



Lake Panorama Master Plan

Lake Panorama Association Board of Directors

2013

The 2013 Master Plan for the Lake Panorama Association

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LAKE PANORAMA ASSOCIATION MASTER PLAN

May 2013

EXECUTIVE SUMMARY

The Lake Panorama Association (LPA) Board of Directors conducted a planning process that began in June 2012 and stretched over 11 months. The process culminated in April 2013 with the Board's adoption of this LPA Master Plan.

From the beginning, the Board's primary goal was to develop a framework that can be used for the next 10 years to identify priorities and guide future planning.

The plan is divided into three sections – **Systems, Policies, Projects**. Under each section, several key statements are made, followed by related topics and action items. Following are the key statements from each section.

SYSTEMS

- **Take care of the lake.** The lake is undoubtedly the most important system for which the LPA is responsible. Preserving and enhancing Lake Panorama's unique setting and recreational features is critical to LPA's future.
- **Improve the roads.** People who have lived at Lake Panorama since its early development will attest to the fact the roads have improved tremendously over the years. But there is a desire to do more.
- **Drinking Water** is a crucial system for LPA, and is in good condition after significant upgrades in the past three years. Concerns need to be monitored.
- **A Community Center** is important to all communities. LPA's natural community center is the LPN. Expanding and improving the facilities and services of this core asset will make this LPA subsidiary more profitable.
- **The Amenities** provided by the LPA are numerous, and should be improved each year to maintain consistency with the LPA brand and marketing efforts.
- **Access to LPA Administration** should be upgraded to ensure members can access their accounts and pay dues/fees via the internet. Modernization of all administrative functions should be a priority in the next three years.

POLICIES

- **Extending RIZ** is a top priority so LPA members can continue to support annual dredging with a portion of their property tax dollars.
- **Balancing Public vs. Private** is a top priority.
- **Balancing Cost Allocation** between resident members and non-resident members is an area where a formal policy is needed.
- **Water Safety** policies and administration should be continuously improved.
- **Property Use** policies should be continuously improved.

- **A Marketing/Branding Plan** could help define the future of the LPA. Decisions need to be made on a marketing/branding plan and how it could be incorporated into Systems and Projects.
- **The Role of LPA Security** needs to be more clearly defined, so the membership knows the expectations of the LPA board.
- **Sustained Financial Stability** is needed for the LPA to maintain current services, but also grow and prosper.
- The **Financial Performance Expectations of LPA Assets** needs to be more clearly defined.
- Are **Additional Amenities** needed to strengthen the LPA product/brand?
- The **Approach to Political Interactions** deserves a review and formal policy.

PROJECTS

- **Develop new recreational opportunities for LPA members and guests.** An increase in recreational opportunities is seen as a good way to ease boat traffic on the lake during busy weekends and holidays.
- **Improve existing facilities.** There is a recognition upgrades to existing facilities are needed, and in most cases will take precedence over new projects.
- **Consider new projects.** While improving existing facilities is the priority, study should begin on the need, feasibility and costs for new projects.

IMPLEMENTATION

The annual LPA and LPN, LLC budgets are developed each fall, with final approval in November and implementation in January. Priority action items and proposed projects that require financial resources will be identified each June for possible inclusion in the next budget. Action items that do not require significant financial resources will be prioritized each September for inclusion in the LPA and LPN general managers' annual goals and objectives.

The following **Timetable** will guide implementation of this plan.

- **June 2013** - LPA Board to determine funding priorities for 2014 budget year; prioritize issues/action items
- **September 2013** - LPA Board to hear staff reports on funding priorities identified in June for possible inclusion in budget; select priority action issues to include in general managers' annual goals and objectives
- **June 2014** - First-year review of LPA Master Plan by LPA Board; summarize first-year progress; determine funding priorities for 2015 budget year; prioritize issues/action items

As annual reviews are done, this Master Plan will be updated to reflect actions completed and new actions begun. This will provide the basis for regular reports to the LPA membership at the annual meeting each May, plus ongoing reports throughout the year in weekly and quarterly LPA newsletters.

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THE PROCESS

In June 2012, the Lake Panorama Association (LPA) Board of Directors began discussions on how to do a better job planning for the future while also managing the day-to-day needs and expectations of its 1,700 members. The board hired RDG Planning & Design to help identify priority issues and possible development opportunities.

