

Date February 13, 2012

WHEREAS, the City Plan and Zoning Commission has advised that at a public hearing held on January 19, 2012, its members voted 7-1 in support of a motion to recommend **APPROVAL** of a request from Anthofer Holdings, LLC (owner) represented by Kevin Anthofer (officer) to rezone property located at 2814 Southeast 14th Street to remove the VDL Vehicle Display Lot Overlay District subject to the owner agreeing to the following conditions:

1. Any future use of the site for a vehicle display lot shall be in accordance with a Site Plan under the design guidelines for vehicle display lots as approved by the Plan & Zoning Commission and shall adhere to all landscaping and setback requirements.
2. The number of vehicles for display shall be limited to no more than 30, with all required minimum off-street parking spaces provided.
3. Any vehicle display lot shall be limited to one (1) freestanding sign along the Southeast 14th Street frontage, with no freestanding sign along King Avenue.
4. Any outdoor trash collection container shall be within an enclosure constructed with concrete block or masonry materials and 100% opaque steel gates. It shall not be located within any required setbacks.

The subject properties are more specifically described as follows:

(Except East 29.36 feet on North line and East 23.78 on South Line of Lots 27 and 28) and (Except Triangular piece measuring North 10 feet on West Line and West 100 feet on North Line of Lot 28) Lots 27 and 28, Oak Hill, an Official Plat, all now included in and forming a part of the City of Des Moines, Polk County, Iowa.

NOW THEREFORE, BE IT RESOLVED, by the City Council of the City of Des Moines, Iowa, as follows:

1. That the meeting of the City Council at which the proposed rezoning is to be considered shall be held in the Council Chambers, City Hall, Des Moines, Iowa at 5:00 p.m. on February 27, 2012, at which time the City Council will hear both those who oppose and those who favor the proposal.

February 13, 2012

Date

-2-

2. That the City Clerk is hereby authorized and directed to cause notice of said proposal in the accompanying form to be given by publication once, not less than seven (7) days and not more than twenty (20) days before the date of hearing, all as specified in Section 362.3 and Section 414.4 of the Iowa Code.

MOVED by _____ to adopt.

FORM APPROVED:



Michael F. Kelley
Assistant City Attorney

(ZON2011-00245)

COUNCIL ACTION	YEAS	NAYS	PASS	ABSENT
COWNIE				
COLEMAN				
GRIESS				
HENSLEY				
MAHAFFEY				
MEYER				
MOORE				
TOTAL				
MOTION CARRIED			APPROVED	
_____ Mayor				

CERTIFICATE

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

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

_____ City Clerk

Date February 13, 2012

Agenda Item 23

Roll Call # _____

February 1, 2012

Honorable Mayor and City Council
City of Des Moines, Iowa

Members:

Communication from the City Plan and Zoning Commission advising that at their meeting held January 19, 2012, the following action was taken:

COMMISSION RECOMMENDATION:

After public hearing, the members voted 7-1 as follows:

Commission Action:	Yes	Nays	Pass	Absent
JoAnne Corigliano	X			
Shirley Daniels	X			
Jacqueline Easley				X
Tim Fitzgerald	X			
Dann Flaherty		X		
John "Jack" Hilmes	X			
Joel Huston				X
Ted Irvine				X
Greg Jones	X			
William Page	X			
Christine Pardee				X
Mike Simonson	X			
CJ Stephens				X



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

ALL-AMERICA CITY
1949, 1976, 1981
2003

APPROVAL of a request from Anthofer Holdings, Inc. (owner) represented by Kevin Anthofer (officer) Part A) to find the proposed rezoning in conformance with the Des Moines' 2020 Community Character Plan; and Part B) approval of the request to rezone the property located at 2814 Southeast 14th Street to remove the "VDL" Vehicle Display Lot Overlay District, subject to the owner agreeing to rezoning the property to a Limited "C-2" General Retail and Highway-Oriented Commercial District, with the following limitations:
(ZON2011-00245)

1. Any future use of the site for a vehicle display lot shall be in accordance with a Site Plan under the design guidelines for vehicle display lots as approved by the Plan & Zoning Commission and shall adhere to all landscaping and setback requirements.
2. The number of vehicles for display shall be limited to no more than 30, with all required minimum off-street parking spaces provided.
3. Any vehicle display lot shall be limited to one (1) freestanding sign along the Southeast 14th Street frontage, with no freestanding sign along King Avenue.

4. Any outdoor trash collection container shall be within an enclosure constructed with concrete block or masonry materials and 100% opaque steel gates. It shall not be located within any required setbacks.

Written Responses

0 In Favor

0 In Opposition

STAFF RECOMMENDATION TO THE P&Z COMMISSION

Part A) Staff recommends that the proposed rezoning be found in conformance with the Des Moines' 2020 Community Character Plan.

Part B) Staff recommends approval of the request to rezone the property to remove the "VDL" Vehicle Display Lot Overlay District, subject to the owner agreeing to rezoning the property to a Limited "C-2" General Retail and Highway-Oriented Commercial District, with the following limitations:

1. Any future use of the site for a vehicle display lot shall be in accordance with a Site Plan under the design guidelines for vehicle display lots as approved by the Plan & Zoning Commission and shall adhere to all landscaping and setback requirements.
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STAFF REPORT

I. GENERAL INFORMATION

1. **Purpose of Request:** The applicant is seeking to have the "VDL" Vehicle Display Lot Overlay District repealed from the subject property in order to allow the existing vacant commercial building to be reused for a business involving the display and sale of custom and classic vehicles and motorcycles, as well as the financing of those sales. The applicant has completed purchase of the property from the U.S. Small Business Administration since making application for the rezoning.

