

An aerial photograph of Lake Ozark, showing a large concrete dam with a spillway in the foreground. The water is a deep blue-green color. The surrounding area is lush with green trees and vegetation. The sky is clear and blue. A semi-transparent grey box is overlaid on the center of the image, containing the title text.

# CITY OF LAKE OZARK

COMPREHENSIVE PLAN

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# INTRODUCTION



# INTRODUCTION

The City of Lake Ozark is a vibrant city that has its economic roots in seasonal tourism. This characteristic brings a strong population base in summer months and has over time attracted retirement settlers and families for a year-round population base. The City of Lake Ozark has dealt with challenges and opportunities in 2020 and 2021 which have further defined the city. The COVID-19 pandemic has affected the Lake of the Ozarks region in a different manner than other communities around the country. The Lake of the Ozarks area has seen an increase in population and outside interest, largely due to limited restrictions during the COVID-19 shut down, and the ability for traditionally metropolitan residents to work remotely from the lake area. While the local and regional economy have boomed, this has also led to quick-cycle scarcity in the local housing supply.

The Current Comprehensive Plan was last updated in 2006 and fulfilled many of its goals and objectives during the lifetime of the plan. A typical document has potential to be useful for up to 20 years. The City of Lake Ozark is nearing the end of this 20-year period but has experienced great change since 2006. The City of Lake Ozark felt that 2020-2021 period was an ideal opportunity to plan for the future of the city, given changes taking place at a rapid pace. This updated comprehensive plan will show the history and growth of the city prior to 2021, and transition to new data trends, creating new objectives and goals for City of Lake Ozark.

## WHAT IS A COMPREHENSIVE PLAN?

A comprehensive plan lays out the opportunities and vision of residents and city leaders, while planning for development with land use, economic development, housing development, and quality of life in mind. Comprehensive plans in the past were considered long-term plans, but research has seen that comprehensive plans should last about 10 years, with the first 5 years being revised due to current changes of trends.

## WHY UPDATE THE COMPREHENSIVE PLAN?

The City of Lake Ozark adopted its current plan in 2006. The comprehensive plan was developed for strong residential and commercial growth for the next 15-20 years. The City of Lake Ozark has experienced tremendous economic growth in the past 10 years, primarily on increasing the supply of housing units available for the growing workforce. Updating the comprehensive plan addresses this need still, and what direction the City of Lake Ozark needs to go in fulfilling these needs. With the changing profile of Lake Ozark, the comprehensive plan provides the framework to respond to the growth of the community.

## MISSOURI STATUTE FOR PLANNING

RSMO 89.040 of Missouri Statute allows cities to adopt land-use regulations such as zoning and subdivision ordinances to promote health, safety, morals, and general welfare. These regulations govern how land is developed within a municipality. Land use regulations recognize that people live cooperatively and have specific responsibilities to coordinate and harmonize the use of the private property. The comprehensive plan provides municipalities a legal basis for these regulations. Mentioned above, the comprehensive plan guides the City of Lake Ozark's community leaders (Planning and Zoning Commission and Board of Aldermen) to set policies, guide investment opportunities and make land-use decision regarding to the growth and development of the city.

## **LAKE OZARK'S FUTURE OPPORTUNITY**

What is the opportunity for Lake Ozark? This could be more seasonal activities, development of more residential housing units, employment opportunities, or igniting the culture of being a family-based community. Answering this question will lead to as many unique responses as there are people responding. Understanding issues and addressing these issues create the opportunity window for growth and development. The City of Lake Ozark has the prospect to grow and develop in several areas, if well-defined and planned for accordingly. Taking action on these opportunities may not resolve every concern, but shows effort being made by the city's stakeholders.

Residents and business owners take pride in their city. Being the entryway to the Lake of the Ozarks, this city has the support and opportunity to become a place that other entertainment-based cities, unique destinations, and residential communities strive to be. The comprehensive plan focuses on the growth and development in an innovative, well-planned way. It preserves the city's unique culture and heritage, creating a vibrant community with the quality of public services for generations.

## **PLANNING PROCESS**

The planning process for City of Lake Ozark's comprehensive plan started in October of 2020. Lake of the Ozarks Council of Local Governments (LOCLG) worked with city staff, citizens, and stakeholders in updating the comprehensive plan with community engagement meetings held at Wilmore Lodge in Lake Ozark. An online survey was conducted through the online tool Survey Monkey from December 2020 through February 2021 to collect citizens' input about the City of Lake Ozark. Three public engagement meetings were held to receive from and provide information to citizens, business owners and stakeholders as well introduce the plan to them.

### **MAY 27, 2021**

The first community engagement meeting was held for citizens and property owners within the city limits of Lake Ozark. This meeting introduced the agency to the public and how the City of Lake Ozark is working within the planning process of the comprehensive plan. A presentation was conducted by LOCLG staff prior to introducing participants to a questionnaire. LOCLG introduced the key factors in updating the comprehensive plan, such as: Housing Development, Economic Development, Future Land-Use, and Quality of Life.

### **JUNE 23, 2021**

This meeting would be the second community engagement meeting held for the community. Topics discussed were the future of business and housing development for the City of Lake Ozark. Items examined by the public were drinking water supply and wastewater collection systems, street conditions, and how the overall infrastructure system limits or allows for the city's growth.

### **JULY 22, 2021**

This meeting was the third and final public engagement meeting for the community of Lake Ozark. Topics discussed were the importance of Bagnell Dam and the Bagnell Dam Strip, and their significance for the city. In the next decade, the Lake of the Ozarks will be turning 100 years old. This is a constant reminder that as Lake Ozark takes the opportunity to build and revitalize the city's infrastructure, economy, and culture, the historical impact of the dam and lake should be recognized.

## HOW TO USE THE COMPREHENSIVE PLAN

The comprehensive plan offers guidance beyond just the scope of city government. Furthermore, the most significant gain toward excelling the opportunities articulated in this plan has to be implemented through collaboration with the community. This plan functions as a statement of shared intent and common ground for where to begin.



### GENERAL PUBLIC

The comprehensive plan is a representative summary of shared aspiration of the community. This is developed through multiple engagement meetings with diverse stakeholders representing all aspects of the community. The public should raise the goals and opportunities in the public forum and actions to improve the community.



### POLICY MAKERS

Policymakers, which are the city council and planning and zoning commission, will help set the course to implement action to this document. These are the bodies elected by the citizens to create and administer the policies shaping and developing Lake Ozark. The comprehensive plan should be used as a reliable guide to support with a decision related to both extensive-scale policies, but also on individual projects.



### DEVELOPERS AND LANDOWNERS

While guided by the city policy, much of the property development is undertaken through private and market-driven action. This plan will guide developers who wish to seek development within the City of Lake Ozark, and current/future residents and landowners. By understanding the city's opportunity, the future can be prosperous if stakeholders and can be approach with projects from collaboration to avoid unnecessary delays and negotiations.

# SECTION 1

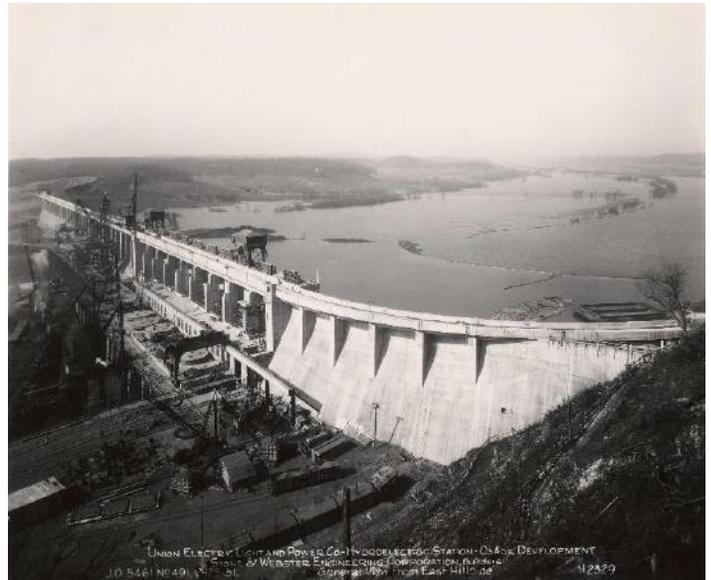
# LAKE OZARK PROFILE



# HISTORY OF LAKE OZARK

Without the creation of the Lake of the Ozarks, the City of Lake Ozark and the surrounding area would not be what it is today. The Lake of the Ozarks was completed in 1931, after two years of construction of Bagnell Dam. The area started to grow rapidly, and thirty-five years later the City of Lake Ozark would be incorporated in 1966.

Union Electric led the construction of the 2,543-foot hydroelectric power dam in 1929. This massive project attracted many men to construct during the Great Depression. Having this new way of producing energy in an economic and environmentally friendly way would make Bagnell Dam and the Lake of the Ozarks the largest manufactured lake in the country at the time. The Missouri General Assembly officially named the lake “Lake Benton” after Thomas Hart Benton who was a profound senator and congressman for the state of Missouri. The name did not resonate with residing members of the area. Due to the geographical location of the lake, people took the name of Lake of the Ozarks with its surrounding of the Ozarks hills.



As mentioned earlier, the Lake of the Ozarks is a large, manufactured reservoir created to produce clean hydroelectric energy from the impoundment of the Osage River. With a surface area of 55,000 acres and more than 1,150 miles of shoreline, the main channel reaches 92 miles from Bagnell Dam to Truman Dam in Warsaw, Missouri. The Niangua River, Grand Glaze, and Gravois Creek extensions give the lake its serpentine shape, earning its nickname “Then Magic Dragon.”

The Lake of the Ozarks quickly became a primary tourist destination in Missouri and the Midwest. The Lake of the Ozarks’ unique structure allows most of the shoreline to be privately owned. A relatively stable surface elevation has created ideal conditions for private development within a few feet of the coastline. There are more than 70,000 homes that exist along the lake, many of which are vacation homes. The Lake of the Ozarks’ spectacular scenery has also helped transform the Lake into a top resort destination for tourists that love to golf, hike, shop, boat, and much more.



Today, the City of Lake Ozark is progressively moving forward with new construction and development inside the city limits. The City of Lake Ozark recently celebrated fifty years in 2016 and buried a time capsule that will be open in 2066.

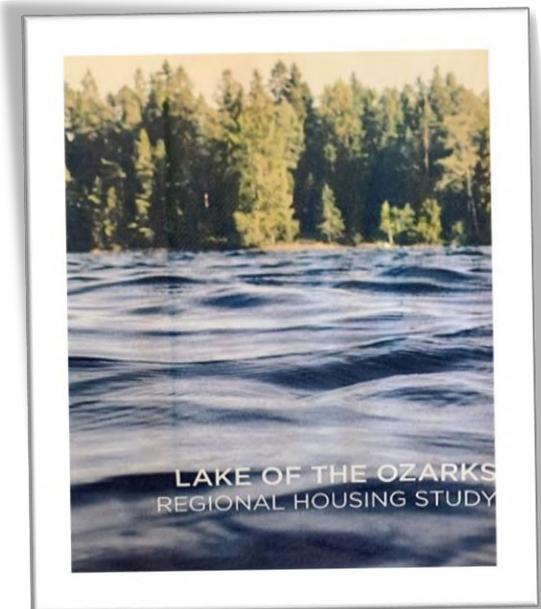
# PAST PLANS AND STUDIES

Since adopting the 2006 Comprehensive Plan, Lake Ozark has conducted a few studies to help guide the community and regions economic development. Recent studies include a Road assessment, Housing Study, and TIF Assessments. Lake Ozark plans to implement a strategic plan after the adoption of the new comprehensive plan.

## HOUSING STUDY

Lake Ozark and the surrounding cities partnered with RDG Planning and Designs consulting firm to administer a housing study that illustrated the current and future development in the region. The housing study presented an in-depth survey of housing conditions in Camden, Miller, and Morgan counties. The role of the housing study is designed to be a strategic plan to identify current conditions for future housing development. Groups and individuals use the document as a tool for new development in the area.

- **Development organizations such as LORDEC, LOCLG, and other groups that make recommendations on policy, consider and execute programs, and seeking funding to meet current needs.**
- **Service providers who serve specific populations and need the information to support their work and evaluate their effectiveness**
- **Local and County governments establish priorities, evaluate development proposals, and establish plans that become the basis for action**
- **Housing professionals, including developers, builders, real estate agents, and financial institutions, make decisions that influence the supply and construction of housing.**
- **Existing and prospective businesses who use housing supply to influence their investments decisions**
- **Consumers, prospective residents and a wide variety of other users.**

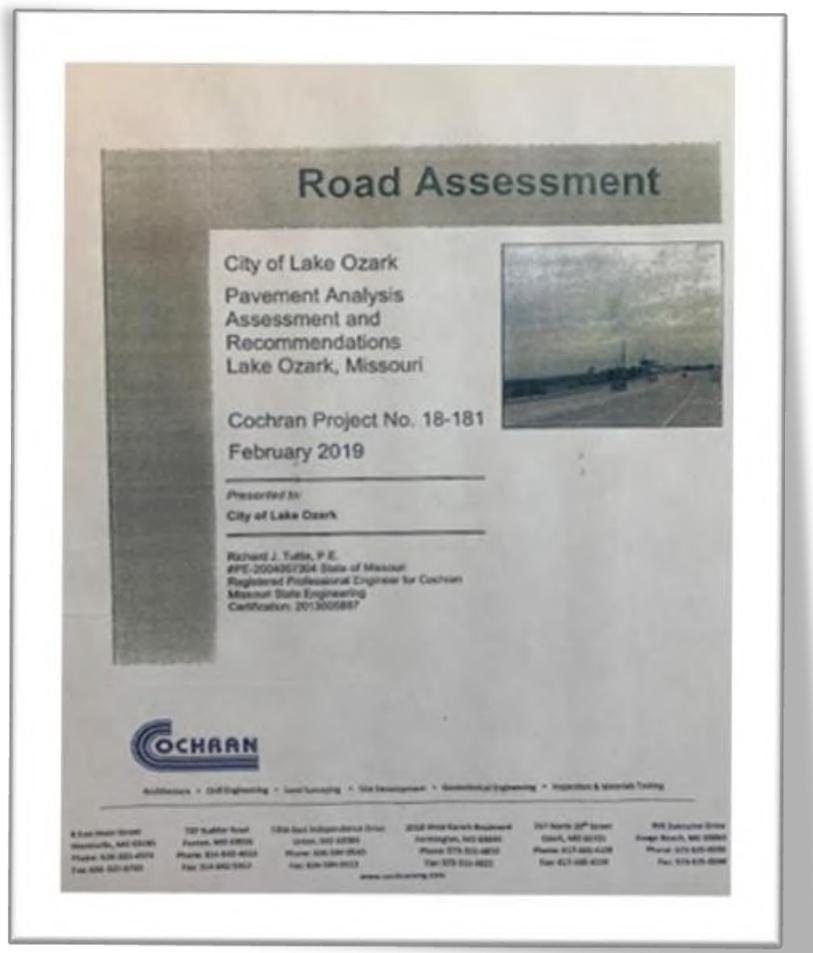


The housing study is a document that explains the recent city 's growth after recent recession. The document further recommended by 2025, with a population growth prediction to be 1,851, the city would need to produce a minimum of 98 units to stay on pace with demand. The forecast of housing growth will be the key for Lake Ozark's ability to manage and maintain infrastructure and if implemented correctly should capture more year-round residential growth and expanded housing as desired.

