<tr>
<td>1922</td>
<td>333,940</td>
<td>1,071,314</td>
<td>51,812</td>
<td>2,812,701</td>
<td>8,608,737</td>
<td>7,028,359</td>
<td></td>
</tr>
<tr>
<td>1923</td>
<td>473,303</td>
<td>1,018,328</td>
<td>35,030</td>
<td>2,718,838</td>
<td>2,649,606</td>
<td>6,845,174</td>
<td></td>
</tr>
<tr>
<td>1924</td>
<td>497,202</td>
<td>1,152,286</td>
<td>95,852</td>
<td>2,799,923</td>
<td>2,609,745</td>
<td>7,165,013</td>
<td></td>
</tr>
<tr>
<td>1925</td>
<td>522,701</td>
<td>1,177,214</td>
<td>99,395</td>
<td>2,880,313</td>
<td>2,620,068</td>
<td>7,350,278</td>
<td></td>
</tr>
<tr>
<td>1926</td>
<td>473,037</td>
<td>1,021,780</td>
<td>250,709</td>
<td>2,991,015</td>
<td>3,734,574</td>
<td>7,471,095</td>
<td></td>
</tr>
<tr>
<td>1927</td>
<td>473,521</td>
<td>566,497</td>
<td>197,413</td>
<td>3,010,319</td>
<td>2,722,696</td>
<td>7,371,666</td>
<td></td>
</tr>
<tr>
<td>1928</td>
<td>423,969</td>
<td>362,057</td>
<td>214,309</td>
<td>3,062,881</td>
<td>2,733,226</td>
<td>7,416,884</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>4,416,090</td>
<td>10,367,571</td>
<td>1,047,970</td>
<td>23,310,218</td>
<td>37,615,331</td>
<td>72,255,977</td>
<td></td>
</tr>
</tbody>
</table>

Percent of Total | 6.0 | 15.6 | 2.0 | 39.2 | 38.0 | 100.0 |

(1) The school taxing district is a little larger than the city district.
### TABLE II-b

Tax Rates 1917-1928, Levied on Taxable Property in City of Des Moines

<table>
<thead>
<tr>
<th>Year</th>
<th>Collected State County Hospital City</th>
<th>School Total Real and Personal Property</th>
</tr>
</thead>
<tbody>
<tr>
<td>1917</td>
<td>4.50 15.8</td>
<td>39.50 50.90 87.70</td>
</tr>
<tr>
<td>1918</td>
<td>7.42 16.2</td>
<td>44.40 53.38 112.00</td>
</tr>
<tr>
<td>1919</td>
<td>6.42 17.2</td>
<td>52.40 50.38 126.40</td>
</tr>
<tr>
<td>1920</td>
<td>7.60 19.1</td>
<td>55.60 53.00 136.00</td>
</tr>
<tr>
<td>1921</td>
<td>7.35 19.39 .11</td>
<td>65.70 61.80 153.00</td>
</tr>
<tr>
<td>1922</td>
<td>8.39 24.91 1.30</td>
<td>61.54 67.46 164.00</td>
</tr>
<tr>
<td>1923</td>
<td>11.26 23.90 2.24</td>
<td>61.34 63.96 162.40</td>
</tr>
<tr>
<td>1924</td>
<td>11.6 26.88 2.22</td>
<td>61.64 64.76 167.00</td>
</tr>
<tr>
<td>1925</td>
<td>11.5 25.90 2.3</td>
<td>57.03 63.37 169.00</td>
</tr>
<tr>
<td>1926</td>
<td>10. 21.60 3.30</td>
<td>58.97 68.23 159.00</td>
</tr>
<tr>
<td>1927</td>
<td>10. 20.41 4.19</td>
<td>59.38 62.98 156.30</td>
</tr>
<tr>
<td>1928</td>
<td>9. 20.33 4.53</td>
<td>53.74 64.46 157.60</td>
</tr>
</tbody>
</table>

(1) City rate also includes small metropolitan light and garbage millages only levied on property benefited.

(2) Assessed valuation for school district is a little larger than that for city.
234.

**TABLE III**

Apportionment of City-School Expenditures.

This table has only an indirect bearing on the matter of the City Plan in that it shows the relative expenditures for various city-school activities. The figures were taken from the 1925 Financial Report on American Cities published by the U.S. Department of Commerce.
Unsystematic Public Borrowing.

We know that occasionally the city, school, and county must borrow money to make necessary permanent improvements, the same as a household frequently is unable to pay the purchase price of his new home out of his immediate income. For this reason taxing subdivisions like individuals, must borrow money and pay it back in the future.

In the past our public borrowing policy here has been most unsystematic. Each taxing subdivision, the School Board, the Board of County Supervisors, and the City Council have issued bonds on their own authorization or urged the public to do so in a referendum. There has been absolutely no correlation in this public borrowing. It has been as though each department of a large corporation were to borrow money without consulting each other or determining the ability of the company as a whole to pay the debt.
TABLE IV.

Showing Relative Apportionment of Public Funds from Bond Issues as to Different Types of Municipal Improvements from about 1890 to 1927.