The "VDL" District regulations prohibit creation of a new vehicle display lot. In accordance with City Code Section 134-1261(b), the City Council, after review and recommendation by the Plan and Zoning Commission, may consider removal of the "VDL" Vehicle Display Lot Overlay District designation from a specific parcel if the proposed use demonstrates "provision of exceptional setbacks, landscaping and other site amenities that mitigate the visual impact of the vehicle display lot from the corridor".

Should the proposed rezoning be approved, any future use of the site for a vehicle

display lot would be subject to review and approval of a Site Plan under the design guidelines for vehicle display lots by the Plan & Zoning Commission. A site plan is not being considered by the Plan & Zoning Commission at this time.

2. **Size of Site:** 1.07 acres.
3. **Existing Zoning (site):** "C-2" General Retail and Highway-Oriented Commercial District, "GGP" Gambling Gaming Prohibition Overlay District and "VDL" Vehicle Display Lot Overlay District.
4. **Existing Land Use (site):** The site was originally developed as a gun and pawn shop in 1999, but has been vacant since December 1, 2007.

5. Adjacent Land Use and Zoning:

North – "C-2" & "VDL"; Use is a miniature golf course.

South - "C-2" & "VDL"; Uses include single-family dwellings and a limousine service business.

East - "C-2" & "VDL"; Uses are a vehicle display lot, a restaurant, and a mobile home park.

West - "R1-60"; Use is a single-family dwelling.

6. **General Neighborhood/Area Land Uses:** The subject property is located along the west side of the Southeast 14th Street commercial corridor.
7. **Applicable Recognized Neighborhood(s):** Indianola Hills Neighborhood.
8. **2020 Community Character Land Use Plan Designation:** Commercial: Auto-Oriented Small-Scale Strip Development.
9. **Relevant Zoning History:** On September 28, 2009, the City Council adopted Ordinance No. 14,897 to apply the "VDL" Vehicle Display Lot Overlay District designation to all properties fronting Southeast 14th Street and East 14th Street.
10. **Vehicle Display Lot Overlay District Regulations:** The following are the "VDL" Vehicle Display Lot Overlay District as provided in the City's Zoning Ordinance:

Sec. 134-1260. Statement of Intent.

There exist within the City of Des Moines segments of commercial corridors wherein the concentration of vehicle display lots has reached a level that has discouraged investment and reinvestment in other uses in the area. As retail and service businesses close and property values within the affected corridors decline or fail to rise with the overall market, the most profitable use of the vacant properties is often for additional vehicle display lots. This further increases the concentration of vehicle display lots and their impact on other properties.

*The **creation or expansion of vehicle display lots is generally prohibited** in the VDL vehicle display lot overlay district. It is expected that over time the concentration of vehicle display lots will decline through attrition and conversion to other uses, and the detrimental impact of the remaining vehicle display lots will decline as vehicle display lots are upgraded over time to the current landscaping and setback standards.*

Sec. 134-1261. Application of VDL Vehicle Display Lot Overlay District.

- (a) Property may be zoned to the VDL vehicle display lot overlay district when the City Council has made a determination that at least one of the following conditions exist within the corridor along which the property is located:
 - (1) The corridor or portion thereof to be rezoned to the VDL overlay district contains a high concentration of vehicle display lots and the concentration of vehicle display lots has reached a level where it is discouraging, or with any increase is likely to discourage, further investment and reinvestment in other uses along the corridor.*
 - (2) The use of the required front yard for vehicle display is contrary to the predominant character of the corridor or portion thereof to be rezoned to the VDL overlay district, and would detrimentally impact that character and property values along the corridor.**
- (b) The City Council, after review and recommendation by the Plan and Zoning Commission, may consider removal of the VDL vehicle display lot overlay district designation from a specific parcel, if the Council finds that the above conditions no longer exist or that the proposed use demonstrates provision of exceptional setbacks, landscaping and other site amenities that mitigate the visual impact of the vehicle display lot from the corridor.*

Sec. 134-1262. Limitations on Permitted Uses.

- (a) Property in the VDL vehicle display lot overlay district shall continue to be subject to all the zoning regulations applicable in the underlying zoning district, except as otherwise specifically provided in this division. Where this division identifies a more restrictive requirement than is otherwise applicable in the underlying zoning district, the more restrictive requirement of this division shall control. Any property used in common with property in the VDL district shall be subject to the limitations of the VDL district as provided in section 134-1276(h).*
- (b) Except as provided in paragraph (c), no vehicle display lot shall be created or expanded and no site plan shall be approved for the creation or expansion of a vehicle display lot within the VDL overlay district.*
- (c) An vehicle display lot which was a lawful use when rezoned to the VDL overlay district and has not been discontinued for more than six (6) months or abandoned, may be redeveloped or expanded provided that: i) such redevelopment or expansion is entirely upon adjoining land or upon land separated only by an intervening alley, which is owned of record by the owner of the portion of such land devoted to the vehicle display lot when such land was rezoned to the VDL overlay district; and, ii) the entire vehicle display lot as so redeveloped or expanded conforms with the applicable zoning and site plan requirements.*

11. Applicable Regulations: The Commission reviews all proposals to amend zoning boundaries or regulations within the City of Des Moines. Such amendments must be

in conformance with the comprehensive plan for the City and designed to meet the criteria in 414.3 of the Iowa Code. The Commission may make recommendations to the City Council on conditions to be made in addition to the existing regulations so long as the subject property owner agrees to them in writing. The recommendation of the Commission will be forwarded to the City Council.