## ROAD ASSESSMENT

The City of Lake Ozark had a pavement analysis assessment with recommendations done in February of 2019. Cochran Engineering developed the document which analyzed and assessed the pavement and roadways condition in Lake Ozark. Pavement conditions were evaluated using a PASER evaluation and rating system. The scoring was based on drainage and the ability to shed water from the roadway surface in addition to current road conditions.

The document color codes streets that are in excellent good condition to streets that are in poor conditions which will be needing to be replaced or fixed. In 2020, citizens supported a ballot initiative establishing an internet use tax equal to the local sales tax rate to be dedicated to road improvement needs. A dedicated fund has been established to hold these funds separate from operational funds. The Board of Aldermen approved ordinance 2020-37 to borrow up to \$6,000,000 to begin overlaying and repairing the roads within the city jurisdiction as adequate funds are available. There is also a citizen-led initiative to form a Transportation Development District. This plan would raise money to fund road projects through sales taxes collected along Bagnell Dam Boulevard, if approved by voters.



## 2006 COMPREHENSIVE PLAN

The City of Lake Ozark had undertaken and update of the 1994 comprehensive plan and updated it with a new comprehensive plan with the firm of Bucher, Willis & Ratcliff Corporation. The firm would administer the completion of the plan as well facilitate public meetings with the planning commission, Board of Aldermen and city staff.

### OBJECTIVES FROM 2006 COMPREHENSIVE PLAN

Main objectives that were discussed and felt the city should create goals through were:

- **Quality of Life**
- **Economic Development/ Tourism issues and opportunities**
- **Future Land-Use and infrastructure issues and opportunities**

Many of these goals and objective defined were addressed and planned accordingly to the uprising attraction of Lake of the Ozarks and surrounding communities.

### QUALITY OF LIFE

The focus sessions that residents and business owners participated in discussed the quality-of-life development with parks and greenspace being major focus points as well keeping the family-oriented ambiance. Participants felt that keeping these key factors brought people to the area and should be kept in place to keep tourist coming to visit the Lake. Other key objectives were:

- Build on City of Lake Ozark government that works well internally and cooperation with neighboring jurisdictions, both private and public
- Protect against the loss of family atmosphere in Lake Ozark
- Keep the integrity of historical areas in Lake Ozark
- Promote ways to provide affordable housing for area families and workers.

### ECONOMIC DEVELOPMENT/ TOURISM ISSUES AND OPPORTUNITIES

Lake of the Ozarks current economic viability is based on service industry sectors. Major local employers and facilities such as hotels and restaurants are expected to play a crucial role in the city's employment and community future growth. While the community may have a limited ability to influence the national and global trends, the participants in the focus session felt the community should take advantage of the future metropolitan area by finding land to be developed. Key objectives were:

- **Create an economic development strategy by planning and recruiting new businesses and professional staff**
- **Planning for future development in Lake Ozark and provide usable land that I ready for development, meaning served by the extension of services and prepared as flat land capable of being built on.**
- **Work to change and improve the image of Lake Ozark, in part by building on positive and proactive leadership**
- **Promote tourism industries through proactive steps**

- **Cooperate and coordinate with neighboring jurisdictions and regional agencies as a critical way to promote local interests more effectively**

## **FUTURE LAND-USE AND INFRASTRUCTURE ISSUES AND OPPORTUNITIES**

Lake Ozark has experienced some residential growth through annexation of land. The Lake region is also host to national chain stores, home improvement centers, and restaurants that typically follow residential growth and demographics. Participants recognized that Lake Ozark growth rate pattern would likely continue to the west and northwest of Lake Ozark in the immediate future. This would be with the infill lots being constructed at the city center with significant road extensions to link US 54 Highway with HH Highway and Horseshoe Bend. Key objectives were:

- **Provide adequate infrastructure to serve growing areas, including sanitary sewer, water, and roads both new development and maintenance of existing**
- **Promote land use compatibility through sound growth policies that promote land availability and updated zoning regulations**
- **Promote affordable housing**
- **Promote the planning and development of public parks and better public access to the Lake of the Ozarks from the city.**
- **Promulgate and promote “vision” for what the City of Lake Ozark can be in the future.**

*All previous information was direct description and recommendation from current comprehensive plan.*

# TAX INCREMENT FINANCING

Tax Increment Financing (TIF) allows local governments to invest in property or public infrastructure. This is done by capturing future anticipated increase in tax revenue that will be generated by the project. A TIF is usually in place when a large-scale project is able to be developed in the jurisdiction of the TIF. When the project is complete, an increase in the value surrounding the land such that the resulting incremental local tax revenues generated by the new project can support the bond issue. TIF bonds have been used to fund land acquisitions, sewer and water upgrades, environmental remediation, construction of parks, and road construction. City of Lake Ozark currently has three TIF districts that are still active.

## HORSESHOE BEND PARKWAY INTERIOR DISTRICT

The Horseshoe Bend Parkway Interior District was prepared to provide developers with direction and framework for initiating development within the Horseshoe Bend Parkway District. The Overall planning objectives for this district were to:

- **Create mixed-use, dense development. Over time, mixed land use provides a social community framework to shop, work, live, and play**
- **Create responsible development to preserve a high quality of life for the area residents**
- **Promote pedestrian activity by designing outdoor spaces which are scaled appropriately**
- **Allow for overall design character that reflects the local style of Horseshoe Bend**

McClure Engineering Company developed this document on January 1, 2006. The outcome was the creation of 242 bypass that connects Horseshoe Bend Parkway and Hwy 54. With aspiration of commercial development to be constructed on the land, this has yet to be fully developed, though some construction has begun in 2021.

## BRISCOE TIF

Briscoe's Ozark Development's TIF is a redevelopment project that is approximately 88 acres. This TIF proposed to develop in three different projects. First project consists of 10 acres and result in approximately 77,000 Sq. ft of general commercial office, institutional, and retail. Second project consists of 41 acres of community use, totaling 297,414 sq. ft. Third project allowed 37 acres of approximal 322,000 sq. ft of added retail.

The original plan and approval date as January 1, 2008, with a 21-year life span. The TIF has experienced significant multifamily housing development.

## EAGLES LANDING – U.S. HIGHWAY 54 AND BUSINESS 54

Under the proposed TIF plan, the redevelopment area would be developed into four projects briefly described as phase 1, consisting of 312,206 sq. ft of retail space. Phase 2 consist of 212,563 sq. ft of retail space. Phase 3 consist of 200,690 sq. ft of retail space. Phase 4 consist of 210, 000 sq. ft of retail, lodging, and residential use. This TIF was approved on April 4, 2007 and is currently sitting with a Marcus Eagles Landing Cinema, Menards, Kohls, CVS, Casey's and Buffalo Wild Wings. The predicted number of new jobs was 750 and currently at 355 to date. There are nine remaining years on the TIF to complete entire project. In addition to existing retail, ALDI Supermarket is expected to be operating in the next year.

# CITY OF LAKE OZARK BUDGET

## GENERAL FUND

City of Lake Ozark general fund cash account maintains a balance in excess of \$400,000 throughout the year. It is noted that City of Lake Ozark is maintaining additional general revenue funds in the form of CD's. These CD's have amounts of \$198, 148.38 and \$31,795.79 along with two cash accounts totaling \$60,079.80 for an overall reserve of \$290,023.97. The Cash carryover funds for the end of FY2020 were budgeted at \$155,000 but are expected to be \$0. The reserve funds are not considered to be part of the operating budget and require a specific action on the part of the board prior to their use for operations and FY2021 budget.

Below are the charts of different budgets the City of Lake Ozark has, including the General Fund. The chart will read what is on the annual budget report having revenue on top and expense on bottom.

## 2021 Budget Summary

### GENERAL FUND REVENUE

TYPE	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>ADMIN COLLECTION</b>	<b>2,164,652</b>	<b>1,896,922</b>	<b>2,267,401</b>	<b>2,314,702</b>
<b>POLICE COLLECTION</b>	<b>136,836</b>	<b>135,266</b>	<b>145,409</b>	<b>69,615</b>
<b>DISPATCH</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>COURT COLLECTION</b>	<b>138,708</b>	<b>126,771</b>	<b>133,886</b>	<b>140,150</b>
<b>PLANNING COLLECTION</b>	<b>74,825</b>	<b>57,078</b>	<b>61,295</b>	<b>76,325</b>
<b>CARRY OVER</b>	<b>155,000</b>	<b>0</b>	<b>0</b>	<b>166,000</b>
<b>TOTALS</b>	<b>2,670,021</b>	<b>2,216,036</b>	<b>2,607,992</b>	<b>2,766,792</b>

### GENERAL FUND EXPENES

TYPE	2020 BUDGET	2020 YTD	2020 PROJ YE	2021 REQUEST
<b>ADMIN TOTAL</b>	<b>1,236,078</b>	<b>1,114,488</b>	<b>1,293,298</b>	<b>1,247,818</b>
<b>POLICE</b>	<b>976,171</b>	<b>733,930</b>	<b>857,644</b>	<b>1,012,522</b>
<b>DISPATCH</b>	<b>272,939</b>	<b>229,006</b>	<b>254,891</b>	<b>283,727</b>
<b>COURT EXPENSE</b>	<b>99,659</b>	<b>83,579</b>	<b>91,951</b>	<b>104,720</b>
<b>PLAN &amp; ZONE</b>	<b>81,269</b>	<b>70,439</b>	<b>79,322</b>	<b>117,774</b>
<b>TOTAL</b>	<b>2,666,117</b>	<b>2,231,442</b>	<b>2,577,106</b>	<b>2,766,561</b>

### TRANSPORTATION REVENUE

TYPE	2020 BUDET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>REGULAR REV</b>	<b>748,949</b>	<b>723,113</b>	<b>811,063.53</b>	<b>785,439</b>
<b>CARRY OVER</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### TRANSPORTATION EXPENSE

TYPE	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>TRANS EXPENSE</b>	<b>732,653</b>	<b>652,768</b>	<b>772,806</b>	<b>771,495</b>

### SEWER FUND REVENUE

<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>REVENUE UTILITY</b>	<b>1,238,015</b>	<b>1,150,345</b>	<b>1,265,145</b>	<b>1,272,439</b>
<b>CARRY OVER</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>1,238,015</b>	<b>1,150,345</b>	<b>1,265,145</b>	<b>1,272,439</b>

#### SEWER FUND EXPENSE

<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>SEWER EXPENSE</b>	<b>1,235,459</b>	<b>1,005,321</b>	<b>1,220,096</b>	<b>1,235,447</b>

#### WATER FUND REVENUE

<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>WATER REVENUE</b>	<b>765,300</b>	<b>726,456</b>	<b>791,465</b>	<b>795,400</b>
<b>CARRY OVER</b>	<b>206,353</b>	<b>0</b>	<b>150,000</b>	<b>11,000</b>
<b>TOTAL</b>	<b>971,653</b>	<b>726,456</b>	<b>941,465</b>	<b>806,400</b>

#### WATER FUND EXPENSE

<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>WATER EXPENSE</b>	<b>971,653</b>	<b>858,491</b>	<b>940,630</b>	<b>806,139</b>

#### TIF FUND REVENUE

<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>TIF REVENUE</b>	<b>1,549,880</b>	<b>1,600,776</b>	<b>1,825,138</b>	<b>1,889,779</b>
<b>TIF CARRY OVER</b>	<b>46,063</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>1,595,943,776</b>	<b>1,600,776</b>	<b>1,825,138</b>	<b>1,889,779</b>

#### TIF FUND EXPENSE

<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>TIF EXPENSE</b>	<b>1,551,277</b>	<b>1,788,651</b>	<b>1,852,142</b>	<b>1,889,779</b>

#### NID FUND REVENUE

<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>NID REVENUE</b>	<b>233,050</b>	<b>74,574</b>	<b>233,055</b>	<b>233,050</b>
<b>NID TRANSFER</b>	<b>24,000</b>	<b>25,826</b>	<b>25,826</b>	<b>21,282</b>
<b>TOTAL</b>	<b>257,050</b>	<b>100,400</b>	<b>258,881</b>	<b>254,332</b>