Note: These figures are only approximate due to incomplete bond records prior to 1908.

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Amount borrowed by bond issues 1890 to 1917</th>
<th>Subsequent from bond funds 1917 to 1927</th>
<th>Percent of Total 1920-1927</th>
</tr>
</thead>
<tbody>
<tr>
<td>School</td>
<td>2,113,600</td>
<td>6,647,500</td>
<td>6,759,100</td>
</tr>
<tr>
<td>Water</td>
<td>None</td>
<td>6,000,000</td>
<td>9,000,000</td>
</tr>
<tr>
<td>Filling Deficiencies</td>
<td>1,765,000</td>
<td>1,500,000</td>
<td>2,479,000</td>
</tr>
<tr>
<td>Street Improvements</td>
<td>87,000</td>
<td>1,112,000</td>
<td>1,199,000</td>
</tr>
<tr>
<td>Bridges</td>
<td>1,105,000</td>
<td>35,000</td>
<td>1,140,000</td>
</tr>
<tr>
<td>Sewer</td>
<td>260,000</td>
<td>260,000</td>
<td>260,000</td>
</tr>
<tr>
<td>City Hall &amp; Municipal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Court Building</td>
<td>625,000</td>
<td>143,000</td>
<td>1,028,000</td>
</tr>
<tr>
<td>Park</td>
<td>224,000</td>
<td>540,700</td>
<td>540,700</td>
</tr>
<tr>
<td>Hospitals</td>
<td>None</td>
<td>186,000(2)</td>
<td>198,000</td>
</tr>
<tr>
<td>Fire Station and Apparatus</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flood Protection</td>
<td>187,500</td>
<td>600,000</td>
<td>880,000</td>
</tr>
<tr>
<td>Garbage Plant Disposal</td>
<td>60,000</td>
<td>None</td>
<td>60,000</td>
</tr>
</tbody>
</table>

TOTAL: 9,998,900 15,326,300 21,255,700 (3) 100%

(1) This does not include county bonds now amounting to $2,436,000 spent for improvements mostly outside city limits but toward the payment of which, the city taxpayers contribute about 25 percent.

(2) Of this $100,000 was expended for a new county tuberculosis hospital which of course serves the city to a large extent.

(3) In addition, $10,000,000 has been spent on street and sewer improvements, 1915-1925, which was paid by special assessment.

The foregoing table discloses the apportionment of the sums raised by bond issues among the different types of public improvements in this city. In addition, there have been other outlays raised from direct taxation, for schools, county...
hospital and street grading and sewers. For does this take into account large street and sewer improvements paid by special assessments.

But it indicates in a general way how each public activity has fared relative to each other. It shows that the biggest outlay has been for new schools. One reason for this large school borrowing was because it was claimed ten years ago, we were woefully deficient in school facilities.

Our next largest outlay was for the purchase of the Water Company. We pay off these bonds in our water rates.

Next in order comes funding bonds. It is almost impossible to identify the particular expenditure covered by this type of bond. A large portion of these were issued for ordinary operating deficits when departments had lived beyond their income. A small portion of them were issued to pay judgments against the City for grading and other street work. Deficiency bonds represent one of the most lamentable phases of public financing and the sooner such bonds are paid off the better.

Has Apportionment of Borrowing been Fair?

What are the impressions of individuals interested in civic matters, when scanning this chart? Park enthusiasts may assert that their interest has been neglected. Fire Department "fans" may claim that their pet activity has been slighted. Public Health advocates may point to
a small outlay for public health as compared to
$560,000 for parks and recreation. Has some activity
been neglected?

Do we desire to see a repetition of these par-
ticular increases during the next decade? Who will get
the major share of the borrowing between now and 1938?
Shall we continue the present "grab bag" method of public
borrowing, each of the four independent subdivisions se-
parately and without reference to the others borrowing
money for their own pet improvements. Do we want another
200 percent increase in our bonded debt in the next ten
years?

Paying off Our Bonded Debt.

At present it is easy for municipalities, counties
and school districts to borrow money, due to the attract-
iveness of this type of bond. Since the World War when
we got used to the borrowing and spending of billions by
the Federal Government, we have borrowed millions for our
local governments without difficulty.

But we have paid too little attention to the matter
of paying off these large debts. This carelessness has led
us into a grave predicament which compels taxpayers of this
city to pay many hundreds of thousands of dollars more in
interest for the use of this money than is necessary.
So when we formulate our plans for the expenditure of money for future improvements, we must take into consideration the matter of paying off our present debts.

**Our Present Outstanding Debt.**

The following tables show our present debt status and how much money will be required yearly to pay it off.