Should the proposed rezoning be approved, any future use of the site for a vehicle display lot would be subject to review and approval of a Site Plan under the design guidelines for vehicle display lots by the Plan & Zoning Commission, including the following: In acting upon any site plan application that includes improvements to property used for display, hire, rental or sales of motor vehicles in a commercial zoning district, the Plan and Zoning Commission shall apply the design standards in section 82-213 and the additional standards set forth below. The decision to approve, approve subject to conditions or disapprove a proposed site plan shall be based upon the conformance of the site plan with such design standards:

- 1) The construction and use of the site will have no significant detrimental impact on the use and enjoyment of adjoining residential uses, if any.
- 2) The proposed development shall satisfy the open space and bufferyard requirements for development in the "C-2" district set forth in the Landscape Standards in the adopted site plan policies.
- 3) Any portion of the property to be used for outside storage, display or parking of vehicles shall:
 - a) contain at least one-half acre of land.
 - b) conform with the parking lot/display lot requirements for development in the "C-2" district set forth in the landscape standards in the adopted site plan policies.
 - c) be surfaced with an asphaltic or Portland cement binder pavement as shall be approved by the city engineer, so as to provide a durable and dustless surface and shall be so graded and drained as to dispose of all surface water accumulation within the area.
 - d) incorporate curbs or other substantial permanent barriers to prevent encroachment of the vehicles into the required setback and landscape areas. Precast wheel stops and other barriers that can be readily moved are not acceptable.
- 4) There shall be no elevated display of motor vehicles in any required front yard.
- 5) The employee and customer parking area shall be clearly designated and shall not be used for the parking, storage or display of motor vehicles for sale, rental or hire.
- 6) All portions of the property used for the outside parking, display or storage of motor vehicles for sale, rental or hire shall be identified on the site plan and the perimeter shall be striped or otherwise conspicuously marked on the parking surface.

ADDITIONAL APPLICABLE INFORMATION

1. **Staff Rationale:** Staff believes that removing the "VDL" from 1800 Southeast 14th Street is appropriate only if it does not increase the impervious area of the property and does not provide an over concentration of vehicles for display. The applicant indicates plans to refinish the exterior of the building to a more neutral color and provide a refuse container enclosure with masonry materials.

The proposed use combines multiple functions, such as financing, selling, repairing, and accessorizing vehicles. It is anticipated that more than the minimum required customer and employee parking will need to be provided to accommodate this mix of businesses. The applicant has offered to limit the ratio of display to parking on the property to 20-30% less than what a typical vehicle display lot would normally use.

2. **2020 Community Character Land Use Plan:** The proposed conversion of the property to a vehicle display lot would be consistent with the 2020 Community Character Plan's future land use designation of Commercial: Auto-Oriented Small-Scale Strip Development.
3. **Landscaping & Buffering:** Should the rezoning to remove the "VDL" Overlay District be approved, any use of the subject property for a vehicle display lot must demonstrate compliance with a Site Plan under the design guidelines for vehicle display lots. The entire site must be in accordance with all landscaping and setback requirements of the "C-2" District. The Plan and Zoning Commission would review this landscaping as part of a separate Site Plan consideration. Staff notes that the site already provides greater paving setbacks from King Avenue and Southeast 14th Street than would be required under the design guidelines.
4. **Access or Parking:** The property currently has developed two-way access from King Avenue and Southeast 14th Street. It is not anticipated that any Site Plan would require placing drive approaches closer to residential properties to the east and to the south than the existing drive approaches.

The site as it currently developed has approximately 55 spaces of parking. The applicant has proposed 26 spaces for display along the street perimeter of the existing site. This would allow a surplus of required off-street parking spaces and would comprise less than 50% of the paved off-street parking. Staff recommends that the "C-2" zoning be limited to allow any Site Plan for vehicle display lot to provide display area for no more than 30 vehicles.

5. **Refuse Collection Container Enclosure :** Staff recommends that any outdoor refuse collection container shall be within an enclosure constructed with concrete block or masonry materials and 100% opaque steel gates and shall not be located within any required setbacks. The applicant indicates that a trash enclosure is anticipated and proposed with the business plan. This would be reviewed by the commission with any Site Plan.
6. **Signs:** Because of the adjoining residential property to the west, staff does not believe adding any earned freestanding signage to the King Avenue frontage would be appropriate. Therefore it is recommended that a freestanding sign only be provided on the Southeast 14th Street frontage.

III. STAFF RECOMMENDATION TO THE PLAN AND ZONING COMMISSION AND BASIS FOR APPROVAL

Part A) Staff recommends that the proposed rezoning be found in conformance with the Des Moines' 2020 Community Character Plan.

Part B) Staff recommends approval of the request to rezone the property to remove the "VDL" Vehicle Display Lot Overlay District, subject to the owner agreeing to rezoning the property to a Limited "C-2" General Retail and Highway-Oriented Commercial District, with following limitations:

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SUMMARY OF DISCUSSION

Erik Lundy presented staff report and recommendation.

Roger Dahlstrom realtor that sold the applicant this property stated that this property is a special purpose building that has been vacant for approximately six years. Finally, it was looked at for Mr. Anthofer's business. He is asking that the Commission approve the applicant's request only for the purpose of having the vehicle inventory that he needs.

Kevin Anthofer gave an overview of the businesses he owns and stated that he has been in business at 2102 SE 14th Street since 2001 as American Auto it is a regulated loan company governed under the Iowa Banking Division. Therefore, there are limitations about what he can do. They currently have over 240 customers from the south and southeast side of Des Moines over the past 2 years. They do family based counseling, they find out the need of the person first before talking about loans. They have met with staff to get a better idea of how to exceed the requirements. They have a petition with over 100 names from area businesses, clientele, and associations supporting this request. They agree with staff recommendations and ask that the Commission approve his request.

Tim Fitzgerald asked if they will be selling custom and classic cars only and what are the interest rates.

Kevin Anthofer stated yes they will sell classic muscle cars and choppers would be inside of the building. Other autos will be displayed outside. The interest rates range from 9.95% to 25%. The usury law is 28%. Our average range is 18% to 28%.

JoAnne Corigliano stated that her understanding is there will be regular cars outside.