#### NID FUND EXPENSE

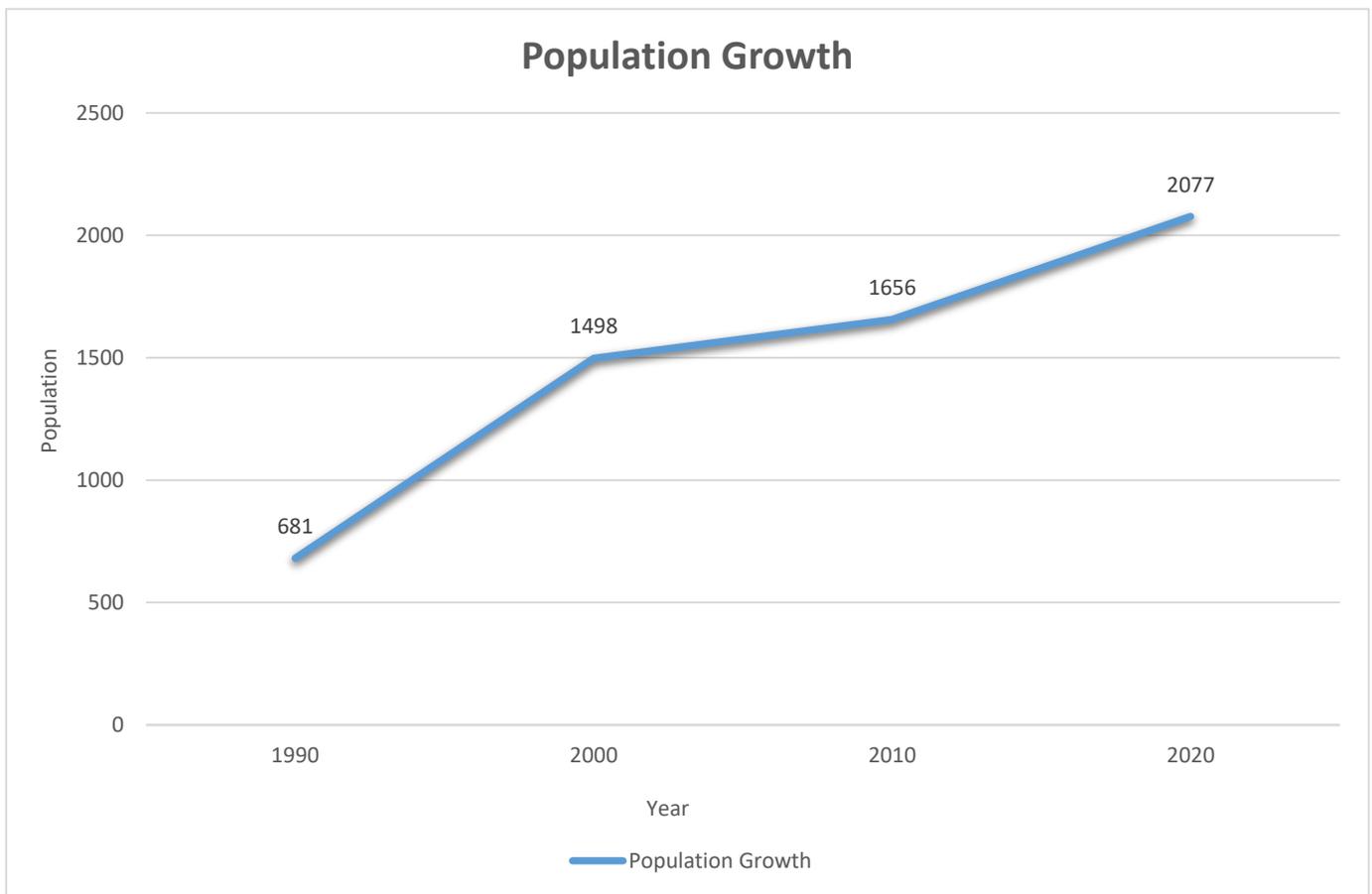
<i>TYPE</i>	2020 BUDGET	2020 YTD	2020 PROJECT YE	2021 REQUEST
<b>NID EXPENSE</b>	<b>257,041</b>	<b>257,543</b>	<b>257,543</b>	<b>254,332</b>

\*\* NID Revenue transfer comes from general fund cash-on-hand for specific funds as a subsidy to cover expenses for Eagle Roscoe, and Knox Point due to not generating enough revenue to offset the bond payments.

# DEMOPGRAPHICS OF LAKE OZARK

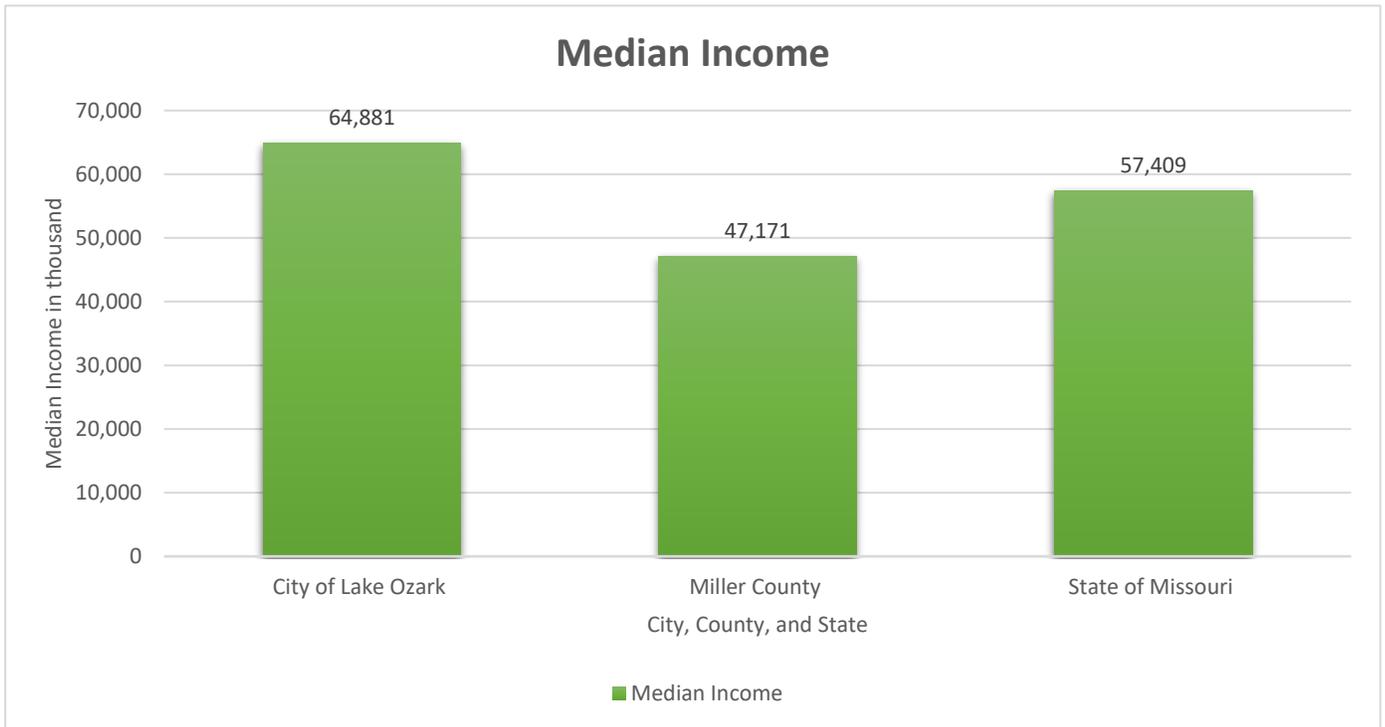
## POPULATION OF LAKE OZARK

With a population of 2,077, Lake Ozark is a small but vibrant community that generates large crowds of tourists and families in the summer season. The tourist population will fluctuate throughout the season when families and guests visit the area when on vacation or work functions. The Lake has been a family destination as well as popular with outdoor recreation such as boating, fishing, hunting, and more. The Lake of the Ozarks on average sees about 5.4 million travelers throughout the year. In 2020, the Lake of the Ozarks would see those averages increase year-round as a result of Covid-19 shift discussed in this plan's introduction. With this influx of people, local cities boasted thriving businesses while others were economically impacted negatively. When the Lake of the Ozarks remained a viable location to live and do business, people began purchasing homes in the area, making housing supply limited and values increasing exponentially. Lake Ozark has almost tripled in population since 1990 and has seen an increase of 12% since the 2010 census.

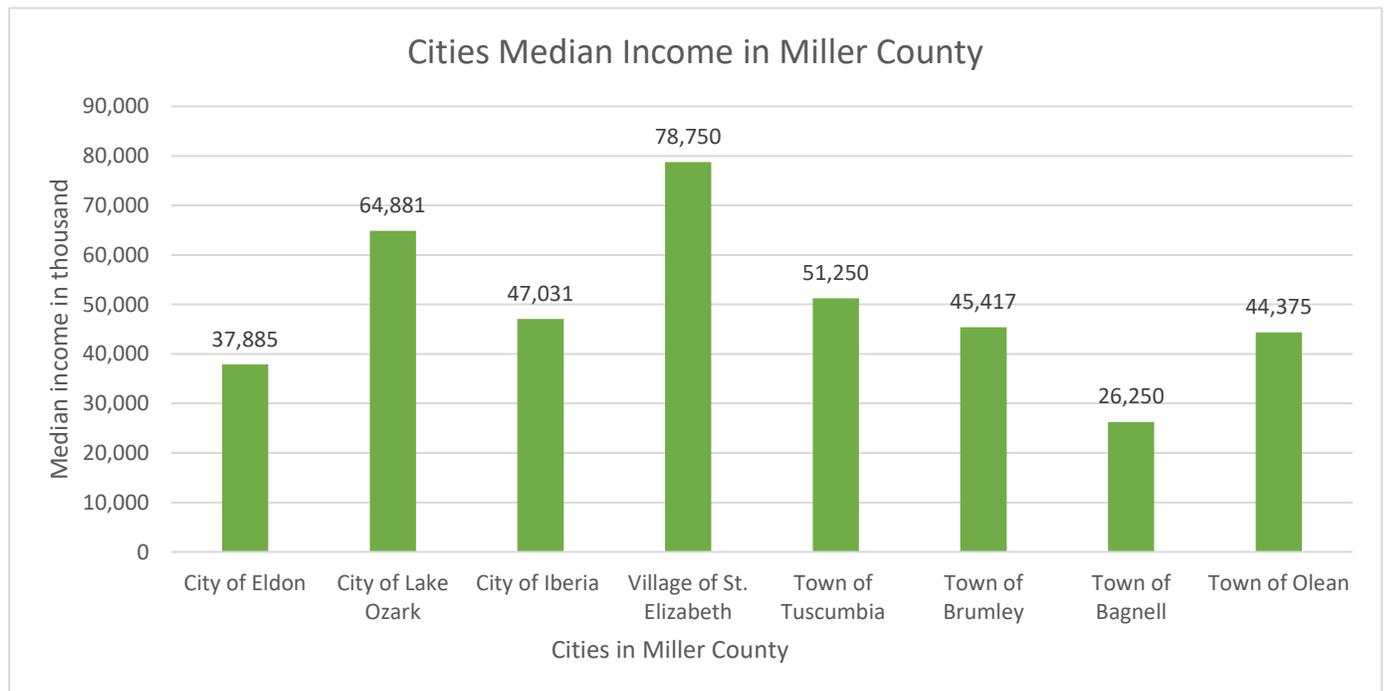


## ECONOMIC CHARACTERISTICS

The City of Lake Ozark’s median income in the 2020 census is \$64,881. When compared to Miller County and state of Missouri median income, the City of Lake Ozark is at a higher average compared to the two. Miller County is \$47,171 and State of Missouri is \$57,409.



The next chart shows the median income of the cities in Miller County.



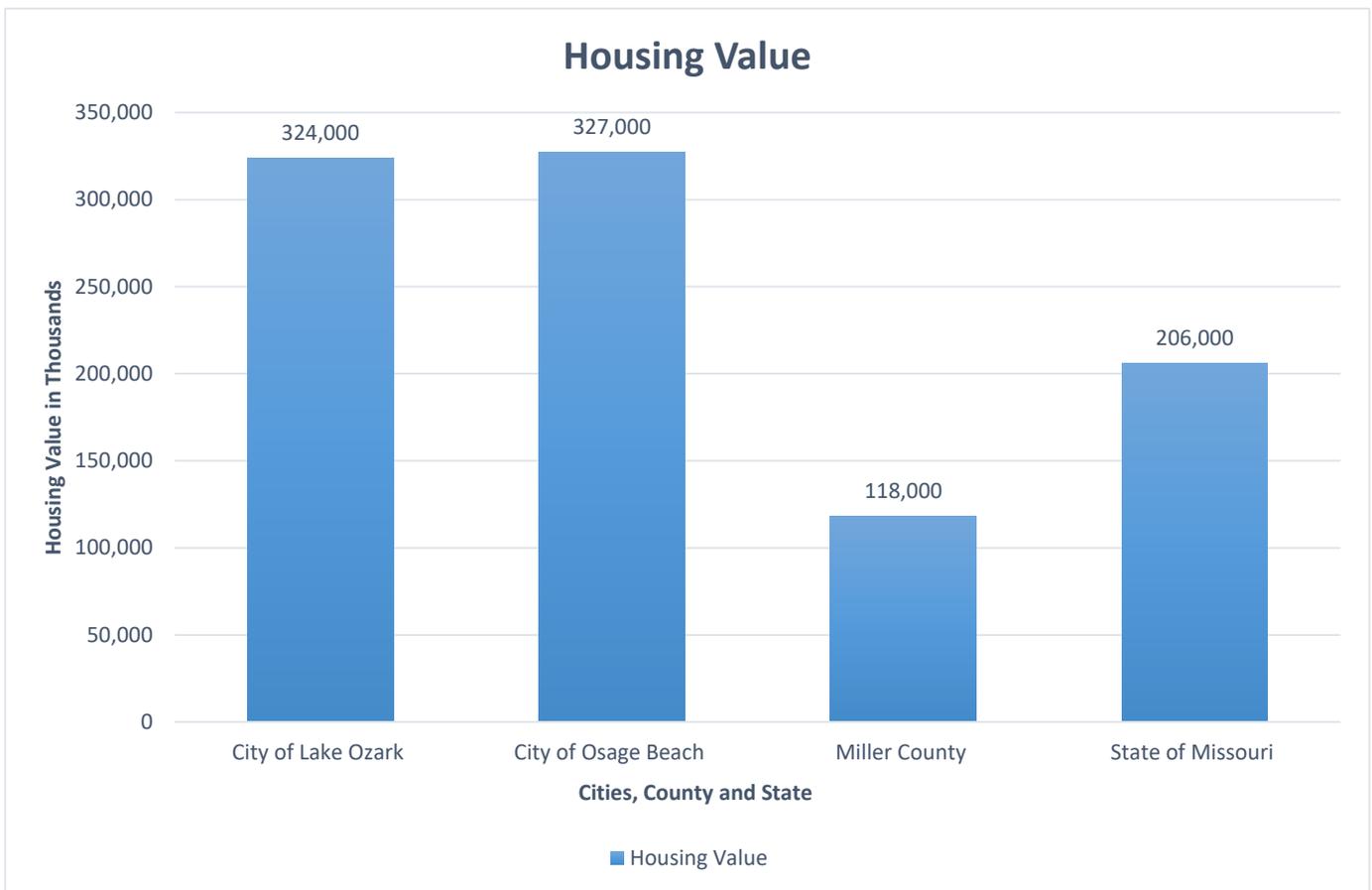
## HOUSING CHARACTERISTICS

The City of Lake Ozark’s median housing value is higher than cities in the county as well state and nationwide. The current estimated median housing value for Lake Ozark is \$324,007, according to online real estate website Zillow.