**TABLE V.**

A. Bond Statement as of Dec. 31, 1926

<table>
<thead>
<tr>
<th></th>
<th>Total original Bonds</th>
<th>Interest payable</th>
<th>Total outstanding principal</th>
<th>as of Jan. 1, 1927</th>
<th>outstanding</th>
<th>interest payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>7,426,379.10</td>
<td>2,777,634.36</td>
<td>8,442,413.67</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School</td>
<td>6,584,500.00</td>
<td>5,269,057.50</td>
<td>11,854,557.50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>County*</td>
<td>4,318,200.00</td>
<td>1,347,394.00</td>
<td>5,665,594.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>20,338,279.10</td>
<td>9,414,085.86</td>
<td>29,752,364.96</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Excluding $802,000 bridge bonds and interest payable by property outside city.
Principal and interest on bonds are paid by the taxpayer as an integral part of his annual tax payment. When his tax rate goes up suddenly in any one year, he is angry. Taxing bodies exert every effort to avoid sudden sharp increases in the tax rate. Their own political futures depend on it.

But scrutiny of this table reveals sudden increases in bond requirements in 1928, 1930, 1936, 1941, 1942, 1944 and 1945. This means that large bond issues will come due in these years. But no provision by way of sinking fund has been made to pay them off other than by tax levying. What will happen? Taxing officials will choose the easiest — for them — of the two horns of the dilemma. Rather than raise the tax rate and pay off the bond issue and so stop the interest charge, they will refund the issues for another period of years. This eventually cannot be avoided unless prepared for years in advance. This results that the interest cost during the 30 or 40 years of the life of the bond and its period of refunding or reborrowing, will usually exceed the original principal amount. For example, Des Moines taxpayers will in all likelihood spend $900,000 to pay off a $300,000 bond issue of 1896, which was refunded.
in 1918, and probably will be again in 1926, to 1936. This bond issued serially, would have been paid off in 1918 with a total interest cost of only about $120,000.

The taxpayers could have paid off this bond issue years ago if their fiscal agents had arranged equal payments over a period of years instead of having made the entire issue come due in one year.

But this is not an exception. Out of our $17,000,000 in outstanding city, county, and school bonds, over $7,000,000 is the type of bond the entire principal of which comes due in one year and invites refunding. This means that huge sums have and will come out of the taxpayers' pockets for interest payments on old bonds that might better be going into necessary new municipal improvements.

**Leveling Bond Charges.**

But now that the damage has been done, our efforts should be to remedy conditions. We should seek to level off our irregular Himalaya-like bond charge similar to the levelling process on a street. We can do this by issuing new bonds (this policy already has been started) serial in form and in such a way as to make their serial maturities come due in the years the present bond charge is in a valley or depression such as 1929, 1931, 1934, 1935, 1937, 1939, 1940 and 1943.
### TABLE V