Kevin Anthofer stated that along the parking on SE 14th will be a visual display. He can house vehicles inside. "Hwy 65/69" is inside and a different segment of the business that they have been working on for the last couple of years.

JoAnne Corigliano suggested that the dumpster be located in the southwest corner of the site out of the view. The landscaping in the front should be higher, and to not leave the building white.

Kevin Anthofer stated that they have thought about that. They will be doing extra landscaping, and the peak area of the building will remain white, the trims are all going to grey. The lower area will be grey block to try to break up the white.

JoAnne Corigliano asked, how tall is the sign.

Kevin Anthofer stated the front sign he has not measured. The sign with the poles is already there, so we are only cleaning it up and not asking to change it.

Tim Fitzgerald asked that if this applicant closes their business will the property come back to P&Z for review.

Erik Lundy stated that if the applicant ceases business and no longer owns the property we would have to initiate a legislative rezoning to put the overlay back on. Staff will do their best to monitor if the business ceases.

CHAIRPERSON OPENED THE PUBLIC HEARING

The following spoke in favor of the applicant's request

Jim Bollard 4007 SW 26th Street stated that he met with staff and has met with the applicant and all of their oppositions have been voiced which is the limit on the number of vehicles and he is agreeable to that and the environmental lighting is limited.

Carole Jones 1603 Pioneer Road, president of the Pioneer Park Neighborhood Association stated that SE 14th Street is their western boundary so this business is not directly in our area. However, all of the businesses along SE 14th Street are a concern to all of the neighborhoods in the area. They appreciate that there is a VDL overlay designation today. They also believe that when a business can move into a building that is dilapidated and make it viable, the neighborhood wants to support that business. Good business is needed on SE 14th Street and Kevin Anthofer will bring that to our area. Pioneer Park Neighborhood Association supports the applicant's request.

There was no one to speak in opposition of the applicant's request.

CHAIRPERSON CLOSED THE PUBLIC HEARING

Greg Jones asked if the applicant's existing business is a vehicle display lot with a permit and will it remain that way when he has completed improvements at the subject property.

Kevin Anthofer stated yes he does have an existing vehicle display lot with a permit.

Erik Lundy stated that if it goes out of use for six months then the display ordinance would be triggered.

JoAnne Corigliano stated that Indianola Hills Neighborhood Association is also in support of the applicant's request.

Mike Simonson stated that this is a case where the site plan becomes very important. We need to be very careful about the site plan gets all of our landscaping so that when the next person that comes in it will be correct.

COMMISSION ACTION:

Tim Fitzgerald moved staff recommendation Part A) to approve that the proposed rezoning be found in conformance with the Des Moines' 2020 Community Character Plan; and Part B) to approve the request to rezone the property to remove the "VDL" Vehicle Display Lot Overlay District, subject to the owner agreeing to rezoning the property to a Limited "C-2" General Retail and Highway-Oriented Commercial District, with following limitations:

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Motion passed 7-1 (Dann Flaherty voted in opposition).

Respectfully submitted,



Michael Ludwig, AICP
Planning Administrator

MGL:clw

Attachment

1. Plan to Purchase and Re-Develop Property

2814 SE 14th Street is currently owned by the United States Small Business Administration. I have been working with realtors, lawyers, building professionals, and the SBA for over 6 months to finally come to an amicable agreement. Anthofer Holdings LLC (Kevin Anthofer) is now pre-approved to purchase this building under land contract for \$350,000.00. [Exhibit A] Based upon real-estate professionals' opinions and my 11 years experience with purchasing and selling of properties within Des Moines; we have determined that the actual market value of this property is between \$280,000 and \$310,000. With very favorable conditions, we have agreed to pay more on land contract in order to expedite and save re-financing expenses over the next 15 years.

We currently are seeking a re-evaluation from Polk County Assessor's before the purchase is completed for a Fair Market Valuation. We also seek Revitalization Tax Abatement for 10 Years on this property as it will take up to \$100,000 up front to bring this property back into working condition for inhabitants. We assess this property value at \$300,000.00 today. After repairs, the FMV based on Land and Building Finishing should be around \$350,000.00. The finished building will house 1,500 – 2,000 square foot of finished office space. The remainder of the building will be utilized as shop, storage and display space.

We ask the city of Des Moines to help expedite the process for re-development on SE 14th Street in order to:

- A. Place a property that has not been supporting any real estate taxes back into taxable property.
- B. Recover and re-develop a property that has been an eye sore and decaying on SE 14th Street for over 5 years.
- C. Expand and grow our services (financial) to the South and Southeast Side of Des Moines.

We seek the City's Planning and Zoning division to help lift the VDL (Vehicle Display Lot Overlay District) due to **Exceptional Site Amenities: [Exhibit B] and [Exhibit C]**

1. **SETBACKS** from streets (including SE 14th Street) and all property lines are **GREATER THAN REQUIRED.**
2. **LANDSCAPING** is planned to be more than what is required by Planning and Zoning Ordinances.
3. **VISUAL APPEARANCE** of the building will be **ENHANCED** by changing coloration to earth tones. Additional peaks over entrances and windows will be added to break up the large front along with custom signage.
4. **NO DUMPSTER ENCLOSURE** that clutters the look of the property will need to be built. The limited office space (1,500 – 2,000 sq ft) will only require a use of a rolling tote which will be used and kept inside building except on garbage day.

5. **DISPLAY OF VEHICLES** will be limited to 26 stalls of the 55 available. Most car lots utilize 70-90% for display of vehicles. (Therefore, our display of vehicles would only use **47% of TOTAL STALLS**).
6. **REMAINING 29 STALLS** equal 2 marked handicapped stalls with 0-entrance, 5 marked customer stalls for the 2,000 square feet of office space, and 13 striped stalls for the remaining 8,000 square feet of sales/storage/shop space. (Leaving 9 **EXTRA PARKING STALLS NOT ALLOCATED AT THIS TIME.**)
7. **OUTDOOR LIGHTING** is planned to be of low glare in type. Plans are only to install enough to light the used space and not to hinder or cause any overage of lighting in the area.