Lake Ozark sits in two counties, Camden and Miller Counties. Most new local residential development is in Miller County. With the luxurious appeal of the lake and waterfront property, values of homes that are second or third tier options are increasing in the area as well surrounding communities.

Participants in the community engagement meetings suggest creating more diverse housing that would allow a variety of families and individuals to live in the area comfortably and create more job opportunities for businesses seeking to expand their production.

The chart below shows the comparison of housing values in the state, county, and neighboring city of Osage Beach.



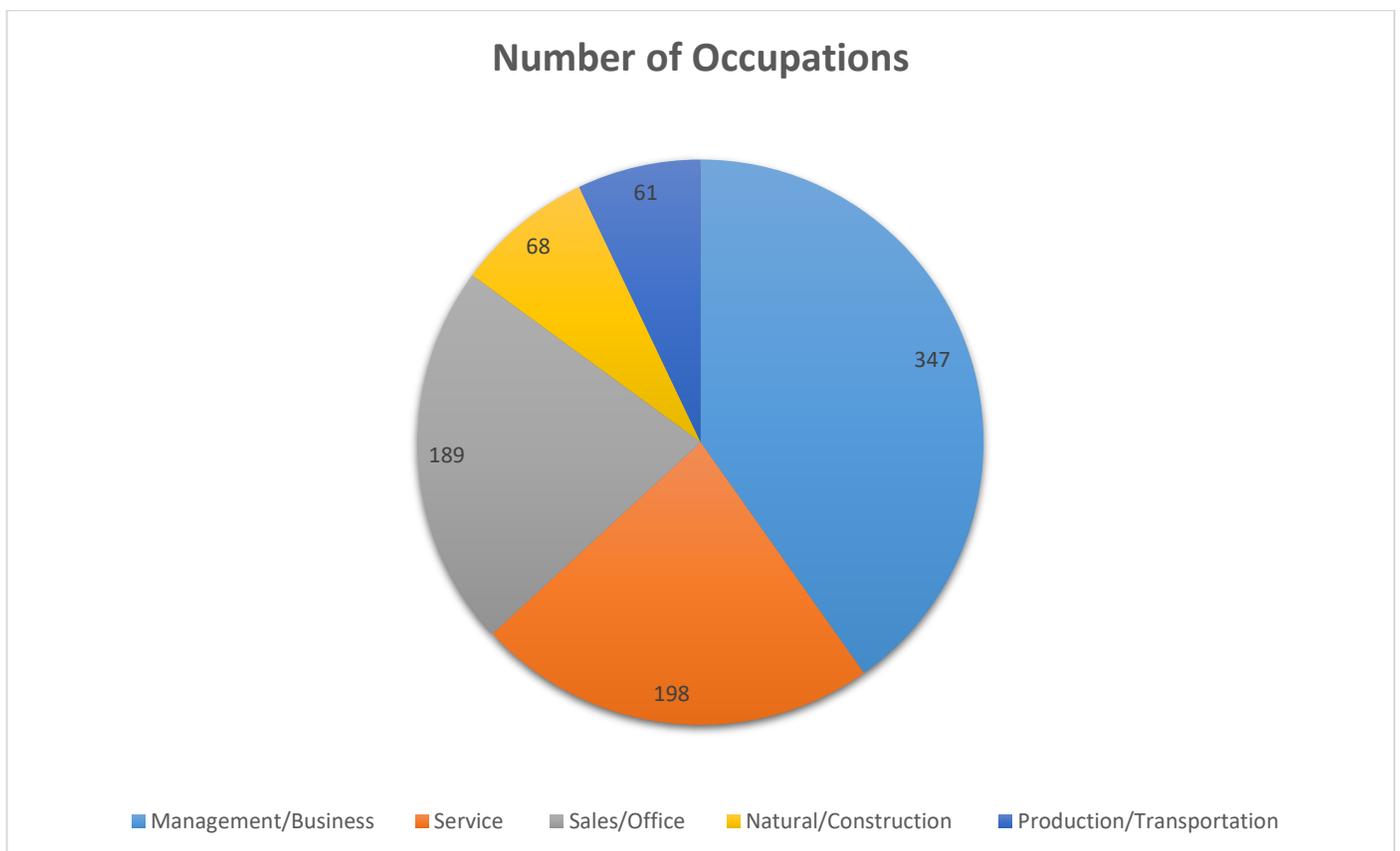
## EMPLOYMENT OPPORTUNITIES IN LAKE OZARK

The City of Lake Ozark attracts many seasonal guests and tourists during the summer months due to the number of recreational activities of Lake of the Ozark. During the off-season months, the appeal is limited due to colder weather, school being in session, and a limited number of indoor activities that provide entertainment year-round. Occupations that surround the lake are multiple resorts, hotels, restaurants, some professional industries and skilled labor opportunities.

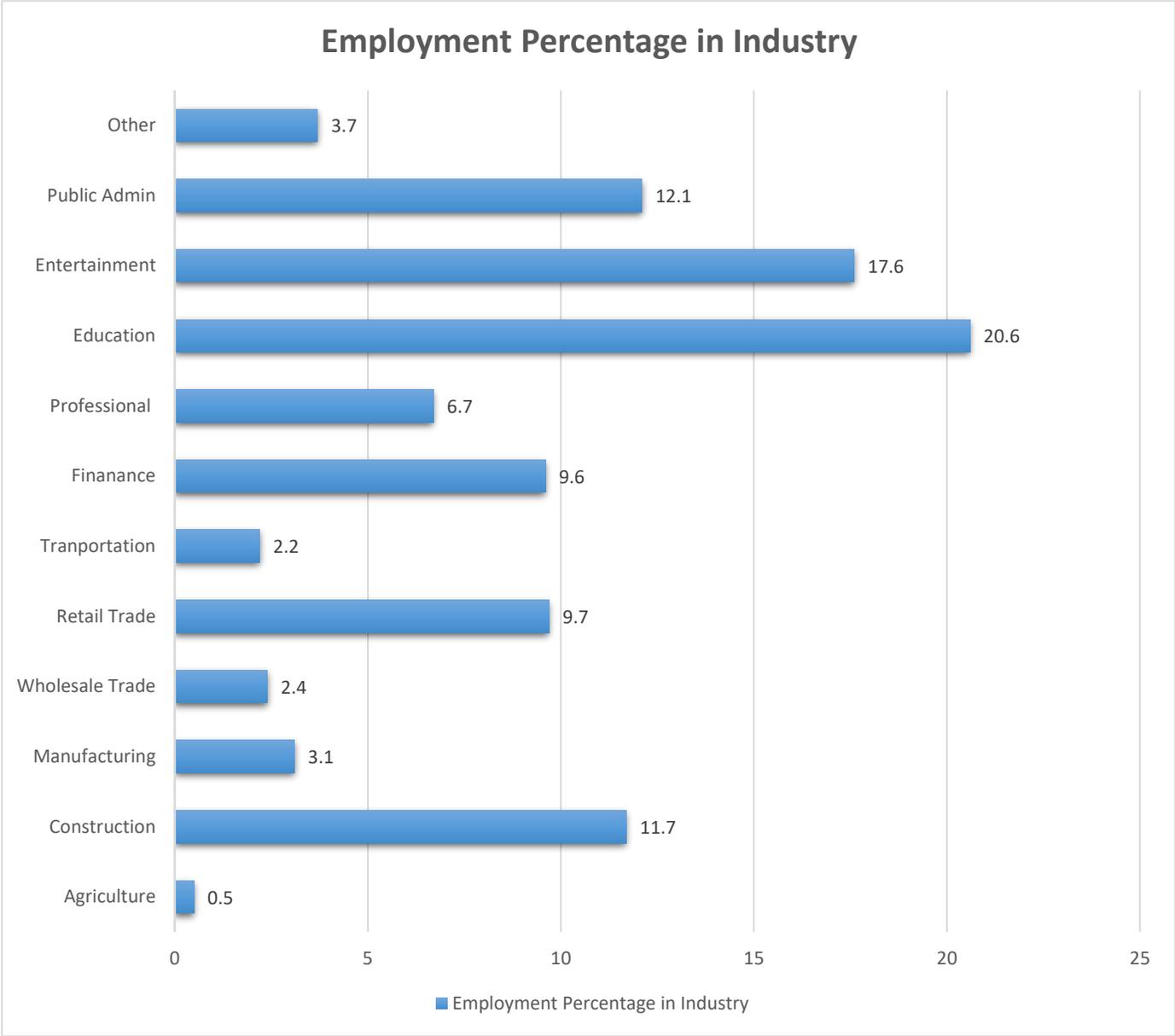
The City of Lake Ozark is currently developing a designated area for future industrial opportunities to provide more year-round employment, as well diverse skill employment so there is opportunity for every citizen in the region to be applicable to work.

Surrounding cities in the region have developed manufacturing industries or blue-collar work environment to provide employment to citizens in the area. A great example is the City of Eldon having Quaker Windows and Doors expand their production from Freeburg, Missouri. Quaker Windows and Doors are in the process of expanding their new building and production adding another 200,000 sq. ft to its facility and adding additional 150+ employment opportunities.

The chart below shows the occupation for civilian employed population 16 years and older in Lake Ozark



The chart below shows the industry for civilian employed population 16 years and older in Lake Ozark.



\*\* All information received was from Census.gov 2020 census.

# COMMUNITY FACILITIES IN LAKE OZARK

Community Facilities are facilities that serve the City of Lake Ozark and its residents. These facilities include the police department, fire department, school district, health clinics, city hall, and city parks. These facilities create a healthy and safe environment for all citizen and business owners in Lake Ozark.

## POLICE DEPARTMENT

The City of Lake Ozark prides itself on its commitment to public safety and community service. The men and women of the Lake Ozark Police Department have dedicated professionals who demonstrate professionalism by their actions, attitude, and abilities. LOPD is committed to apprehending criminals, actively investigating crime, establishing fairness to all people, maintaining integrity, and being above reproach personally and professionally. LOPD members will strive to perform at the highest level possible while providing police service to all city residents and visitors

LOPD has 12 staff officers, which include detectives, patrol officers, and a School Resource Officer. The department is always looking for men and women that are wanting to serve their community.



## FIRE DEPARTMENT

Lake Ozark Fire Protection District has four active stations that house equipment to protect the city and surrounding communities. The Lake Ozark Fire Protection District employs 32 career firefighters.

- **Station #1:** Headquarters for all four stations resides at 1767 Bagnell Dam Blvd. The station houses a ladder, Engine, Rescue, Dive, Brush, Medic and Reserve Engine.
- **Station #2:** Located at 4615 Horseshoe Bend Rd (Village of Four Seasons) is equipped with a Ladder, Engine, Tanker, Medic, and Brush Truck.
- **Station #3:** Located on Welsh Rd, is equipped with Engine, Tanker, Brush, and Mass Casualty Unit.
- **Station #4:** Located at 6 Allen Rd, is equipped with historical Engines, Safety Trailer, Ladder, and Medic



## PUBLIC SCHOOL DISTRICT

School of the Osage is the primary school district in Lake Ozark. School of the Osage consist of five educational buildings that serve grades Pre-K through 12<sup>th</sup> grade. The Upper Elementary, Middle School, and High School are located in Osage Beach, and Early Childhood Learning Center and Heritage Elementary are located in Lake Ozark. Location of the educational buildings are:

- Early Childhood Learning Center: 1571 Bagnell Dam Blvd, Lake Ozark MO
- Heritage Elementary: 1501 School Rd, Lake Ozark Mo
- Upper Elementary: 626 Hwy 42, Osage Beach MO
- Middle School: 6365 Hwy 42, Osage Beach MO
- High School: 636 Hwy 42, Osage Beach MO



## HEALTH CARE CLINICS

City of Lake Ozark has two major healthcare clinics from surrounding hospitals. They are:

### LAKE REGIONAL CLINIC

Lake Regional Healthcare System has seven primary care clinics in Camden, Laclede, Miller, and Morgan Counties. These clinics provide preventive care, such as annual wellness exams and care for acute illnesses and chronic conditions. Providers may be family medicine practitioners, pediatricians, and internists. City of Lake Ozark has:

- **Pharmacy**
- **Physical and Occupational Therapy**
- **Health Clinic**



## CITY HALL

City of Lake Ozark City Hall provides billings and services for residents and businesses within the city limits. The facility is located at 3162 Bagnell Dam Blvd, Lake Ozark MO. Also located in the same building is the headquarters for Lake of the Ozark Police Department. City Hall exists as a resource for citizens who have questions or are in need of doing business with the city, such as getting a business licensed or a building project permitted.



## CITY PARK

The City of Lake Ozark has two roadside parks located next to and across from City Hall. The parks have benches to sit on, with a view of the Lake of the Ozarks. Both parks do not currently have playground equipment for families or children. The primary use for these parks is taking a break from driving, meeting up with others, and a quick lunch break.





# SECTION 2

# LAKE OZARK TODAY



# CURRENT LAKE OZARK ECONOMIC DEVELOPMENT

The City of Lake Ozark is known primarily for its various tourist attractions and the historical development of the Lake of the Ozarks. Lake Ozark is host to a variety of professional services, retailers, industrial and trades-based employers, and service industry establishments.

Economic groups that help support economic development initiatives for the City of Lake Ozark and surrounding communities include Lake Area Chamber of Commerce, Lake of the Ozarks Council of Local Governments, and Lake Ozark Regional Economic Development Council.

## ECONOMIC DEVELOPMENT GROUPS

### LAKE AREA CHAMBER OF COMMERCE

Lake Area Chamber of Commerce serves over 600 members. Their focus is member-driven, offering individualized support, focusing on every opportunity to strengthen and spotlight the significance of each business and non-profit organization they collaborate with daily.