In late August, board members, key LPA and Lake Panorama National (LPN) staff and members of the RDG staff toured areas on both sides of the lake to provide the basis for ongoing discussions about ways to improve current amenities. At the same time, participants considered possible expansion opportunities that would bring either new amenities or new revenue sources to the LPA.

The same group met two weeks later. After much discussion, it was decided a membership survey could provide important feedback on how to proceed. A survey was developed and distributed in early October. More than 500 members responded, and the results helped guide the development of this plan.

THE PLAN

RDG personnel presented their report at the March 2013 board meeting. In it, they reviewed development opportunities in four focus areas – LPA/LPN Campus, Marina/South Shore, West Side, and North End.

The report offered a variety of ideas for each focus area, ranging from fairly simple projects that could be undertaken in the near future to very complex projects that could take many years to plan and develop. The projects also ranged from fairly inexpensive ones while others would require significant financial resources.

In an attempt to categorize the various steps needed in an LPA Master Plan, the RDG report offered three topic areas – **Projects, Systems, Policies**.

As the LPA Board and staff members analyzed the RDG report, in conjunction with the results of the LPA member survey, there was agreement “Projects” is the easiest of the three categories to understand and discuss. But without well-defined “Systems” and “Policies” in place, it’s difficult to plan and prioritize projects.

Thus, the LPA Board chose to write this Master Plan by rearranging the topic areas presented in the RDG report, then folding in information gathered in the membership

survey. The plan wraps up with a timetable to help ensure this LPA Master Plan is reviewed regularly, referred to often, and updated annually.

SYSTEMS

The following **Systems** are essential to the LPA community.

- **Take care of the lake.** The lake is undoubtedly the most important system for which the LPA is responsible. Preserving and enhancing Lake Panorama’s unique setting and recreational features is critical to LPA’s future. To do so, LPA must manage the following challenges:
 - **Erosion Control and Siltation Removal** is a perpetual responsibility. The LPA and RIZ currently do a good job removing and storing silt, but a poor job preventing silt. It is unknown if a productive use of silt can be found, thus, the entire operation is currently an “expense-only” operation.
 - **ACTION:** Seek experts. Review options. Ensure ongoing funding.
 - **Nitrates and Phosphates** impact water quality and spur algae blooms. This is related to erosion control, but is not exactly the same effort.
 - **ACTION:** Increase involvement with watershed, agriculture, conservation groups that are working to reduce nutrient loading. Increase funding for preventative measures.
 - **Natural Nuisances – Deer, Canadian Geese and Common Carp** are nuisances, which impact health, private landscaping, water quality and enjoyment of the beaches.
 - **ACTION:** Seek experts. Review options.
 - **Unrealized Natural Threats – Zebra Mussels and Asian Flying Carp** are serious problems elsewhere in Iowa. The LPA currently is unprepared for these threats.
 - **ACTION:** Seek experts. Review options.
 - **Dam Integrity** – The LPA Dam is well-maintained, yet the potential for unexpected problems is significant with earthen structures of this size. Adequate financial reserves must be in place.
 - **ACTION:** Continue proactive, regular inspections. Support inspections and needed upgrades with annual budgeting. Establish capital reserve fund.

- **Improve the roads.** People who have lived at Lake Panorama since its early development will attest to the fact the roads have improved tremendously over the years. But there is a desire to do more:
 - **Applying Seal-Coat to more miles** each year would improve road surface quality and consistency.
 - **ACTION:** Look for ways to reduce current costs, perhaps with new materials or methods. Look for ways to increase the annual road budget.
 - **Install asphalt in select areas** where it can be determined the extra cost is justified.
 - **ACTION:** Identify sections where asphalt could have the most impact. Research costs.
 - **Improve wayfinding** by incorporating a common brand/marketing theme with improved welcome and road signage.
 - **ACTION:** LPA/LPN staff to develop a proposal. Have a member focus group review and comment before final proposal goes to the LPA board for consideration.
 - **Re-routed circulation in select areas** could open up new areas for development and/or reduce maintenance costs.
 - **ACTION:** Identify sections where a road redesign will improve aesthetics, development opportunities, safety, etc. Research costs and benefits.