2. Plan to Repair Building

I propose that 2814 SE 14th Street be established as the new home for AmericAuto Financing LLC, AmeriCycle LLC and inside the building, Hwy 65/69 Customs LLC (classic and customs).

I have been at the current location of 2102 SE 14th Street since 2001. I now wish to expand and grow the current businesses and add employees. Much work will be needed on the inside of the building and surrounding grounds. I do not own nor rent properties that are in distress. To bring this property back up to acceptable standards, this property will need the following: [Exhibit D] and [Exhibit E]

Architectural Design \$1500
HAVC/Plumbing \$17,000
Electrical/Security \$10,000
Ceiling/walls/flooring \$12,000
Interior Changes \$6,400
Roof Repair (current metal LEAKS) \$5700
Exterior Building Fixes and/or Repairs \$6,400
Garage Doors (3) \$8000
Entrance Canopies \$11,000
Garbage/Clean Up \$1800
Exterior Painting \$3000
Landscape \$8,000
Signage (3) \$6,000
Misc. \$4,000

Total \$100,800 for REPAIR/UPDATE.

3. Business Summary

History of Business:

AmericAuto Financing LLC has been in business at its current location since 2001. Initially, the company was known as US Auto Acceptance Corp. In 2003, ownership was restructured such that business was owned by 5 individuals. In 2010, through a buy-out plan and local bank financing; Kevin Anthofer paid out the other 4 partners in order to expand and grow the financing business on the South and Southeast side of Des Moines.

AmericAuto Financing LLC is not a used car dealership. We are first and foremost an Iowa Licensed and Regulated Loan Company [Exhibit F]. We use our dealer's license to secure vehicles for our customer's loan. In our ten years of business, we have helped over 1500 families and individuals with their financing needs. Whether it is a vehicle or personal loan for specific needs, AmericAuto Financing has been there when Banks and Credit Unions would not help.

AmericAuto Financing is not a Buy Here Pay Here facility. We report to credit bureaus and do credit counseling. We are regulated by the Iowa Division of Banking with annual examinations and our loans conform to Code of Iowa, Chapter 536 (and all sub sections therein) and Code of Iowa, Chapter 537 (and all sub sections therein).

AmericAuto Financing has an 85% repeat business report with current and past customers. Current and past customers also refer friends, family and others who need financial help or counseling. We have a Better Business Bureau triple (AAA) rating, and 10 years running - clean bill of health from the Iowa Division of Banking. Our AAA rating with the Better Business Bureau brings new customers in our doors. We also receive referrals from local banks and credit unions.

Business Objectives and Goals:

AmericAuto Financing has been a profitable business since day one. Even throughout the recent recession, AmericAuto Financing has been successful. We continue to re-invent our business to better serve our current customer base. We have also been able to take advantage of markets not being served in our locale.

The purchase of a larger building in which to merge all four companies together under one roof would be an excellent business move. This would allow all four companies to work together, share expenses, bring new customers in, and hire new employees.

AmeriCycle LLC was created in 2011 with a full time certified Harley Davidson tech on duty and many pre-owned Harley Davidson's for sale. This allows for AmeriCycle LLC to enhance AmericAuto Financing LLC and serve a cross-over market of current customers and new ones.

Hwy 65/69 Customs LLC was created in 2011 to take advantage of the classic and custom vehicle sales arena. This business will employ 2-3 full time people and be able to draw on AmericAuto Financing and AmeriCycle customers.

Primary Benefits of Service:

AmericAuto Financing finances families and individuals with Risk Based Loans. Our customers are people who cannot obtain traditional financing at a fair price. By helping people get their financing back in check with their income, they are able to increase their Credit Rating and learn not to buy on credit what they cannot afford. The way AmericAuto Financing treats its customers has earned us the respect of our customers and the local community.

Mission Statement:

To provide quality loans, at reasonable rates and terms, which are focused on the customer and not on the SALE.

Competitive Edge:

AmericAuto Financing realizes that treating customers fairly and with respect will help the business attain long term financial success. Many competitors attempt to make a huge profit margin on each deal without the thought of generating repeat business.

With all businesses under the same roof allows for shared costs and cross-over in customer base. Possibility is great that customers from one of the four businesses will yield a customer for one of the other three. Having multiple businesses housed together brings different clientele and new arenas to build business upon and enhance the local community.

Market Analysis:

In tough economic times in the Midwest, people are still employed and still need loans and/or reliable vehicles. AmericAuto Financing has continued to prosper even under these tough economic stressors because of fair business practices and community respect.