### LAKE OF THE OZARKS COUNCIL OF LOCAL GOVERNMENTS

Lake of the Ozarks Council of Local Governments (LOCLG) is the regional planning commission that serves four counties of Camden, Laclede, Miller, and Morgan. Working with Federal and State agencies, LOCLG provides coordination and technical support to local jurisdictions. With a wide variety of projects and support available, Lake of the Ozarks Council of Local Governments offer to its community's expertise in planning, grant writing, and technical assistance.



### LAKE OZARK REGIONAL ECONOMIC DEVELOPMENT COUNCIL

LORDEC was formed to promote a regional approach to the market the Lake Area. LOREDC consist of communities within a three-county region in Central Missouri – Camden, Miller, and Morgan Counties. LOREDC encourages economic development by providing organizations, program development, motivation coordination, and evaluation of community projects, programs, and resources.



## ECONOMIC PROFILE OF LAKE OZARK

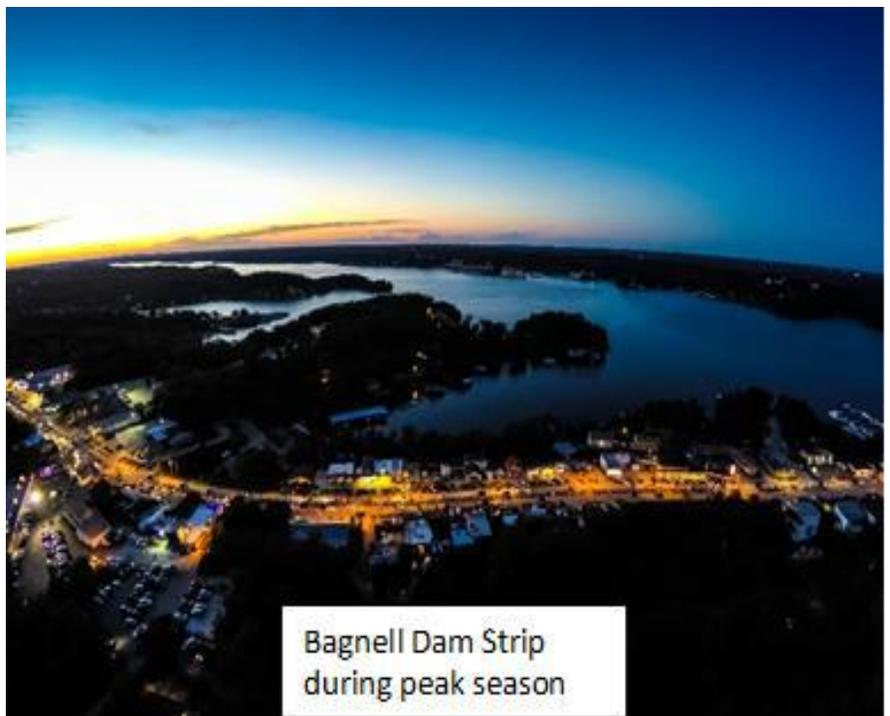
Since the last update of the Lake Ozark Comprehensive Plan, the City of Lake Ozark has witnessed growth in retail development in the Eagles Landing TIF District. Since the approval of the TIF, the project has developed multiple commercial outlets such as Menards, Kohls, and CVS. Other outlets are Marcus Theater, Buffalo Wild Wings, and Casey's General Store, with ALDI scheduled to open in 2022.



Image from Cochran engineering – Eagles Landing, Lake Ozark, MO

The Bagnell Dam Strip is the primary tourist destination in Lake Ozark. Featuring access to Bagnell Dam, local stores, dining, bars, and family entertainment, there are a variety of options for locals and visitors to enjoy. Events are held throughout the summer seasons that draw thousands of visitors to the city and local businesses.

Further in this plan, the Bagnell Dam Strip will be highlighted as one area for a potential redevelopment plan.



Bagnell Dam Strip during peak season

# CURRENT RESIDENTIAL DEVELOPMENT

Current data from Census.gov shows Lake Ozark's average median income at \$64,881, with the average housing value being \$324,000. Lake Ozark has higher rates in these areas than nearby cities due to the geographical proximity to the Lake of the Ozarks.



The picture on the left shows a single-family home built along the waterfront of the lake's shoreline. Waterfront homes such as these surround the lake and are in several price ranges. Many homes are built with a smaller footprint, but it is common to see this type of structure along the lakeside within the city.

When looking at the City of Lake Ozark, you'll find most of the residential housing units are located in the northern part of the city. The Northshore area and Osage National developments feature more

single-family residential homes, while multi-use family housing is seen in central part of Lake Ozark, and along the shoreline of the Lake. One major issue that comes to the table is affordable housing. The City of Lake Ozark has a handful of workforce units that have recently developed. Fish Haven Apartments is an income-restricted apartment designed to house low-income families. Across from these apartments is Palm Ridge Senior Living Center. Funded by state tax credits and private development, these sites have plans for continued expansion in the coming years.

Pictured at right is a unit floorplan for Fish Haven Apartments, and the architectural rendering for the one of the property's structures.

The units range from 2 bedroom/ 2bath at 977 sq. ft to 3 bedroom/ 2 bath at 1,170 sq. ft

Units in Fish Haven Apartments include standard appliance amenities, common areas, and have a 24/7 maintenance staffer.



Fish Haven Apartments – Lake Ozark, Mo



Condominiums are a very prominent housing option at the Lake of the Ozarks, providing several housing units in one location. Many local units have a community dock where owners store watercrafts, and several may feature onsite parking and storage areas. Often featuring breathtaking views, these housing units are mainly filled with retirees, vacationers, or part-time residents.

Many opt to purchase a condo unit in a later stage in life, when the family size or need for space has decreased. Popular among the senior demographic due to community living, efficient housing space, and presence of amenities, they may not serve as a long-term housing solution for this demographic due to accessibility issues present with steep staircases to reach upper units.



# CURRENT INFRASTRUCTURE

## CURRENT TRANSPORTATION INFRASTRUCTURE

Lake Ozark is located approximately 40 minutes from the state capital in Jefferson City, 3 hours from St. Louis and Kansas City, Missouri and 2 hours from Springfield, Missouri. These major cities play an essential role in rural Missouri's logistics network. The short distance from Kansas City, St. Louis, and Springfield allows Lake Ozark to be an excellent destination for those within a convenient drive radius.

Though Lake Ozark is a small community, the traffic associated with tourism has led to issues with parking, street conditions, and roadways that could use revitalization to create more accessibility for delivery trucks and everyday commuters. Lake of the Ozarks Council of Local Governments recommends correlating a feasibility study or a master plan for parking and commuting throughout the central business district of Lake Ozark.

The population of Lake Ozark fluctuates during the year. The summer season is the busiest, due to the influx of tourists and second homeowners taking advantage of the lake's summer activities. Three major holiday weekends (Memorial Day, 4<sup>th</sup> of July, and Labor Day) create an extraordinarily high traffic flow of tourists that creates delays in travel time when crossing Bagnell Dam and through Bagnell Dam Blvd.

By the time this document is adopted, Bagnell Dam would have completed a resurfacing project that repaired the current surface with new concrete that has been deteriorating from travel, elements of changing seasons and lifespan of the structure. MoDot (Missouri Department of Transportation) found more structural damage than expected and advises limiting the weight of trucks that cross the dam to 18 tons. This is a dramatic change in transporting goods to Lake Ozark's Central Business District, resulting in a logistical challenge for supplying goods.

Lake of the Ozarks Council of Local Governments has promoted an alternative route later in this document which will allow delivery trucks to access the strip without turning around on Bagnell Dam Blvd. Mentioned earlier, developing a Downtown Master Plan would plan for this alteration that the city will encounter after repairs are made to Bagnell Dam as well as plan for additional parking, sidewalk renovation, trails and paths for pedestrians to access the variety of venues on Bagnell Dam Blvd.

## CURRENT PUBLIC UTILITIES

Public utilities are a vital part when providing the necessities for a community or municipality to function. Lake Ozark provides water and sewer service to most areas of the city, while Ameren Electric supports residents with electricity.

### WATER

In 2021, the City of Lake Ozark upgraded their water tower control units that power the north water tower. One unit was estimated to be 40 years old, and the other was 20 years old. A single new control unit will now integrate rules for both wells. This update will help the city to maintain better data collection for the city water distribution and loss. The city provides to over 1,090 businesses and residences in the city.

### WASTEWATER

The city's wastewater collection system was constructed in the late 1970s to serve the regional treatment facility. The original 1970s facilities planning area include all of Lake Ozark.

The City of Lake Ozark shares a wastewater treatment plan with the City of Osage Beach. The Lake Ozark/Osage Beach wastewater treatment plant is located a mile from the Osage River in Miller County. The WWTP is operated by a private contractor, currently Alliance Water Source. Both cities share the cost of the facility proportionality based on flow. The Lake Ozark/Osage Beach joint sewer board administers the structure, process, equipment, and arrangements necessary to treat and discharge wastewater at the WWTP.

In 2022, the Board of Aldermen initiated a feasibility study to determine the structure and costs of expanding water and wastewater services to the remainder of streets in the Northshore area. This plan indicates a significant need for capital to build these extensions to the necessary standard and will require careful management and administration from the city, as well as cooperation from residents.



# CURRENT LAND USE IN LAKE OZARK

## LAND USE: LOW-DENSITY RESIDENTIAL



### DESCRIPTION:

Neighborhoods emphasizing single-family detached homes attached single-family homes, and small-lot single-family homes may be permitted based on location.

### INTENSITY:

1-3 UNITS PER ACRE

### USES:

Innovative single-family forms may be permitted with a detailed review, restricting land use and emphasizing single-family detached development. Civic uses are generally allowed with special permission for higher intensity uses. Projects will typically be provided with complete city services.

### FORM:

Developments should provide connectivity both for cars and pedestrians. A framework of streets and open space should create a sense of neighborhood. Densities should be higher at transition points with other more intense uses or districts.

### COMPATIBILITY:

Compatible with most single-family detached housing. Attached are single-family and some townhome developments. Traffic and higher intensity should be directed away from these areas and along major thoroughfares. Building elements and scale should be consistent with surrounding development.

### PARKING:

The majority accommodated off-street in private garages and driveways with a limited amount of overflow parking allowed on the street.

Due to the limited demand for on-street parking, neighborhood streets can often be narrow, with parking restricted to one side.

## LAND USE: MEDIUM DENSITY RESIDENTIAL



### DESCRIPTION:

Neighborhoods incorporate many housing types, including single-family detached, single-family attached, townhouse, two-family (duplexes), and small-lot single-family. Civic uses would also generally be allowed.

### INTENSITY:

3-7 UNITS PER ACRE

### USES:

Restrictive land use, emphasizing a mix of housing styles including single-family detached, single-family attached, and townhouse. Limited multi-family development may be allowed with detailed review and criteria.

### FORM:

High level of connectivity between and within developments. Connections to neighborhood commercial services and civic destinations should provide a sense of neighborhood. Developments should have articulated scale and maintained the identity of individual units. Densities should be higher at transition points with other more intensive districts

### PARKING:

Off-street, in private garages, and driveways with a limited amount of overflow parking allowed on-street.

Parking facilities should manage stormwater and be screened from adjacent land use.

## LAND USE: HIGH DENSITY RESIDENTIAL



### **DESCRIPTION:**

Ideal for neighborhoods that incorporate a mix of housing, including multi-family housing.

### **INTENSITY:**

12 OR MORE UNITS PER ACRE

### **USES:**

Allows multi-family and compatible civic uses.

### **FORM:**

It is located at sites with access to major thoroughfares and activity centers. It should be integrated with nearby residential communities. Traffic should have access to the collector or arterial streets to avoid overloading local roads. High level of pedestrian access and connectivity, avoiding the creation of compounds.

### **COMPATIBILITY:**

Conflicts with low-density residential developments should be resolved in project design. Landscaping, buffering, and screening should be employed to minimize adverse effects.

### **PARKING:**

Accommodate with surface parking lots, parking garage. Parking facilities should manage stormwater and be screened from adjacent land use.

## LAND USE: LAKEFRONT MIXED-USE



### DESCRIPTION:

Vibrant areas that draw customers and employees outside the immediate area. A mix of housing types and commercial uses would benefit the community of Lake Ozark.

### INTENSITY (DU/A):

7-12 UNITS PER ACRE

### USES:

A mix of complementary uses, including all housing types, parks, and commercial use. Amenities such as a park, plaza, and quality streetscape should be prevalent in other residential housing codes.

### FORM:

A high-connectivity grid pattern expands viable locations for commercial land use. This section would provide more connectivity to families seeking to live on Bagnell Dam Strip or stay for the weekend.

### COMPATIBILITY:

Compatibility should be achieved through increased attention to traffic circulation and parking, site and building design, and on-site operations.

Ideal land use would be smaller commercial and residential settings, whereas more prominent retail or offices should cluster around arterial streets.

### PARKING:

Accommodate off-street parking in private garages, driveways, and on-street (limited) and surface parking lots. Parking facilities should manage stormwater and be screened from adjacent land use.

## LAND USE: COMMERCIAL



### DESCRIPTION:

The commercial category includes a variety of commercial uses, including major retailers, multi-use centers, restaurants, and residential high-density housing. Small scale or more neighborhood-oriented commercial services may be integrated into an Urban Mixed-use area with additional consideration to the design and orientation of the site for another compatibility.

### POTENTIAL ZONING:

C-2 GENERAL COMMERCIAL

C-1 CENTRAL COMMERCIAL

C-3 MIXED-USE HIGH DENSITY

### USES:

Uses for this section would be retail outlets. Offices, residential uses, or traditional enterprise can exist here.

### FORM:

May include freestanding structures, attached centers, and vertical configurations. Commercial uses should consider the context of their surroundings, provide pedestrian connections between adjacent properties, and maximize the positive interactions between complementary commercial ventures.

### COMPATIBILITY:

They are typically situated on arterials, intersections, and established commercial areas. Commercial uses should feature unobtrusive monuments, integrate landscaping into street frontage and site design, and minimize the number of driveway access.

### PARKING:

Developments should supply off-street parking nearby of the businesses. Pedestrian pathways and landscaping should be a part of the parking areas to increase easy access and safety to and from the stores.

## LAND USE: INDUSTRIAL



### DESCRIPTION:

Areas to accommodate industrial uses that are difficult to integrate with less intensive services due to negative impacts from heavy traffic, noise, or odors.