#### 3. Principal and Interest Requirements on Present Debt.

<table>
<thead>
<tr>
<th>Year</th>
<th>City</th>
<th>School</th>
<th>County</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1927</td>
<td>$612,970.43</td>
<td>$486,500.00</td>
<td>$283,039.00</td>
<td>$1,382,509.43</td>
</tr>
<tr>
<td>1928</td>
<td>771,257.73</td>
<td>436,195.00</td>
<td>348,995.00</td>
<td>1,558,447.73</td>
</tr>
<tr>
<td>1929</td>
<td>570,707.00</td>
<td>427,990.00</td>
<td>395,370.00</td>
<td>1,393,067.00</td>
</tr>
<tr>
<td>1930</td>
<td>533,562.00</td>
<td>820,038.00</td>
<td>420,720.00</td>
<td>1,774,317.00</td>
</tr>
<tr>
<td>1931</td>
<td>516,003.41</td>
<td>612,030.00</td>
<td>604,275.00</td>
<td>1,732,308.41</td>
</tr>
<tr>
<td>1932</td>
<td>453,250.00</td>
<td>756,731.25</td>
<td>404,480.00</td>
<td>1,614,461.25</td>
</tr>
<tr>
<td>1933</td>
<td>583,377.25</td>
<td>700,777.50</td>
<td>400,040.00</td>
<td>1,684,194.75</td>
</tr>
<tr>
<td>1934</td>
<td>461,746.25</td>
<td>374,870.00</td>
<td>385,100.00</td>
<td>1,221,716.25</td>
</tr>
<tr>
<td>1935</td>
<td>479,738.75</td>
<td>352,012.50</td>
<td>271,455.00</td>
<td>1,093,206.25</td>
</tr>
<tr>
<td>1936</td>
<td>706,041.25</td>
<td>359,482.50</td>
<td>256,436.75</td>
<td>1,328,960.50</td>
</tr>
<tr>
<td>1937</td>
<td>424,668.25</td>
<td>291,668.50</td>
<td>381,066.50</td>
<td>1,097,399.25</td>
</tr>
<tr>
<td>1938</td>
<td>323,072.00</td>
<td>272,925.00</td>
<td>402,163.50</td>
<td>1,197,157.50</td>
</tr>
<tr>
<td>1939</td>
<td>359,698.00</td>
<td>268,452.50</td>
<td>197,147.50</td>
<td>762,308.00</td>
</tr>
<tr>
<td>1940</td>
<td>504,938.00</td>
<td>259,762.50</td>
<td>57,231.25</td>
<td>761,931.75</td>
</tr>
<tr>
<td>1941</td>
<td>51,338.00</td>
<td>788,762.50</td>
<td>49,538.00</td>
<td>910,638.50</td>
</tr>
<tr>
<td>1942</td>
<td>75,780.00</td>
<td>1,000,423.50</td>
<td>57,437.50</td>
<td>1,553,637.00</td>
</tr>
<tr>
<td>1943</td>
<td>62,458.00</td>
<td>737,037.50</td>
<td>55,318.50</td>
<td>904,814.00</td>
</tr>
<tr>
<td>1944</td>
<td>392,027.50</td>
<td>2,134,393.75</td>
<td>55,127.50</td>
<td>2,697,548.75</td>
</tr>
<tr>
<td>1945</td>
<td>49,465.00</td>
<td>1,600,972.00</td>
<td>51,062.50</td>
<td>1,701,499.50</td>
</tr>
<tr>
<td>1946</td>
<td>50,328.00</td>
<td>901,675.00</td>
<td></td>
<td>952,993.00</td>
</tr>
<tr>
<td>1947</td>
<td>50,103.00</td>
<td></td>
<td></td>
<td>50,103.00</td>
</tr>
<tr>
<td>1948</td>
<td>49,838.00</td>
<td></td>
<td></td>
<td>49,838.00</td>
</tr>
<tr>
<td>1949</td>
<td>49,515.00</td>
<td></td>
<td></td>
<td>49,515.00</td>
</tr>
<tr>
<td>1950</td>
<td>50,145.00</td>
<td></td>
<td></td>
<td>50,145.00</td>
</tr>
<tr>
<td>1951</td>
<td>50,675.00</td>
<td></td>
<td></td>
<td>50,675.00</td>
</tr>
<tr>
<td>1952</td>
<td>50,200.00</td>
<td></td>
<td></td>
<td>50,200.00</td>
</tr>
<tr>
<td>1953</td>
<td>49,495.00</td>
<td></td>
<td></td>
<td>49,495.00</td>
</tr>
<tr>
<td>1954</td>
<td>49,830.00</td>
<td></td>
<td></td>
<td>49,830.00</td>
</tr>
<tr>
<td>1955</td>
<td>49,655.00</td>
<td></td>
<td></td>
<td>49,655.00</td>
</tr>
<tr>
<td>1956</td>
<td>52,250.00</td>
<td></td>
<td></td>
<td>52,250.00</td>
</tr>
<tr>
<td>1957</td>
<td>61,200.00</td>
<td></td>
<td></td>
<td>61,200.00</td>
</tr>
<tr>
<td>1958</td>
<td>30,100.00</td>
<td></td>
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<td>30,100.00</td>
</tr>
<tr>
<td>1959</td>
<td>14,250.00</td>
<td></td>
<td></td>
<td>14,250.00</td>
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<tr>
<td>1960</td>
<td>14,200.00</td>
<td></td>
<td></td>
<td>14,200.00</td>
</tr>
<tr>
<td>1961</td>
<td>19,030.00</td>
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<td></td>
<td>19,030.00</td>
</tr>
<tr>
<td>1962</td>
<td>18,375.00</td>
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<td>18,375.00</td>
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<tr>
<td>1963</td>
<td>17,700.00</td>
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<td>17,700.00</td>
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<tr>
<td>1964</td>
<td>17,025.00</td>
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<td></td>
<td>17,025.00</td>
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<tr>
<td>1965</td>
<td>16,350.00</td>
<td></td>
<td></td>
<td>16,350.00</td>
</tr>
<tr>
<td>1966</td>
<td>15,675.00</td>
<td></td>
<td></td>
<td>15,675.00</td>
</tr>
</tbody>
</table>

- $8,447,418.67
- $13,354,507.30
- $4,783,904.00
- $26,586,829.97
This levelling process eventually will also permit us to approach a large bond issue coming due and pay it off without refunding as this can be done without raising the tax rate perceptibly.

But this requires an understanding between fiscal officers of the various taxing subdivisions. For example, the bond charge of the City will decrease between 1931-1932. If instead of taking up this slack by an increase in operating budget, the city should permit the school board to pay off its $366,600 bond issue coming due in 1932, it would result in the payment of a large bond issue and stop its interest charge, without any intolerable jump in the total tax rate.

**Our Bonding Margin.**

It is of utmost importance that we always bear in mind our bonding margin. The Constitution of Iowa limits the bonded debt of any taxing subdivision to 5 percent of its assessed value. Thus with four separate taxing municipalities including the city, county, county hospital system, and school board, we could borrow to the extent of 20 percent of our assessed valuation. As a matter of fact our net city (including water bonds which are liens on general property although payable as long as possible from water revenues) and county bonded debt is now $22,300.00 which
is a little less than 10 percent of the assessed valuation of the city. Incidentally, 30 percent of the county debt is paid by city property.

One can only approximately estimate what our bonding margin will be for several years in advance, the taxable valuation and additional bond issues being such uncertain quantities. (See Table VI)

There are two ways of computing our bonding margin.

The Iowa Supreme Court has ruled that our net debt for water and special tax bonds comprising about $7,000,000 of our $10,700,000 outstanding city bonded debt, is exempt from the 5 percent limitation. This would leave us a bonding margin of about $3,300,000 at present for additional city bonds.