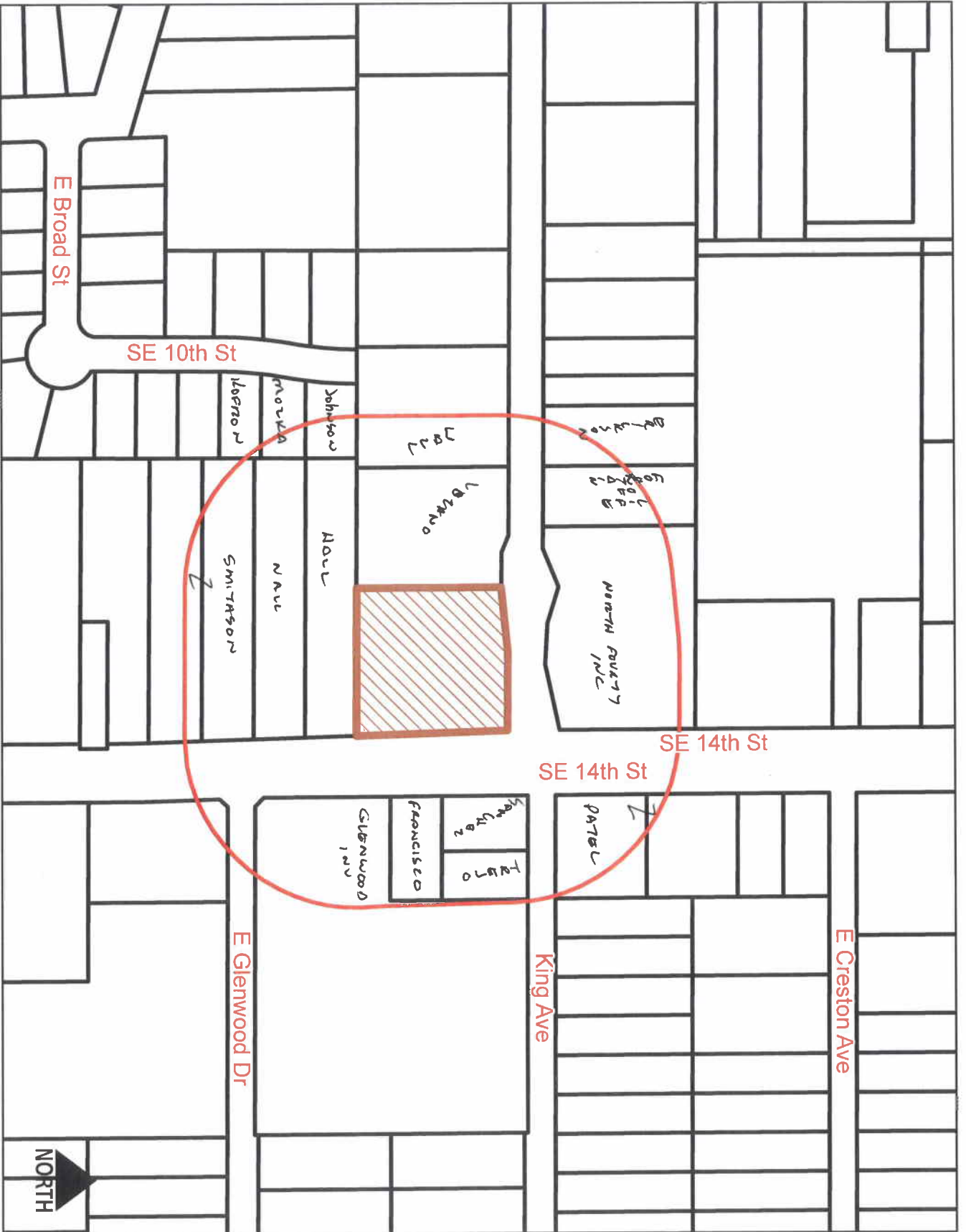
With the addition of AmeriCycle and Hwy 65/69 Customs, we will be able to grow and open new opportunities in markets not currently being met on the South and Southeast side of Des Moines.

Request from Anthofer Holdings, Inc. (purchaser) represented by Kevin Anthofer (officer) to rezone property located at 2814 Southeast 14 th Street. The subject property is owned by the U.S. Small Business Administration.		File #		
		ZON2011-00245		
Description of Action	Review and approval to rezone the property to remove the "VDL" Vehicle Display Lot Overlay District to permit conversion of the site to a vehicle display lot.			
2020 Community Character Plan	Commercial: Auto-Oriented Small-Scale Strip Development			
Horizon 2035 Transportation Plan	SE 14 th Street from E 15 th Extension to Park Avenue to widen from 4 lanes divided to 6 lanes divided			
Current Zoning District	"C-2" General Retail and Highway-Oriented Commercial District with "VDL Vehicle Display Lot Overlay District			
Proposed Zoning District	"C-2" General Retail and Highway-Oriented Commercial District			
Consent Card Responses	In Favor	Not In Favor	Undetermined	% Opposition
Inside Area				
Outside Area				
Plan and Zoning Commission Action	Approval	8-0	Required 6/7 Vote of the City Council	Yes
	Denial			No

Anthofer Holdings LLC - 2814 SE 14th Street

ZON2011-00245





Anthofer Holdings LLC - 2814 SE 14th Street

ZON2011-00245



The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Connie Leyden 5209 SW 9th - Apt 22, DsM 50315

Art Michal 713 Leland, DsM 50315

Julie Soto 3005 57th Street, DsM 50310

Colleen C. Clark 1257 E 33rd Court, DsM 50317

Scott Meyer 1227 Titus Ave, DsM 50315

Brian 2201 SE Rose - Apt 3, DsM 50315

Brenda Wallace 1254 E 22nd, DsM 50317

Sara Martz 3317 E 15th - Apt 19, DsM 50316

Bobbi Johnson 1705 College Ave, DsM 50314

Don Hefel 126 S 2nd Street, Ames 50010

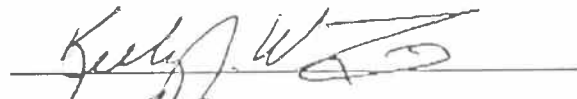







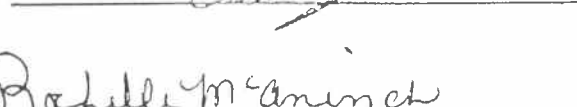
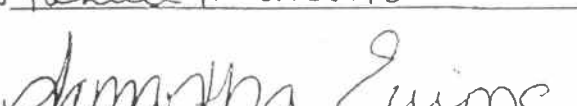