The city of Lake Ozark has identified two locations that can house new industrial manufacturing and light manufacturing, creating a more diverse work environment at the Lake of the Ozarks.

### USES:

All types of industrial, manufacturing, warehousing, distribution centers, and office space. Having this use will create more working opportunities throughout the region.

### PARKING:

Typically accommodating through off-street lots, surface lots can be shared with other complementary ventures.

### FORMS:

Designation of any industrial areas should be done with consideration of the following factors.

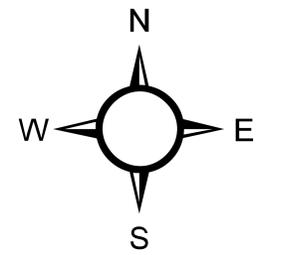
- **Highway access**
- **Availability and capacity of water and sewer service**
- **Compatibility of neighboring land use**
- **Impact of added employee/truck to the level of service of roadways in the surrounding area and effects on the non-industrial uses along those roadways**

### COMPATIBILITY:

Development within industrial and manufacturing areas will be similar, so compatibility is less challenging to manage; however, the following should be considered in the areas where industrial abuts other land use categories.

- **Design standards, including land buffers, architectural and site design standards, and other appropriate measures implemented through PUD or new codes.**
- **Operational standards that consider traffic, noise, lighting, and air quality**

# City of Lake Ozark Zoning Map



0 0.25 0.5 1 Miles

## Legend

- City Limits
- City of Lake Ozark Roads
- Zone\_Class**
- C-3, Business Heavy High Density
- C-1, Business-Central
- C-2, Business-General
- M-1, Industrial Light
- LMU, Lakefront Mixed Use
- M-S, Manufactured Home Park Residential
- CR-3, Mixed Use High Density
- R-3, Multi-Family Dwelling
- PUD, Planned Development
- R-1, Residential-Low Density
- T-H, Townhouse Subdivision Development
- R-2, Two-Family Dwelling
- Undefined, Null
- Lakeland\_Poly
- Major Lakes
- Major Rivers



# SECTION 3

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LAKE OZARK  
TOMORROW



# FUTURE ECONOMIC DEVELOPMENT

## CITY OF LAKE OZARK FUTURE DEVELOPMENT OPPORTUNITIES

Defining clear goals and practical steps toward future development for Lake Ozark will allow the city to grow and expand economically, with new development in the TIF districts, business district, and central commercial district. These opportunities would induce substantial traditional and affordable housing for community's work force, as well as attract new business seeking to expand their service in the area.

With development land available within the existing TIF districts, Lake Ozark Council of Local Governments recommends the City of Lake Ozark seek more development of medium to higher density residential dwellings to house potential employees of new businesses in the future. One method of commercial recruitment is reaching out to established franchises, while advertising the land for potential development.

The City of Lake Ozark has a well-defined and captured market for tourism, with the Lake of the Ozarks and the Bagnell Dam Strip. However, it could still use more housing development to recruit or retain businesses. Current challenges that many companies face when investing is identifying an area with suitable housing supply at the wage level their business model can provide. Solving this puzzle has its challenges, and Lake Ozark can leverage resources to solve the puzzle. These expansion areas would consist of the Horseshoe Bend TIF, Briscoe TIF, and Northshore located across Bagnell Dam.

Looking at attracting new businesses, and growth of current businesses, the City of Lake Ozark needs to pursue more experience-driven attractions, entertainment, and lodging venues, while also retaining a family atmosphere that citizens of Lake Ozark are trying to preserve. This will be achieved by focusing on the business opportunities in the central business district on Bagnell Dam Blvd with in-fill lots that are vacant or tear down existing buildings and building new structures as a redevelopment effort. Pairing this approach with intentional development of skilled, year-round employment opportunities will see Lake Ozark boast a robust and diverse economy.

Focusing on vacant lots will establish the beginning of Lake Ozark's goals and objectives of creating more opportunities for residents and guests within the city. Cooperation between business owners, city staff, and land developers could help achieve these objectives.

## **POTENTIAL FUTURE ECONOMIC DEVELOPMENT SITES AND LOCATION**

Lake of the Ozarks Council of Local Governments has identified sites for future development and created a map to display these locations and significance they have towards the City of Lake Ozark.

### **AREA #1: EAGLES LANDING / US HIGHWAY 54 AND BUSINESS 54**

Eagles Landing is currently being developed and the TIF has been very successful since adopted in 2007. Though the TIF is still active, some vacant lots and buildings need to be fill with retail and housing units. The city's engagement of commercial recruitment firm Next Site in 2021 will help fill the vacant lots and buildings, providing more options for citizens and tourists to visit.

#### **IMPLEMENTATION**

The City of Lake Ozark and owners of the land have the connections and resource to attract new business. Using the resources, as well identifying the needs of the community, parties need to move forward with development of diverse employment opportunities, fulfilling the TIF that is in place. The city and landowner must work on a united front to maximize the opportunities within this district.

Having support from the community will help with the planning process of new industries coming into Eagles Landing the future revenue of the city as well.

### **AREA #2: FORMER ROCK QUARRY / US HIGHWAY 54**

This site was once a rock quarry that held a county TIF but would later expire due to inactivity in the time frame of the TIF. The property was recently rezoned for industrial and general commercial uses. Lake Ozark needs to work towards attracting more firms that could help provide annual employment instead of relying on seasonal opportunities. Another opportunity exists in creating high density housing that could house weekend residents, young adults, empty nesters and more. Businesses developed here will create increased sales tax revenues, as well as significant utility user fees.

The land has been vacant for approximately 20 years and should be a primary target for development by the city.

#### **IMPLEMENTATION**

Sales tax revenue is an essential asset for Lake Ozark. If appropriate, the city and end developer of this site could consider establishing a new TIF district for the site. If a TIF would not be able to serve both parties at this location, finding a way to bring public utilities through an alternative partnership will make the site viable for development and investment by an end-user.

### **AREA #3: OSAGE NATIONAL CORNER LOT**

Lake of the Ozarks Council of Local Governments recommends utilizing this lot and develop a small outlet center, bringing a mix of retail and dining. Having this developed will give more connectivity to the city and residents as well as guests of Osage National. Ideally, this will present a short distance for essential needs of residents, as well provide a place to eat with family and friends.

#### **IMPLEMENTATION**

City of Lake Ozark needs to conduct a survey with residents in the area pertaining to the potential development of the lot to get feedback on whether or not this would be liked by residents. Residents of Osage National would also be able to address any issues or concerns about future development in their neighborhood. This development will be beneficial for both residents and city.

After collecting data and a developer brings a project forward, further planning actions can proceed with site plan approval through the Planning and Zoning Commission after.

### **AREA #4: FUTURE INDUSTRIAL PARK**

City of Lake Ozark is planning for a future industrial park that will bring in diverse workforce for the community. This will create more jobs but creates challenges in collecting direct revenue for the city. Ideal industries would be those that provide skilled, permanent jobs for area residents and will maximize future economic growth for the community by broadening the labor pool and increasing sales tax volumes.

#### **IMPLEMENTATION**

The City of Lake Ozark will need to connect water and sewer to the desired location for future access points. The city will also need to consider updating or providing alternative routes for semi-trucks that are transporting goods to and from the park.

### **AREA #5 HORESHOE PARKWAY INTERIOR DISTRICT TIF**

The Horseshoe Bend Parkway Interior District is accessible real estate for small footprint retail outlets. In future planning for housing development, the vast tracts of land present in this district may provide an ideal location for high-density development in close proximity to commercial outlets. Having both goals in mind will fill the void of housing units and create the additional sales tax revenue from residents and guests living in those housing units.

#### **IMPLEMENTATION**

City of Lake Ozark needs to encourage housing development that will fill in the gaps and connectivity of the city with surrounding communities. Having the connection of Highway 54, Bagnell Dam Blvd, and 242 corridor creates effortless access to business and future housing developments. Having water and sewer capabilities, the city can utilize the TIF that's been adopted since 2016 to complete the TIF's goals before the lifespan of the TIF ends.

## **AREA #6: BRISCOE TIF DISTRICT**

While portions of this district have already been built out for multi-family housing, the commercially zoned lots present still have potential to be realized. Across from Eagles Landing sits the Briscoe TIF.

### **IMPLEMENTATION**

Using the TIF can create and develop opportunities that would normally not exist for this property. Having Eagles Landing across the highway creates an ideal commercial corridor for the city. Building this out from the existing housing supply in the district can lead to a very healthy mixed-use development.

## **AREA #7: CENTRAL BUSINESS DISTRICT**

The Central Business District is important to focus on due to the location of Bagnell Dam Strip. Tourists come from many states and countries to see the Lake. Creating more year-round employment and activities will help provide businesses with more opportunities to serve customers. The City of Lake Ozark and the community need to focus on infilling vacant and blighted lots, restoring them, creating a build-ready site for new businesses to be developed. Businesses that were highly suggested from residents at the engagement meetings are more experience-driven activities such as a boat museum, boat testing center, boardwalks with shopping alongside, eatery venues on both the strip and accessible waterfront.

### **IMPLEMENTATION**

The city of Lake Ozark needs to create an inventory of properties that are currently vacant, blighted, or plat ready. Working with Next Site will help the process of filling these lots with potential retailers. Lake of the Ozarks Council of Local Governments recommends creating a master plan for the district and creating more appealing factors for new and current businesses.

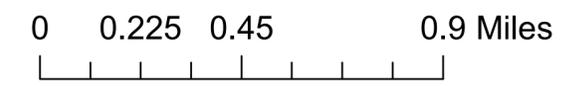
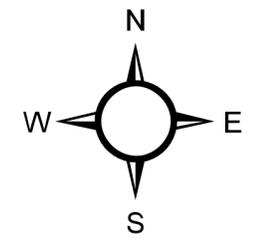
## **AREA #8: BAGNELL DAM BUSINESS DISTRICT**

From HH to Business 54, the environment shifts to professional offices and larger footprint retailers, from the tourism-focused industry present in the Central Business District.

### **IMPLEMENTATION**

Again, maintaining an inventory that identifies blighted areas, vacant lots, and build-ready land will better prepare the city with future development opportunities. The Planning and Zoning Commission will need to consider looking at current zoning codes and determine if there are any that need to be amended for better community economic growth.

# City of Lake Ozark Residential Development



## Legend

-  City of Lakeside
-  City of Lake Ozark Boundary
-  County Line
-  Residential Development

#1 Northshore Residential Dev (R-1, R-2, R-3)

#2 Osage National Expansion (R-1, R-2)

#3 Infill Lots Osage National R-1)

#6 Condo High Density (R-3)

#4 Horseshoe Bend TIF (R-1, R-3, TH)

#5 Infill Lots (R-3)



## **HORSESHOE BEND INTERIOR DISTRICT**

Horseshoe Bend Interior District is primarily undeveloped property that will need development before the end of the TIF term. This can be business or housing development, though LOCLG recommends having both be developed to create a healthy community environment.

### **WHY**

The business district consists of housing units along the shoreline of Lake of the Ozarks, leaving the interior vacant land. The primary focus should be with medium to high density developments near Bagnell Dam Blvd. This development will also help increase business of retail and entertainment as well reduce the amount of vehicular traffic and promote more foot traffic.

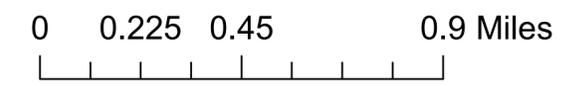
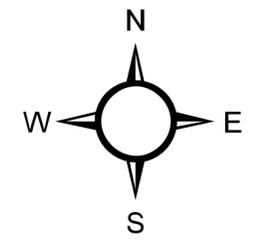
## **CENTRAL COMMERCIAL DISTRICT**

The Central Commercial District, better known as Bagnell Dam Strip is the focus point for the city and tourist that visit the area. This section needs to be one of the major focuses with redevelopment of business success, building structures, street and sidewalk connections as well as developing more housing such as loft style housing suiting different needs of housing. These can be featured as standalone units or placed in the upper stories of commercial buildings.

### **WHY**

There are single and multi- family residencies that spread throughout Lake Ozark. Finding land along shoreline is a challenge in itself. Building or reconstruction building structures into a diverse housing market would increase the value of the area, and perception of the Central Commercial District. Introducing the idea of loft-style apartments or will create more attraction to the area, as well benefiting current businesses. Developing this plan would increase the productivity of the strip and the quality-of-life Lake Ozark brings to residents and guests.

# City of Lake Ozark Future Expansions



## Legend

-  City of Lakeside
-  City of Lake Ozark Boundary
-  County Line
-  Future Expansion

#3 Commercial Use Gas Tax

#2 Potential Development (R-1, R-2, R-3)

#1 Hwy 54 Annex



# LAKE OZARK FUTURE LAND USE

An essential part of the Lake Ozark Comprehensive Plan is the future land use of the city. Rooted in the future development opportunity described in the previous section of this plan, this provides a legal rationale for decisions related to land use within the City of Lake Ozark. These decisions could include rezoning the land if compatible with the future land use or comprehensive plans. As needed, changes can be implemented, including the map's content, should the goals of the city be accomplished over time.

## IMPLEMENTING FUTURE LAND USE MAP

The development concepts and future land use maps are based on population projections, economic trends, environmental analysis, and public input. It is imperative to avoid creating a false land shortage and provide rational long-term planning. Areas shown on the map are unlikely to be developed in the 5–10-year time frame. There are three essential points about the development concept and future land use map.

- 1. PROPERTY OWNER DISCRETION**
- 2. GENERALIZED MAP**
- 3. BASIS FOR LAND USE DIRECTION**

### PROPERTY OWNER DISCRETION

The future land use map depicts new land use for privately-owned properties. The transition of these properties from their current use to defined future use is expected to occur slowly over time in response to market demands, as property owners voluntarily sell, develop, or change the use of their land.

### GENERALIZED MAP

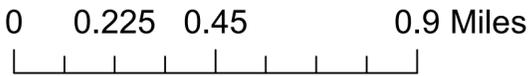
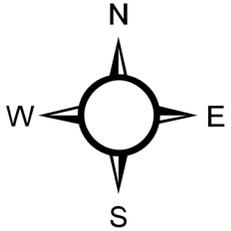
The future land use map should be interpreted generally and is not intended to provide the specificity or the rigidity of a zoning map or engineering document. The map is a guide, using zoning maps as a reference and is meant for showing purposes.