However, Chicago bond attorneys whose opinions determine largely the marketability of bonds, follow a Federal Court ruling which includes the entire $10,700,000 net debt after allowing a small sinking fund credit, in computing the bonding margin. Thus if 5 percent of the assessed valuation is now $11,968,000 and the net city debt is $10,736,000, the bonding margin as of July 1927 is $232,000.

Probably it is the second margin that must guide us as favorable opinions by outside bond attorneys are necessary to dispose our bonds to advantage.
# Table II

**City Operating Expenditures - Des Moines**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>52%</td>
<td>Education Elementary &amp; High Schools</td>
<td>2,532,313</td>
</tr>
<tr>
<td>2%</td>
<td>Charities &amp; Corrections</td>
<td>92,728</td>
</tr>
<tr>
<td>3%</td>
<td>Recreation - Playgrounds - Parks</td>
<td>147,086</td>
</tr>
<tr>
<td>2%</td>
<td>Libraries</td>
<td>67,778</td>
</tr>
<tr>
<td>2%</td>
<td>Miscellaneous (Pensions - Judgments - etc.)</td>
<td>102,778</td>
</tr>
<tr>
<td>9%</td>
<td>Highways</td>
<td>422,765</td>
</tr>
<tr>
<td>6%</td>
<td>Sanitation</td>
<td>324,594</td>
</tr>
<tr>
<td>18%</td>
<td>Protection to Persons &amp; Property</td>
<td>874,946</td>
</tr>
<tr>
<td>4%</td>
<td>General Government</td>
<td>199,129</td>
</tr>
<tr>
<td>2%</td>
<td>Conservation of Health</td>
<td>67,226</td>
</tr>
</tbody>
</table>

**Total** 4,881,405

*Note: Data taken from "1925 Finances of Cities" U.S. Dept of Commerce*
This is a small margin for a city the size of Des Moines. It also does warn us to be discriminating about our borrowing in the next two years at least and only use our credit for absolute necessities.

Another factor must be considered in connection with our city borrowing. There are at present large claims against the city by reason of deficits in certain special assessment collections. If the courts hold the city liable to pay these, it means that the municipality should reduce these judgments, which are now drawing 6 percent, to a general bond issue drawing interest at less than 5 percent. Such judgment bonds could very easily amount to enough to consume much of the borrowing margin. This situation calls for a "watch-your-step" policy in issuing city bonds for miscellaneous purposes in the near future.

At present the school district has a bonding margin of $3,700,000 and the county, $9,000,000.
TABLE VI

Showing Estimated Bonding Margin of City 1927 - 1939.

<table>
<thead>
<tr>
<th>Year</th>
<th>Five Percent of the Estimated Assessed Valuation</th>
<th>Net City Debt (including water bonds)</th>
<th>Estimated Margin of bonding on basis of present outstanding city bond issues</th>
</tr>
</thead>
<tbody>
<tr>
<td>1927</td>
<td>$11,063,000</td>
<td>$10,766,179</td>
<td>$282,000</td>
</tr>
<tr>
<td>1928</td>
<td>11,045,000</td>
<td>10,781,379</td>
<td>664,000</td>
</tr>
<tr>
<td>1929</td>
<td>11,150,000</td>
<td>9,966,611</td>
<td>1,194,000</td>
</tr>
<tr>
<td>1930</td>
<td>11,355,500</td>
<td>9,734,611</td>
<td>1,721,000</td>
</tr>
<tr>
<td>1931</td>
<td>11,460,000</td>
<td>9,093,711</td>
<td>2,366,000</td>
</tr>
<tr>
<td>1932</td>
<td>11,665,000</td>
<td>8,308,100</td>
<td>3,058,000</td>
</tr>
<tr>
<td>1933</td>
<td>11,970,000</td>
<td>8,410,300</td>
<td>3,760,000</td>
</tr>
<tr>
<td>1934</td>
<td>12,295,000</td>
<td>7,832,800</td>
<td>4,663,000</td>
</tr>
<tr>
<td>1935</td>
<td>12,745,000</td>
<td>7,196,900</td>
<td>5,349,000</td>
</tr>
<tr>
<td>1936</td>
<td>13,195,000</td>
<td>6,748,900</td>
<td>6,453,000</td>
</tr>
<tr>
<td>1937</td>
<td>13,785,000</td>
<td>6,314,900</td>
<td>7,770,000</td>
</tr>
<tr>
<td>1938</td>
<td>14,595,000</td>
<td>5,842,500</td>
<td>8,852,000</td>
</tr>
<tr>
<td>1939</td>
<td>15,045,000</td>
<td>5,139,300</td>
<td>9,906,700</td>
</tr>
</tbody>
</table>

(1) A reasonable yet conservative estimate of the increase in assessable property is made.