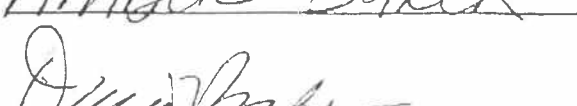

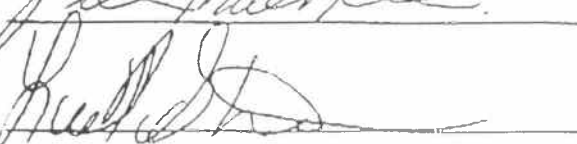
G. R. R. 3605 38th Street, DsM 50310

Nurse Mussen 707 Pleasantview Dr, DsM 50315

Brian Lusted 2117 S Union Street, DsM 50315






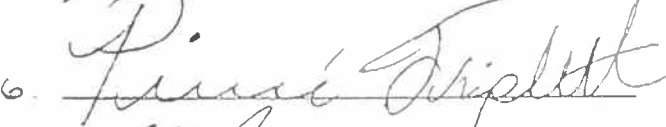

Brad Brown 1498 NW 90th Court, Clive 50325

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

- | | |
|---|--|
|  | 444 E Burnham. DsM 50315 |
|  | 802 E County Line Rd #148, DsM 50320 |
|  | 802 E County Line Rd #148, DsM 50320 |
|  | 13290 NW 121 st Place, Madrid 50156 |
|  | 1513 SE Greenpark Cir, Ankeny 50021 |
|  | 1824 NW 9 th Street, Ankeny 50023 |
|  | 8900 NE 25 th Street #106, Carlisle 50047 |
|  | 8900 NE 25 th Street #106, Carlisle 50047 |
|  | 706 Marie, Norwalk 50211 |
|  | 716 Collins, Waukee 50263 |
|  | 908 North Ave - Apt 11, Norwalk 50211 |
|  | 908 North Ave - Apt 11, Norwalk 50211 |
|  | 420 McKinley Ave- Apt 301, DsM 50315 |
|  | 1850 Virginia Cir, DsM 50320 |

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

O'Reilly's Auto Parts 2927 SE 14th 50320

- 1.  2906 Sampson
- 2.  719 19th Street
- 3.  9197 Oakwood Dr
- 4.  107 N 6th Street, Indianola 50125
- 5.  3601 SW Broad Street
- 6.  1220 York Street
- 7.  2429 SE 5th Street, DsM 50315
- 8. _____
- 9. _____
- 10. _____
- 11. _____
- 12. _____
- 13. _____
- 14. _____

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

[Signature] 3501 Dubuque ST, DsM 50317

Ronald D Howe 5300 SE 1st Court #31, DsM 50315

[Signature] 5401 Pine Valley Dr, Pleasant Hill 50327

[Signature] 5401 Pine Valley Dr, Pleasant Hill 50327

[Signature] 1529 Des Moines St, DsM 50316

Gary Bowler S. 1529 Des Moines St, DsM 50316

Harley Rynning 1110 Fremont St, DsM 50319

Les Butler 6901 SE 14th Street, DsM 50320

[Signature] 200 Christie Lane, Pleasant Hill 50327

[Signature] 2625 Tracey Ave, Van Meter 50261

[Signature] 5105 NE 23rd Ave - Apt 1205, Pleasant Hill 50327

[Signature] 317 7th Street, Ames 50010

[Signature] 150 NE 41st St #207, Ankeny 50021

Mark W Alf 150 NE 41st St #207, Ankeny 50021

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

- Tanya Matyjski 2800 Indianola Rd – Apt 2, DsM 50315
- Daniel R. Jim 2501 Lyon Street, DsM 50317
- James J. 400 29th Street, WDsM 50265
- Stephane Jackson 4205 Park Ave – Apt 59, DsM 50321
- J. Schreier 130 S Jackson, Osceola 50213
- Ron Edmundo 130 S Jackson, Osceola 50213
- Karen Williams 1220 York Street, DsM 50316
- Andrew 2141 NW 86th St - #5, Clive 50325
- Ashley Bowler 1257 E 29th Street, DsM 50317
- Suzette Ware 1314 University Ave, DsM 50314
- Bob 7309 SW 16th Street, DsM 50315
- Leht Anton 1518 4th Street, DsM 50314
- Chad Hensell 615 N Maple, Creston 50801
- Lisa Mauer 21 E Olinda, DsM 50320

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Hammonda Clauser

1035 Meadow Lane – Apt 1, DsM 50315

[Signature]

3908 E 38th Street, DsM 50317

Brandy Wasson

3908 E 38th Street, DsM 50317

Leonard Below

705 Clark Street, Redfield 50233

Randa Below

705 Clark Street, Redfield 50233

Kristen Rheinherren

699 Sherrylynn Blvd – Apt 25
Pleasant Hill 50327

Joe A. Marnett

628 4th Street, WDsM 50265

Michelle Bluker

628 4th Street, WDsM 50265

Tom Dougherty

28 SE Creston, DsM 50315

Jorge Belo

5077 Plumwood Dr, WDsM 50265

Simon Pung

2141 NW 86th Street #5, Clive 50325

Rita Goshing

595 N Pleasant Hill Blvd – Apt 108
Pleasant Hill 50327

Jim Hill

822 Gordon, Norwalk 50211

[Signature]