- **GENERALIZED LAND USE LOCATIONS AND TRANSITIONS**  
The boundary between land use on the map are soft lines meant to show approximate areas for transition, rather than rigid boundaries. The exception to this is those areas that preserve floodplains and wetlands.
- **COLLECTOR AND ARTERIAL STREET CONNECTIONS**  
Critical arterial and collector street connections are specified on this map, though the exact route depend on detailed engineering studies. Local streets will be determined as development occurs.

### BASIS FOR LAND USE DIRECTION

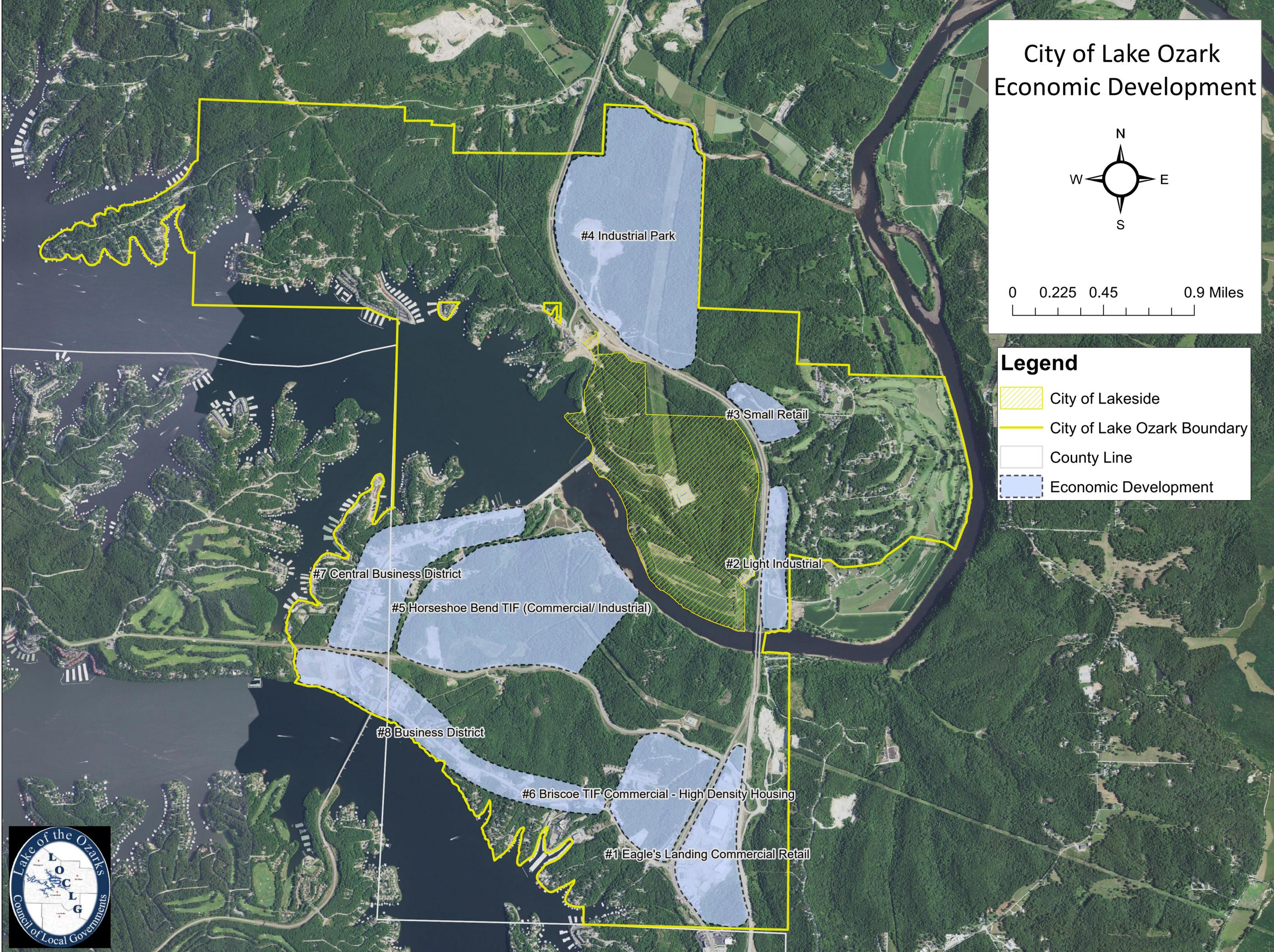
The future land use map should provide the basis for direction of the Planning and Zoning Commission, City Council, and Private Developers. The map is a crucial part of the approval process for development proposals and zoning decisions.

# City of Lake Ozark Economic Development



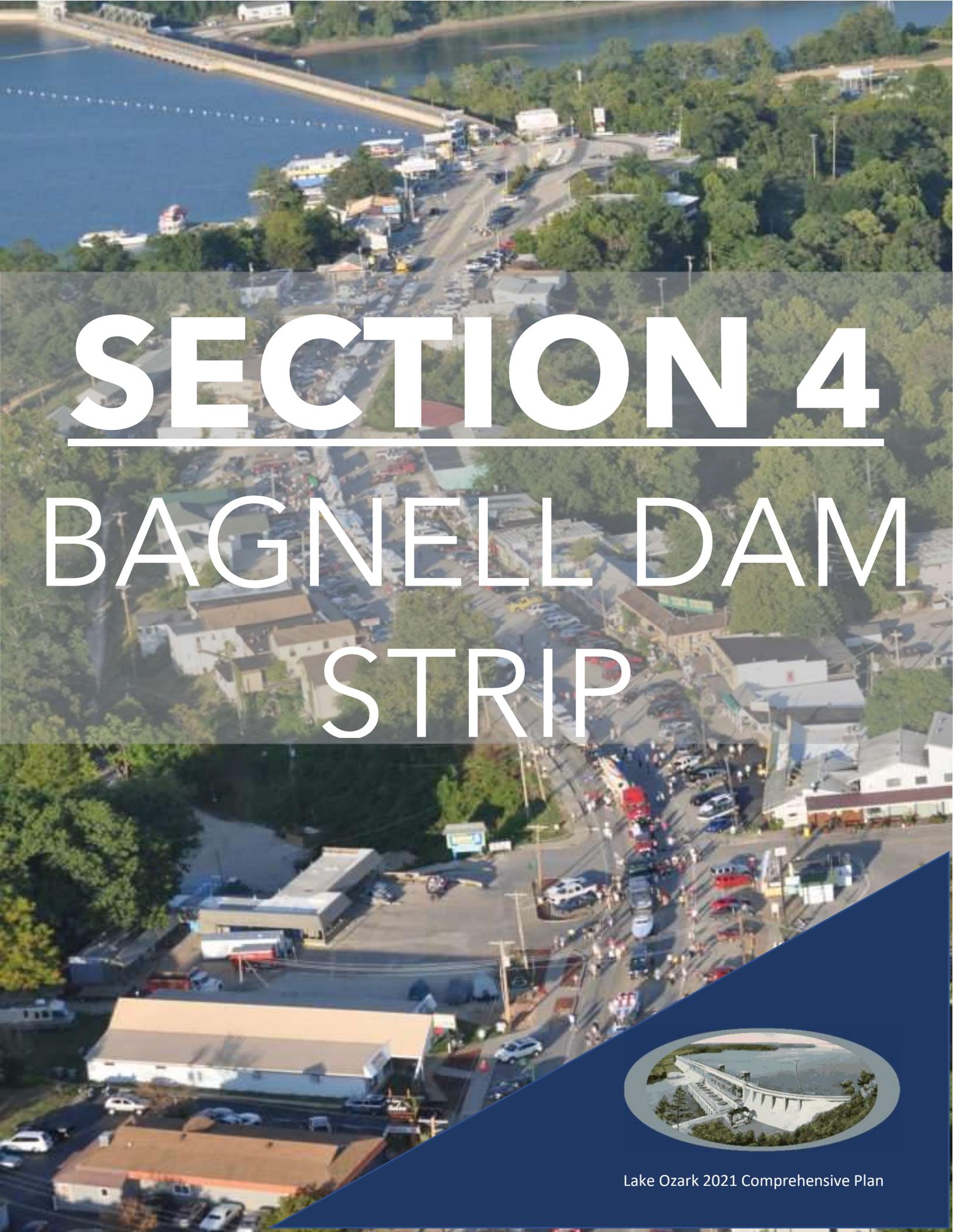
## Legend

- City of Lakeside
- City of Lake Ozark Boundary
- County Line
- Economic Development









# SECTION 4 BAGNELL DAM STRIP



# BAGNELL DAM CENTRAL COMMERCIAL DISTRICT

The Bagnell Dam Strip is iconic for the Lake of the Ozarks region with Bagnell Dam being the initial and resting spot of the Lake of the Ozarks. The construction of the Dam began in 1929, with the completion of the structure in 1931 creating energy from water, but at the same time without intention creating opportunities for families and friends to come and share the beauty of the Ozarks together. Bagnell Dam will be turning 100 years old in 2031, giving this the perfect opportunity to redevelop the district, giving the 100-year celebration a one-of-a-kind event.

The Bagnell Dam Strip consist of bars, restaurants, and family activities for all ages. New establishments along Bagnell Dam Blvd provides opportunity to infuse the rich history of the Dam and create new memories with family. The vision citizens of Lake Ozark have is to keep the atmosphere family friendly while providing the same fun and entertainment avenues for other parties to enjoy. This has become a challenge, when residents see the consistent opening of different bars, or public venues that are more suitable for adults. This same challenge is presented with owners of these establishments because they share the same vision, just with different ways of acting towards the vision.

Bagnell Dam is one of the biggest if not the most important section for the cities revenue when customers and tourist come and visit the establishments presented along the strip. The strip is showing its age, with abandonment of establishments that once held many memories of past and current residents, and the aging streets and lots that are left to overgrown, and built with imaginative thinking, instead of seeking to create the imaginative thought.

Lake of the Ozarks Council of Local Governments have identified specific areas that are prime locations for the imaginative thinkers to create their imaginative thoughts. These sections or section will need to be redeveloped, and fill in the gaps to prolong the life span of Bagnell Dam Strip. This process starts by identifying the lots, and building a working relationship with owners and stakeholders.

In this section we will discuss the following topics and what or why the citizens and the City of Lake Ozark should focus on implementing strategies to better the community.

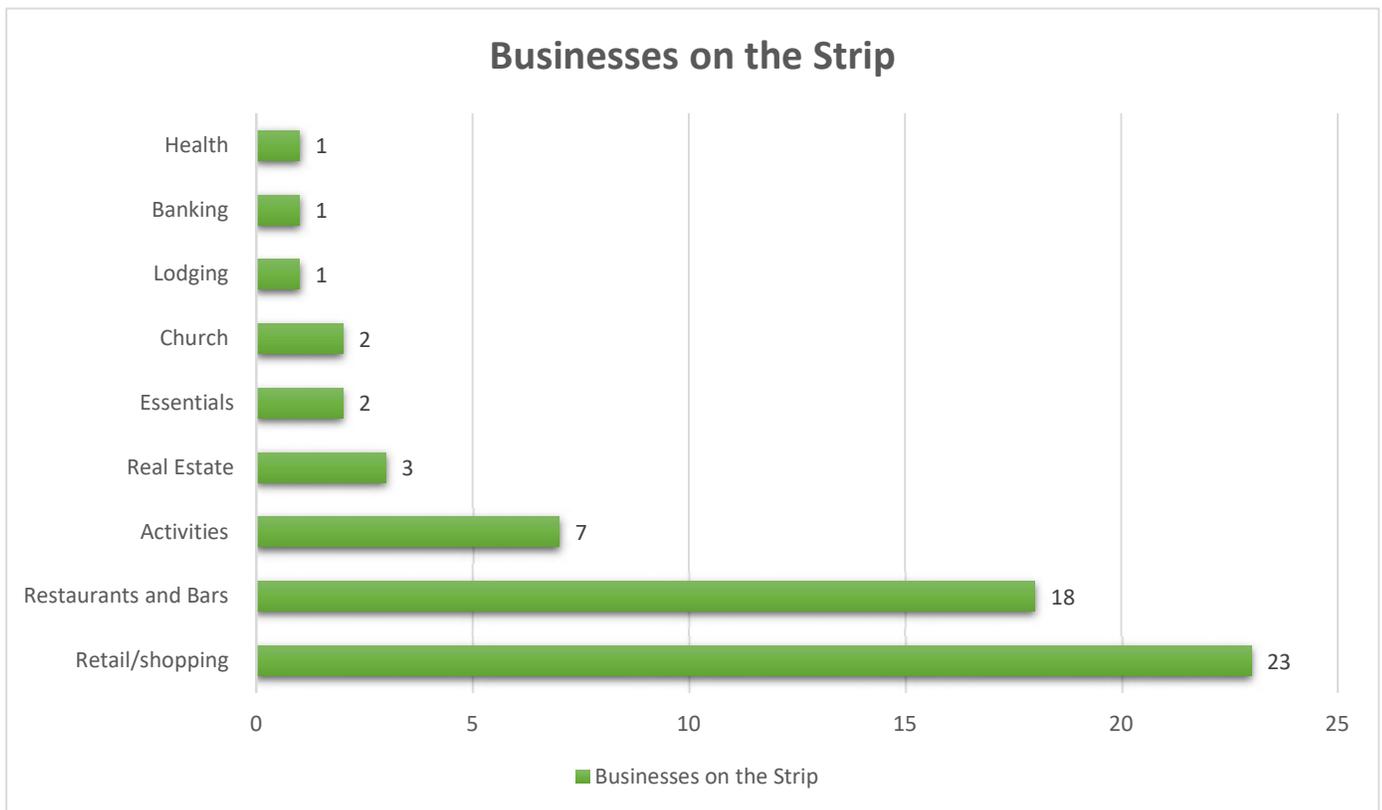
- **Taking care of Business**
- **Parking**
- **Transportation**
- **Parks**
- **Bagnell Dam Master Plan**

These four areas will be discussed and have recommendations toward the end of each segment. These suggestions were created through surveys, and community engagement inputs, and collaborated into one implementation plan for the City of Lake Ozark.