This bonding margin is based entirely on bonds now outstanding.
Bond Legislation

The Iowa statutes covering public borrowing need revision. They are scattered throughout the code in a patch-work fashion and they are, in many respects, years behind approved practices in other states. The weakest feature is the absence of a stringent bond installment payment requirement to avoid promiscuous refunding. This defect was partially covered by an emergency bill passed by the 42nd, General Assembly in 1937. The following principles should be embodied in the Iowa bond statutes:

1. To require municipalities and other governmental subdivisions to issue bonds which must be paid off in serial installments so that in no one year does a large block of bonds come due which would necessitate refunding for another period of years.

2. That no issue shall cover a period longer than the probable usefulness of the public improvement financed by the borrowing. Some states do this by setting up a schedule of bonds with different periods of payment depending on the specific type of improvement to be financed.

3. That all subdivisions shall budget their contemplated annual expenditures to avoid the necessity for deficiency bonds and to forbid the issuance of these for ordinary operating purposes.

4. All large bond issues should be submitted to a vote of the people.

In general, the new revised Iowa bond law should
follow the principles established in the Model State
Bond Law recently prepared by the National Municipal
League.

Financing Improvements
by Direct Levy.

Financing improvements by direct tax levy is
called the "pay-as-you-go" policy. While this has a
virtuous sound, yet if not exercised with discrimination
it contains the possibility of imposing an unfair burden
on the present generation of taxpayers.

This policy signifies in brief — improvements are
paid for out of the current tax levy. This method does
reduce the ultimate cost of an improvement by eliminating
the interest charge which frequently exceeds 50 percent of
the principal. On the other hand, it compels present tax-
payers to stand the entire expense of some improvement,
the benefit of which will also be enjoyed by tax-payers
for twenty to fifty years hence.

The common test set up to determine whether to pay
for an improvement out of current taxes or to issue
bonds for it, is — is this annual recurring improvement?
Many cities make levies for street paving, as a recurring
improvement. The big city of Chicago even considers the
erection of school buildings in this category. Other
cities instead of issuing bonds, buy fire apparatus,
street light signals, fire and police alarm equipment
trucks, and other recurring expenses out of current revenues.
Local Pay-as-you-go Methods

As a matter of fact we do accomplish some capital improvements here by the "pay-as-you-go" method. The city has a grading fund of $65,000 a year, main sewer fund, $85,000, designated for construction as well as repairs; library building, $8,000; Park Improvement Fund, $22,000 (see Sec. 6211, etc., Code 1924) among others. Due to the lumping of funds for accounting purposes inside one department, in several instances, the proper apportionment between operating and capital outlays has been lost sight of. For example, many operating charges have been paid out of the Park Improvement Fund of $22,000 a year.

The School Board also levies $150,000 a year for the school-house building fund. About $375,000 of the $475,000 spent by the County Hospital Trustees on the new tuberculosis and remodeled contagious hospitals, has been raised by direct levy.

At present it would appear that it would not be fair to the taxpayers to create any additional tax funds to pay for capital outlays, in view of the present high local tax rate, with possibly one exception. Much can be said for a tax levy for street repaving by which the city will assume 50 percent or less of the expense. At present abutting properties pay the entire cost of repaving, as well as the original paving. No one could
fairly say that the owner of abutting property contributes to tearing down the pavement in front of his home as much as the passing traffic. This would justify the reduction in the property-owner's share of the cost of repaving by providing for payment of a reasonable portion of it by direct levy.

As to how much or little should be raised by direct levy for recreation, street improvements, etc., this report will not attempt to specify. This can better be determined by the City Plan Commission after intensive study.
Special Assessments.

The largest portion of the cost of the city’s street and sewer improvement is paid by the abutting and benefiting properties by what is termed -Special assessments.

In 1926, the cost of work covered by special assessments, amounted to about $930,000 and between 1913 and the end of 1926, $413,600,000. This, of course, is in addition to the $75,000,000 raised by general taxes in that period.

Under this method of financing public improvements, the cost of the project is apportioned among the different private properties involved. Owners are given ten years (seven years for sidewalks) in which to pay by the city, and the installment payments by the property-owners retire these certificates. The contractor realizes his money on these certificates by selling them to a bank or investment concern. These certificates draw six percent interest and the individual properties are the securities from which possible defaulted payments can be obtained.

Improvements Financed by Special Assessments.

These are the improvements financed by special assessment.

Abutting and adjacent properties pay for paving and repaving, gravelling, curbing, guttering, sidewalks, lateral sanitary sewers, and installation of street lighting fixtures.
Benefitting property or that not necessarily fronting on the improvement but lying within a district which will benefit from it, pays for street widening and opening, main sanitary and storm sewers and in some instances for paving on main highways.

The city as a whole by direct tax levy or bond issue can pay for a portion of certain improvements. Out of the grading, improvement, sewer and main sewer funds can be paid the cost of street grading, widening, extending, and opening, main and district sewers, and deficiencies in assessments.

The city can also issue bonds to pay not to exceed 30 percent of the cost of paving main traveled highways. Bonds for sewer construction also can be issued to supplement payments by benefitting property-owners.

The cost of parks, playgrounds, and swimming pools is paid by bond issue or tax levy. Grade crossing separations are paid by railroads although the city must pay the damage and cost of approaches.