- **Drinking Water** is a crucial system for LPA, and is in good condition after significant upgrades in the past three years. Current items of concern and consideration are:
 - **Dakota Aquifer wells** – The 2012 drought emphasized the vulnerability of Dakota Aquifer wells in our region. The wells are expected to function effectively for several years, but long-term alternatives should be researched to ensure LPA is prepared for their eventual replacement.
 - **ACTION:** Continue to monitor. Talk to experts. Develop alternative water source options and associated cost estimates.
 - **Water Softening** – When the new Jordan Aquifer well came online, the mineral content changed significantly and the water being piped to customers became “harder.” It is likely the LPA could soften water more economically at the plant than to have each member soften individually.

- **ACTION:** Continue to monitor water chemistry. Talk to experts. Develop a proposal for installation of water softening equipment at the water plant, including associated cost estimates.
- **A Community Center** is important to all communities, including the LPA. LPA's natural community center is the LPN. Expanding and improving the facilities and services of this core asset will make this LPA subsidiary more profitable. Improvements should continue, and could include a variety of projects.
 - **ACTION:** Consider appointing a membership task force to develop a proposal for the board to consider.
- **The Amenities** provided by the LPA are numerous, and should be improved each year to maintain consistency with the LPA brand and marketing efforts. Amenities fall into three categories:
 - Some are **expense-only** components of the budget – such as beaches, playground equipment, shelter houses, bathrooms, picnic tables, community areas, boat ramp(s), and the Panorama West community room.
 - **ACTION:** Make a list of all improvements needed to current amenities in this category, and work these into the capital budget over the next five years.
 - Some are **revenue-generating investments** – the marina operation and fuel dock, boat storage, and the marina slips.
 - **ACTION:** Brainstorm other possible revenue-generating investments. Research options.
 - **The two golf course operations** have varied over the years, sometimes needing financial assistance, sometimes operating at breakeven, sometimes turning a profit.
 - **ACTION:** Find ways to increase revenue so both operate with an annual profit, which will make it possible for the LPA to increase its investments in the operations.
- **Access to LPA Administration** should be upgraded to ensure members can access their accounts and pay dues/fees via the internet. Modernization of all administrative functions should be a priority in the next three years.
 - **ACTION:** This process has begun, but needs to continue to be supported in the annual budget.

POLICIES

The following **Policies** either are in place or need to be established.

- **Extending RIZ** is a top priority so LPA members can continue to support annual dredging with a portion of their property tax dollars.
 - **ACTION:** Meet with Guthrie County Board of Supervisors to discuss an extension. Monitor RIZ-related discussions at the state level, and engage as needed.

- **Balancing Public vs. Private** is a top priority. LPA policies keep the lake private, with limited exceptions. The public is welcome at both Lake Panorama National and Panorama West for golf, food and drink, and facility rentals.
 - **ACTION:** Staff to develop a formal policy related to public vs. private uses for presentation to the LPA Board.

- **Balancing Cost Allocation** between resident members and non-resident members is an area where a formal policy is needed. As an example, the LPA has the potential to generate profits from its water operation once immediate debts/challenges are funded. However, this would burden homeowners and favor lot owners.
 - **ACTION:** Form a task force comprised of only C lot owners to discuss the appropriate cost allocation balance between resident and non-resident members.

- **Water Safety** policies and administration should be continuously improved. Boat density is a serious concern for LPA members, and this issue needs to be studied. Policies also could extend beyond boat density, and include such things as prevention measures for zebra mussels and carp.
 - **ACTION:** Consider forming a member task force. Start with the current water safety committee and add additional members with particular interest or expertise for this special project.

- **Property Use** policies should be continuously improved. The current Building Codes are comprehensive and deal with many issues related to property use, but not all situations are covered.
 - **ACTION:** Consider forming a member task force. Start with the current building codes committee and add additional members with particular interest or expertise for this special project.

- **A Marketing/Branding Plan** could help define the future of the LPA. Decisions need to be made on a marketing/branding plan and how it could be incorporated into Systems and Projects.