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Chad Little

8900 NE 25th Street #127, Carlisle 50047

Vanika Ann

409 E 17th Street, DsM 50316

Bonnie Matychuk

2814 SE 5th Street, DsM 50315

Jim J

5723 Vista Dr #36, WDsM 50266

Stacey M J

5723 Vista Dr #36, WDsM 50266

Wendy Ainslie

2319 E 9th Street, DsM 50316

Sean Sheets

810 Casady Dr. Norwalk 50211

Reagan Young

3733 SE 10th Street, DsM 50315

Sam J

9337 Kingman Drive, WDsM 50266

Kelli Sutton

1210 N 9th - Unit 31, Indianola 50125

Michael Sutton

1210 N 9th - Unit 31, Indianola 50125

Josh F

4205 Park Ave #E15-89, DsM 50321

Joan Beach

1702 Clinton Street, Boone 50036

John

426 E Bell Ave, DsM 50315

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

<u>Miles Tang</u>	3733 SE 10 th Street, DsM 50315
<u>Roger Tang</u>	3733 SE 10 th Street, DsM 50315
<u>Roger Tusch</u>	1206 SE Bel Aire Rd, Ankeny 50021
<u>Ashley Hook</u>	6520 SE 5 th - Apt 21, DsM 50315
<u>John Robb</u>	6000 Creston Ave - Apt C15, DsM 50321
<u>Marilyn K. Hanna</u>	820 Aurora Ave, DsM 50313
<u>Sheila Mason</u>	416 NW State ST, Ankeny 50023
<u>Christy & McClay</u>	1214 SE Belmont Dr, Ankeny, 50021
<u>Jane Mason</u>	1214 SE Belmont Dr, Ankeny, 50021
<u>Kathleen McKay</u>	1214 SE Belmont Dr, Ankeny, 50021
<u>Judith Brissie</u>	1701 SE Virginia, DsM 50320
<u>Jeff Moore</u>	1201 Office Park Rd - Apt 405, WDsM 50265
<u>Julie Moon</u>	1201 Office Park Rd - Apt 405, WDsM 50265
<u>Holly Bennett</u>	1208 E Walnut, WDsM 50265

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

- Chip R Jones 1208 E Walnut, WDsM 50265
- Don Reeves 1208 E Walnut, WDsM 50265
- Jara Ross 120 Market Street, Carlisle 50047
- Krista Korhonen 729 SW Bell, DsM 50315
- Tony Kim 729 SW Bell, DsM 50315
- St Mechanical Services, Inc 729 SW Bell, DsM 50315
- Maura Rogers 1424 Virginia Ave – Lot 14, DsM 50320
- Brandy Picard 1424 Virginia Ave – Lot 14, DsM 50320
- Paella Carbone 2625 Tracey Ave, Van Meter 50261
- Willa Day 207 E Broadway Rd, Pleasantville 50225
- Valerie Duray 207 E Broadway Rd, Pleasantville 50225
- Brandon S. Clark 1415 Capitol Ave – Unit 213, DsM 50316
- Paul Jones 2535 NE 53rd Court, DsM 50317
- Chunt Donnelly 6700 Chaffee Rd - Bldg59 - B2, DsM 50317

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Indianola Hills
Community Assoc

Signature:

Address:

Pearl Watson

326 S E Broad

Karlette Clayton

2140 SE 6th St

Jenni Mair

2141 SE 6th St

Jean Helm

707 E Pleasantwood dr

Multiple horizontal lines for additional signatures and addresses.

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Signature:

Address:

Indianola Hills Community Assoc

Andrea Rompelt

7108 Pleasantview DR Des Moines

Kalena N. Belken

4116 E Gray DM

Jayne Lipovan

2500 SE 8th Street DM

Ellen Galsi

131 Hartford DM(15)

Elizabeth W. ...

341 Pioneer Acl

Multiple horizontal lines for additional signatures and addresses.

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Pioneer Park
Community Assoc

Signature

Address

[Signature]

1441 E Lacona Ave, DSM 50320

Carole M. Jones

1203 Pioneer Rd SM, Ia 50320

Dutch Jones

1603 Pioneer Rd DSM. 50320

Blank lined area for additional signatures and addresses.

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Burch. Dons Auto Salvage
Electrical 1500 SE 30th - 50817
Wiring

Signature:

Address:

[Signature]

1436 19th Street DSMIA 50814

Ben Thompson

1800 Grand Ave #247 West Des Moines, 50265

Marty Jansen #

307 E. DUNHAM AVE.

Vyke Thomas

503 Waterloo Ave 50315

Duke & Barbara Bouch

2028 A. E. 14th St. 50320

Al Meek

5723 Vista Dr #36 WSDM 50266

David Gray

6634 Holcomb Cir Wrb 50322

Terrance Jones

718 S. Ankeny BLVD #142

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Signature

Address

Flat Tire Cntr - 724 SE 14th ST - 50817

Chris Towne

6783 NW 56th ST Johnston IA

Michael Zenor

919 SE 11th ST

Craig Berger

2974 Quail Pt,

JEFF LIEBERMAN

6201 EPTRUE PKWY

Sharon Stalvey

2825 Glenwood

Shirley R

1604 33rd

Nicholas Culp

502 SW 6th

Jack Bush

380 N. Hickory Blvd

Denny Schmitt

4607 Locust ST W @ SM, IA

James Alan

3416 Cambridge St. Arn. IA.
pleasantville

Bob

3065 Watkins IA 50225

John

6025 SE 16th Dr. (Main)

Don Williams

398 183rd AVE CARLISLE

Ray R

1600 W Salem Dod. Iowa

Town of Countryside Motors
913 SE 14th ST - 50817

23

The below signed are very much in favor of Anthofer Holdings, LLC, AmericAuto Financing, LLC, AmeriCycle Financing, LLC et al being permitted to move above mentioned businesses to 2814 SE 14th Street in order to expand and better service the local and surrounding communities:

Signature

Address

Ave 50313
Dsm
Bobs Transmission ~ 2000 Ovid

Helen Fern

804 12th Ave NW Altona, IA 50009

Nathan D. Chapman

3135 8th St Des Moines IA 50313

Bob H

2400 Ovid 50313

Tara Brown

1603 rutherford Ct SW 50009

[Signature]

3820 4th St Dm Ia 50317

[Signature]

4023 E. Seneca Ave Dsm, Ia

[Signature]

804 12th Ave. NW Altona, IA 50009

[Signature]

1102 Hookley 50315

[Signature]

1728 22nd St 50310

[Signature]

816 Highway F-62 West 50170

John Florig

2306 SW 14th St Des Moines IA 50315

[Blank signature lines]

[Blank address lines]