Generally speaking, it has been the policy in this city under Iowa laws, to finance street improvements by special assessment to a greater extent than in some other states. In some states, the cities pay one-half or more of the cost of repaving on the theory that the responsibility for street paving deterioration is partly due to the general traffic passing in front of the property. In these days of short-lived pavements due to the tearing down by heavy trucks,
it would seem to be more suitable for the city as a whole to pay for a larger portion of repaving.

Procedures for Making Special Assessments:

Our special assessment statutes are designed to afford property-owners ample opportunity to ascertain the probable cost of the proposed improvement and to object to it, before the work is started. However, a council can force through an improvement in spite of such opposition. Appeal to the State Budget Director, is then possible.

Projects covered by this method of financing are initiated by petition of property owners although a council can declare the necessity for it on its own volition. Estimates of the cost and the assessment on each affected property are prepared. Notices are published in newspapers and later are posted in the district. Property-owners are thus informed of the proposed improvement and have an opportunity of learning the assessment on each property. The law limits this to 50 percent of the value. A public hearing is held at which protests may be heard. Usually if owners of over 50 percent of the property involved, protest, the council defers the improvement.

Problems Involved in Special Assessments:

Under present economic conditions in this city when so many property-owners are suffering from reduced income due to lack of employment and other causes, the payment of any
kind of taxes including special assessments, is a hardship. The Council has appreciated this fact by slowing up the program of street improvements in the last two years. Whereas $1,630,000 was spent for special assessments, in 1921 a year of comparative prosperity, only $230,000 was expended in 1926.

There is also the serious problem of deficits in special assessments. The chief reason for this occurs when property has been assessed by city officials for more than 25 percent of its value, which is the legal limitation. If a protesting property-owner can prove this over-assessment in court, a reduction in his payment is granted. This results in defaults on special assessment certificates and bonds. If the council does not voluntarily pay for a deficit out of city funds, the holders of the bonds and certificates get judgment against the city and the latter is forced to pay such deficits. If they aggregate a large sum they are funded by bond issues which usually run for 20 years. For example, the $290,000 funding bond issue in 1927, was floated to fund deficits in the Fifth Street improvement.

For this reason it is essential that the apportionment of assessments by city officials be made with the utmost care to avoid future expensive litigation.
Methods of Financing:

Two methods of financing special assessments have been used here—special assessment bonds and special assessment certificates. The bond is secured by the entire district involved. The certificate is a lien against the individual property. Des Moines mostly has utilized the certificate method although between 1915 and 1924 about $8,000,000 in special assessment bonds were issued. In the latter year, the city went back to the certificate method on the theory that these being liens on specific properties, were more desirable and less susceptible to defalcation.

Certificates have certain drawbacks. For example—a certificate may be for only ten dollars to be paid back in the years. Such a small amount is not attractive as an investment and the paper work in the treasurer’s office to keep the amount will cost more than the principal itself. It has been suggested that in the case of graveling and other small jobs where there is little likelihood of litigation, a special assessment bond be issued to cover the entire job. This could be more easily marketed.

A recommendation made in San Francisco apparently has merit. It is that the city create a rotating fund by direct levy or bond issue. Contractors would be paid in cash to obviate their charging the cost of selling the bonds or certificates given them, into the job as they are forced to do when given such paper. The rotating fund
would be reimbursed from the special assessments. In this way the city is earning six percent on its money which it may have borrowed for less than five percent.

In other words, different cities utilize different methods of financing special assessments. So an important feature of this City Plan and Improvement Program should be to work out the most economical and practical method of financing special assessments based on the sum of the best experience in other cities.

**Distributing the Burden**

It is also important that the portion of the City Plan and Improvement Program recommending projects to be financed by special assessment, should distribute these proposed public works in such a way as not to pyramid numerous projects on one district at one time. Such distribution can be facilitated by a map of the city showing the present special assessment districts. Of course, the probable enhanced values of benefitting property might be considered to offset objections as to the expense.

**Summary.**

Summarizing the matter of special assessments, these factors should be considered carefully before any extensive program of improvements is launched.
1. A careful study should be made to determine the most economical way of financing special assessments whether by special assessment bonds, certificates, or a combination of both.

2. It should also be carefully determined as to how much of the cost of certain types of improvements such as repaving, the city as a whole should assume, in fairness to property-owners who are frequently called upon to pay heavy special assessments in addition to their general taxes.

3. A careful distribution of the proposed assessment projects so as not to pyramid too many on one district of the city at one time.
Summary of City's Financial Status.

The foregoing information presents the background which will largely influence our plan for future public improvements. It might clarify matters to summarize the high spots of the material which has preceded.

1. (See Table I) Our combined local tax levies and per capita cost of city-school government, are increasing much faster than our taxable wealth, representing our capacity to pay. The average home-owner’s taxes have about doubled in ten years without corresponding enhancing of the market value of his property, its rental value and in many instances, his own income. This makes it imperative that future tax increases should only be those of the greatest necessity and that a carefully planned and economical City Improvement program be followed.