- **ACTION:** LPA/LPN staff to develop a proposal. Have a member focus group review and comment before final proposal goes to the LPA board for consideration.
- **The Role of LPA Security** needs to be more clearly defined, so the membership knows the expectations of the LPA board.
 - **ACTION:** LPA staff to develop a report, which includes details on the history, past responsibilities, current duties, current staffing, related costs, statistics on violations/warnings, etc. Board to use this information to set clear policy.
- **Sustained Financial Stability** is needed for the LPA to maintain current services, but also grow and prosper. Are there opportunities for outside revenue to reduce the burden on membership fees and dues? Are there ways to develop new residential opportunities without increasing boat density? Are there ways to develop commercial opportunities without detracting from either the aesthetics of the lake, nor the private nature of the development? Are there measures that should be in place to ensure administrations and boards are good stewards of revenue sources?
 - **ACTION:** Form a board task force to study this issue.
- The **Financial Performance Expectations of LPA Assets** needs to be more clearly defined. Beaches will never make money, yet the marina is expected to show a return. A policy is needed to differentiate between projects that are expected to provide a direct financial return and projects that are not.
 - **ACTION:** Form a board task force to study this issue.
- Are **Additional Amenities** needed to strengthen the LPA product/brand? A discussion of this issue would include a determination of the acceptable level of investment for amenities that break even or lose money.
 - **ACTION:** Form a board task force to study this issue.
- The **Approach to Political Interactions** deserves a review and formal policy. How should the LPA interact with local governments and political organizations? Should the LPA remain independent, or pursue cooperative endeavors? Does the LPA actively lobby in the Iowa Legislature on issues that could impact the development?
 - **ACTION:** Form a board task force to study this issue.

PROJECTS

There is no shortage of ideas for **Projects** within the LPA boundaries. Yet in many cases, project decisions must be preceded by decisions on related **policies** and/or **systems** outlined in the previous sections.

The following projects should not be viewed as the only ones under consideration by the LPA Board and LPA/LPN staff. This list is a compilation of ideas that surfaced through the work of RDG and the membership survey, and is a starting point for further discussions.

Projects would be accomplished in phases, allowing the success of some to be the base for others, ultimately leading the LPA to providing a stronger product to its members.

- **Develop new recreational opportunities for LPA members and guests.** An increase in recreational opportunities is seen as a good way to ease boat traffic on the lake during busy weekends and holidays. Possible projects include:
 - **Biking and walking trails – possible connection to the RRVT**
 - **Improved equipment and planned activities at beaches**
 - **Disc golf course**
 - **Dog park**
 - **Adventure course – zip line, climbing walls, fitness stations, etc.**
 - **Fishing pier**
 - **New pool at the LPN**
 - **Multi-use sports courts – pickle ball, basketball, tennis, etc.**
 - **Indoor fitness facility, with outdoor sports fields nearby**
 - **Facility to accommodate craft rooms, gaming, fitness classes, etc.**

- **Improve existing facilities.** There is a recognition upgrades to existing facilities are needed, and in most cases will take precedence over new projects.
 - **Upgrades to the LPN conference center**
 - **Upgrades to the LPN golf course**
 - **Upgrades to the Panorama West clubhouse and community room**
 - **Upgrades/ possible expansion of the Panorama West golf course**
 - **Upgrades to beaches**
 - **Upgrades to community areas**
 - **Improve parking areas at the marina**
 - **Improve the use/look of the jetty at the marina**

- **Consider new projects.** While improving existing facilities is the priority, study should begin on the need, feasibility and costs for new projects.
 - **A second boat ramp**
 - **A second jetty to the south of the marina**
 - **Gateway entrance features and related wayfinding signage**

- **New member housing development options – condos, acreages**
- **New guest housing development options – townhouses, motel, condotel (condotel: a hotel with some condo units that can be individually owned, then rented when not in use by the owner)**
- **Commercial development that could include rental office space, fitness center, medical clinic, retail, restaurant, snack shop, etc.**
- **Move the LPA office to a new facility that could offer amenities such as crafts, art, game room, classrooms, and events space**

IMPLEMENTING THE PLAN

The annual LPA and LPN, LLC budgets are developed each fall, with final approval in November and implementation in January. Thus, priority action items and proposed projects that require financial resources will need to be identified each June for possible inclusion in the next budget. Action items that do not require significant financial resources should be prioritized each September for inclusion in the LPA and LPN general managers' annual goals and objectives.

The following **Timetable** will guide implementation of this plan.

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Moving forward, annual reviews and updates will be done each June, with final decisions on funding priorities for the next year's budget each September.

As annual reviews are done, this Master Plan will be updated to reflect actions completed and new actions begun. This will provide the basis for regular reports to the LPA membership at the annual meeting each May, plus ongoing reports throughout the year in weekly and quarterly LPA newsletters.