2. By reason of the fact that our combined tax rate is higher than that of most cities of our size and those in this trade zone, in this respect at least we are in a slightly disadvantageous situation with regard to attracting new industries here. This also confirms the necessity of carefully budgeting and planning our future public expenditures.

3. (See Table II and III) We have allowed our school system the larger portion of the increase in tax levies for operating purposes and borrowing by bonds, in the last ten years. Our City Plan must take this matter into cognizance and decide whether or not our educational services will require
such a large share of the tax money during the next ten years. It has been suggested that we set up a central non-spending county tax board to review the distribution of tax levies to insure an equitable apportionment among all public services.

4. (See Table IV.) We should set up the maturities of future bond issues in such a way as to level off the present irregular annual principal and interest requirements as much as possible and so to obviate to some extent the threatened refunding of about $7,000,000 in bond issues which come due in lump sums in single years.

The greater part of our city, county, and school bond issues will have come due by 1947.

5. From Table VI it will be seen that we are very close to our bonding margin for city bonds. This makes it imperative not to fill up this margin with bond issues which are of lesser importance than bond borrowings for more important projects.

6. We need legislation requiring that each bond issue must provide for serial payments, that the term of the bond be not longer than the probable life of the project to be financed and that all large bond issues be voted on by the people.

7. Under the law we now have sums available in certain funds for capital outlays on a pay-as-you-go basis, which should be considered in connection with the financing of the City Plan Improvement Program.
8. Practically all street and sewer improvements are paid by abutting or benefitting property-owners. Because of the overlapping of some assessment districts, which pile up the different special assessments on single properties, the frequency of repaving on some streets, together with the large general taxes, many small properties are carrying a prohibitive burden of taxation. This makes it incumbent on the administrators of the City Plan to use discretion in scheduling future improvements in order not to pyramid too many special assessment tax payments at one time on any section of the city.
Preparation of Improvement Program

A City Plan Improvement Program if it sets out a definite sum and tax rate to be disbursed over a ten-year period, in all likelihood will mean a smaller increase in taxes than the present haphazard method.

This is true because the responsible tax-paying citizens who prepare such a program, from self-interest alone will be conservative in setting out a ten-year tax rate. Does anyone imagine that the City Plan Commission or any Citizens' Committee back in 1917 would have dared prepare a schedule of expenditures increasing tax levies 137 percent and the tax rate 78 percent by 1927 such as has come about in the face of an increase in living costs of only 20 to 30 percent and population gain of only 37 percent in that period?

The preparation and setting in motion of our Civic Improvement Program calls for the best talent and judgment of our citizens. It really is not a matter that is optional for us. It is as necessary as the architect's drawing of a proposed building.

Its purpose is to combine a certain schedule of proposed public improvements together with the reasonable estimated future operating expenditures of public departments during the next ten years, within a certain definite tax rate and levy. This should leave us in no uncertainty as to what our taxes will be a decade hence. Such definiteness as to
probable future taxes would encourage the prospective home-owner to buy a dwelling or an industry to locate here.

Mr. J.J. Rightor, chief accountant of the Detroit Bureau of Governmental Research has presented an admirable explanation of the formulation of improvement programs in that and other cities, in a pamphlet recently published by the National Municipal League.

First, a citizen's committee comprising representatives of the real estate, banking, mercantile, professional, welfare and educational interests, should be organized. This group properly could be selected by the City Plan Commission or the Mayor. It should have the formal endorsement of every interest in the community.

Utilizing the services of the City Plan Commission, Chamber of Commerce, Bureau of Municipal Research, and other agencies, it should collect the following information:

1. A list of the probable public improvements needed during the next ten years (assuming this program is to cover this length of time). This schedule will include new schools, bridges, sewers, fire stations, street widenings and the like. Many of such improvements have already been recommended in this report.

2. A schedule of estimates obtained from the heads of all municipal, school, county and public hospital services, covering the next ten years, as to the probable yearly operating requirements.
3. Miscellaneous schedules and charts showing past and probable increases in population, assessed valuations, tax rates, tax levies, bond payments and other similar information.

This committee then should analyze all these proposed capital outlays, and operating expenditures. The improvement projects would be weighed as to their community importance and doubtless some would be weeded out entirely. They would be scheduled by years, probable cost and relative importance. It should be stipulated as to which should be paid for by bond issue, special assessment, or direct levy.

The proposed operating budgets for the fire, police, streets, school and other municipal services also would be scrutinized. These might be modified from the original asking. Increases would be based on probable population growth and other factors.

The final compilation would summarize the entire estimated cost of the new improvements, the increase in operating expenses and set a maximum tax levy over a period of ten years, out of which the cost of this program would come. It should, of course, be susceptible to modification due to changing economic conditions but not to any great extent.

After being adopted by the City Plan Commission and other governmental agencies, it should be made familiar to all the electorate.
The carrying out of this program could be supervised in a general way by this same committee, or the City Plan Commission.

Thus supported by public opinion, it is not likely that any politically-minded individual or group would dare to attempt a material and expensive deviation from this Master Plan.