## TAKING CARE OF BUSINESS

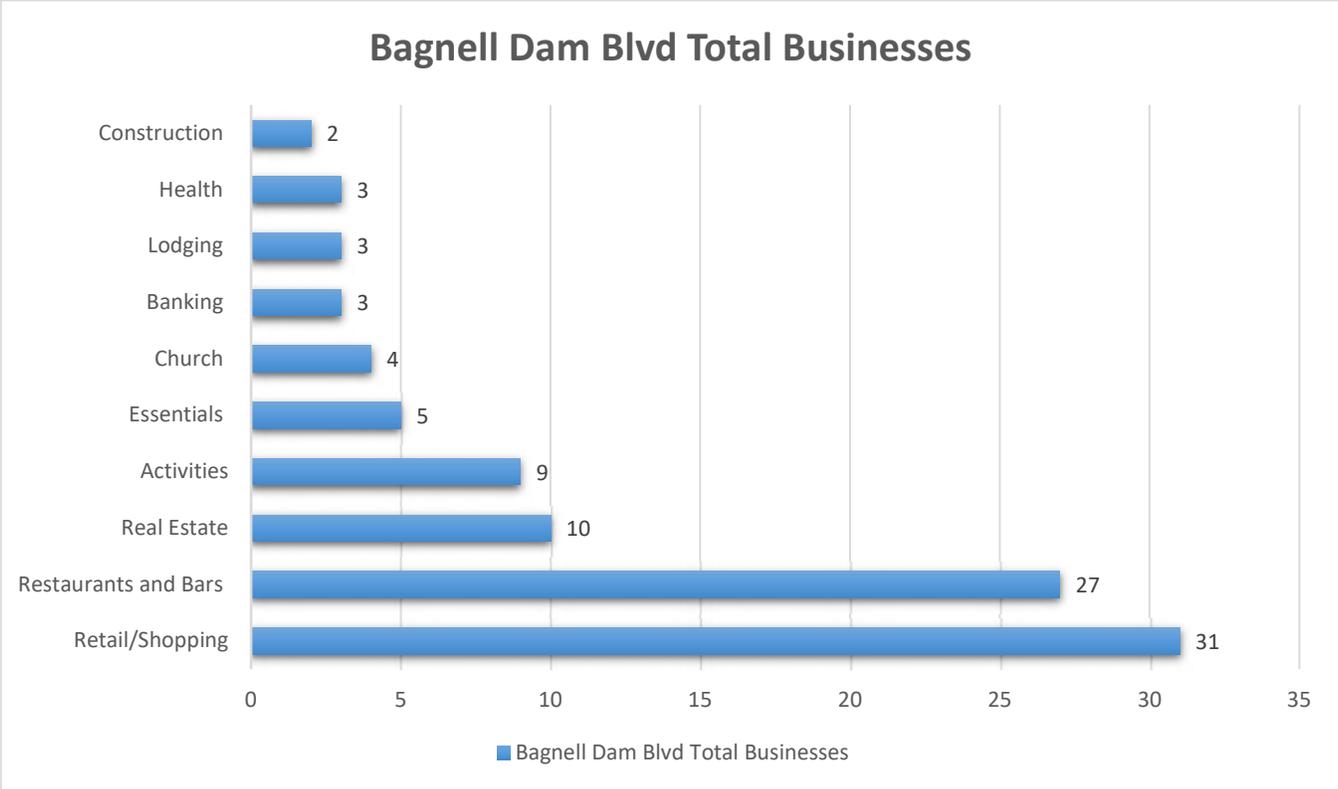
During the summer season, families take vacations to Lake of the Ozarks to visit the iconic Lake, the rich history of the region, the abundance number of recreational activities and the Hit TV show “Ozark”. A person will find some of the top restaurants at the Lake, along Bagnell Dam Blvd. A person can walk where some of the filming of “Ozark”, and if you are visiting your childhood, reliving the places you would go to meet up with friends and family.

With changing trends, along with the needs and the wants, City of Lake and Bagnell Dam Strip is a place of the past, and stagnant with the future. Some folks will see Bagnell Dam becoming a place to party, and to be loud and obscene. While there are folks that see a place that had potential and nothing more. The phrase “Do not judge a book by its cover” is fitting for Lake Ozark. Lake of the Ozark Council of Local Governments did a sidewalk study, where we walked the strip and counted the variety of businesses and grouping them into categories. In the chart below are the findings, regarding current business makeup in Lake Ozark on the Strip.



There is more retail and shopping on the strip then there is restaurants and bars combined. The family aspects are there, the vision is harder to see when not looking side the city, instead of outside the city. This windshield study was conducted from the beginning of Bagnell Dam Blvd at the Dam and ending at the stop light where Bagnell Dam Blvd and Horseshoe Bend intersect.

With the given total of business on the remaining Bagnell Dam Blvd the chart would look like this with a descending look from least to greatest amount.



With the information collected and displayed in the previous charts, you will see the amount of business types that are located on Bagnell Dam Blvd. During the community engagement meetings, we asked what type of businesses are needed in Lake Ozark, particularly Bagnell Dam Strip. Many citizens felt that the strip had too many bars and not enough family interaction venues.

Having a visual representation of what is in and what is not in your city is beneficial when expressing the needs in a community. Citizens and City staff need to look at this chart, identify the gaps in their city and pursue occupations that will better serve the community.

## SIDEWALKS AND PARKING LOTS

### PARKING

During in seasons months at the Lake of the Ozarks and Bagnell Dam Strip, parking can be a challenge in the months of May through September. Having holidays and special events like car shows, boat shows, and festival parades parking becomes a battle, and its everyone for themselves. This has been an issue for some time and will still be an even bigger issue if not solved or planned in the next 5 years. Addressing the issues will eliminate the battles of parking spaces and the flow of traffic will be steadier.

Bagnell Dam is unique in many ways, like mentioned before, but instead of vehicular traffic, the city limits its potential with the boat traffic. This will be discussed more in the transportation segment, but for now, there is little to no access for boats to dock, and people go explore the strip, unless you are docked at a water bar/restaurant and eating at the establishment.

The Idea to increase parking space would be lake access, parking garages, and offsite parking. One important aspect that is being overlooked is the additional traffic source, which most cities in the state do not have, is a lake corridor. Mentioned before, limited boats slip requires more vehicular traffic.

### PARKING PLAN IMPLEMENTATION

The City of Lake Ozark land layout has terrain issues with low and high terrain surrounding the city. Developing parking garages for example like the parking garage in the picture would give tourist and citizens more parking spaces, creating a more walkable environment on Bagnell Dam Blvd.

If the surrounding land was considered to be TIF candidate, with the implementation of a parking garage like in the picture, the project would be more feasible for the city to construct a facility or two of this size, while creating more opportunity for growth on an economic stand point (developing new businesses).



## SIDEWALKS

Sidewalk extensions with limited parking spaces is important to consider looking at redeveloping along Bagnell Dam Blvd, especially the strip area. With limited walkability or length of walking that is require to access establishments on the strip, extending and redeveloping the contour of the sidewalks would make the strip accessible for majority of people, as well more entertaining for businesses to expand their businesses on the store front of their businesses. Example would be a restaurant that would be able to have outdoor seating that doesn't have lake view, though attracting customers with the display of their services and food.

Currently half of the strip has an incline pitch of sidewalk on one side of the strip, making it manageable going down, but giving you a leg workout going up. The pictures below show the inconsistency of parking to sidewalk access in front of stores and restaurants.



This is one example how much parking space on the strip is, as well the depth of the parking space to the road. It shows there is plenty from the road but little to none as well walkability between vehicles and the establishments. Anyone that has a disability or challenge of transporting themselves would have difficulties accessing these establishments. From a business side, this action can either help your business for those that are capable to access and losing money to those that are not capable.

The next set of pictures will show the access and availability between vehicles and establishments as well the depth of the parking space.



This example shows there is plenty of room to access from vehicle to establishment as well from parking spot to road. There are empty spaces along this stretch that could be redeveloped into sitting areas or other attractive furniture for tourist to entertain themselves.

**SIDEWALK PLAN IMPLEMENTATION**

Developing a sidewalk like the picture below generate more foot pedestrian traffic and business growth, creating a more inviting atmosphere for families and friends to walk and explore the strip.

Having Park benches, tables, greenery placed along the path would allow people to sit and rest or plan out their next store they will be attending. Kiosk would be beneficial adding to the sidewalk, mapping out the establishments on the strip. During the summer season, transits vehicles would be in place for transportation from one end of the stirp to the other. Lake Ozark “Strip” is a tourist destination, and needs to be more tourist friendly.



## **BAGNELL DAM TRANSPORTATION**

In the past study section, Horseshoe Bend Parkway Interior District Design Guidelines suggested certain avenues the streets and green spaces should look when developed. In the study, there was a plan for expanding transportation routes that intersected route 242 and Bagnell Dam Blvd. These suggestions need to be reviewed before the lifespan of the current TIF dies out. In the study, it plans out two routes that would lower the flow of traffic of Bagnell Dam Blvd during the seasonal months of tourism. These arterials are Stanton Drive and Arrowhead Parkway. Today the plans for these arterials may not be applicable in the specific locations, but could be amended and executed in future development of the Horseshoe Bend Interior District.

On the next page is a map that shows a ideal project. Below are the streets and the function it will serve if and when the development takes place.

### **STANTON DRIVE**

This access will create additional route for traffic and semi-trucks that servicing the businesses on the strip. MoDot, issue a statement that the weight allowed to cross the Bagnell Dam is 40 tons and will be reduce to 18 tons due to the structure of the Dam. This route will give trucks a better route to make their deliveries and be able to access Hwy 54 more efficiently. Having this route will also allow another access to Northshore side of Lake Ozark when events like car show, boat shows and parades are being held. This would also give access to Valley Rd and School Rd creating additional routes to school and access points on the strip. This route could potentially encourage more housing and commercial development with access of 242.

### **ARROWHEAD PARKWAY**

This access will sub be another access point from the south end of Bagnell Dam Blvd and 242. Having this in the business district, as well close to newly developed winery can create more economic development for the city and potentially help the incoming business creating another access to the venue. Having this access will also eliminate the amount of traffic of Horseshoe Bend Parkway and Bagnell Dam Blvd intersection, creating a steady flow of traffic.

## **WHY PLAN FOR FUTURE TRANSPORTATION**

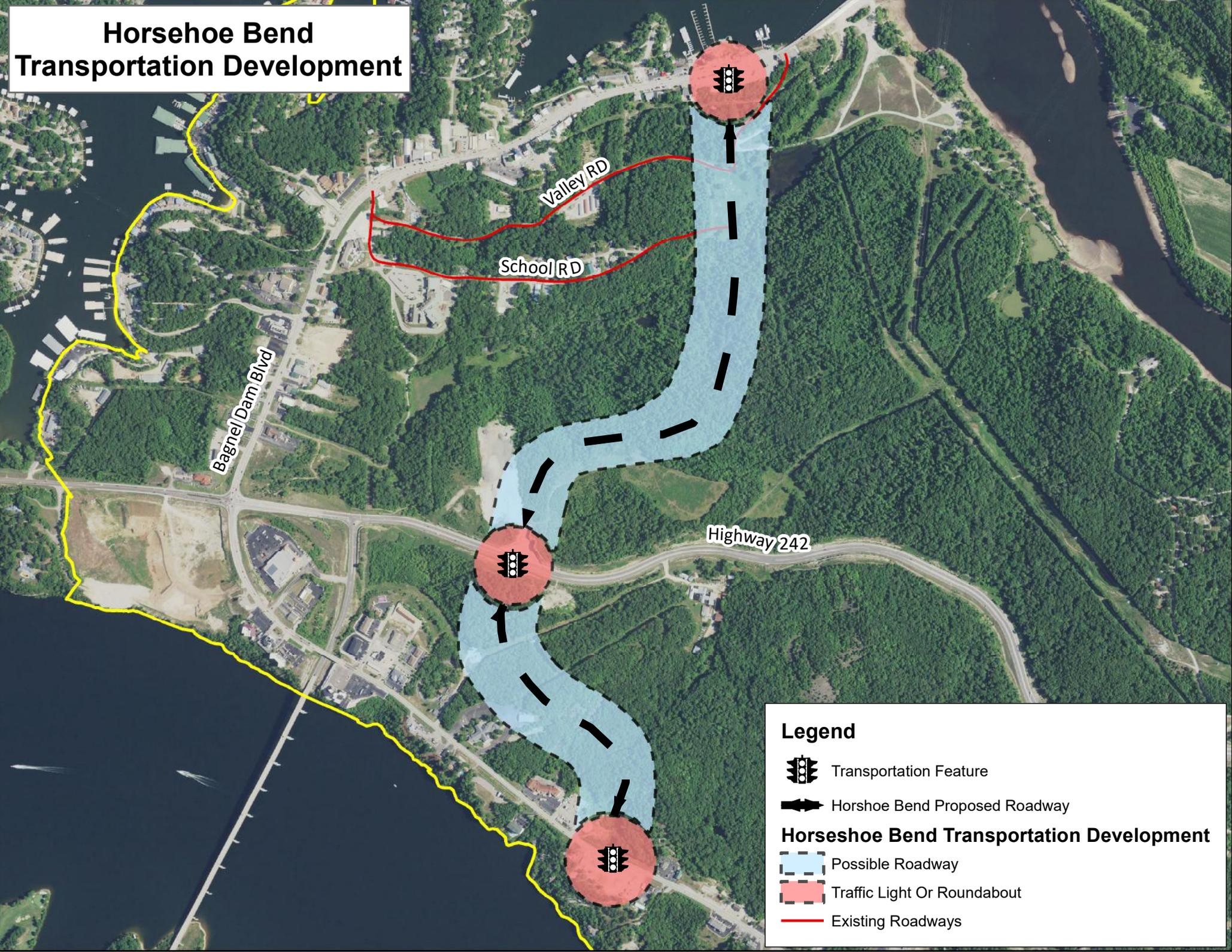
The City of Lake Ozark is growing with new development each year, gaining more attraction to the city. With more attraction, means more traffic, increasing time to travel across Bagnell Dam Blvd.

## **IMPLEMENTATION OF TRANSPORTATION REDEVELOPMENT**

To act on the growing issue of transportation, City of Lake Ozark has had plans to adjust to the growing of the region, and needs to either look at the map that is provided in this document or look at previous studies that recommends certain actions. Lake of the Ozark Council of Local Governments recommends conducting a traffic study to better plan for new additional routes for Bagnell Dam Blvd.

Next step will be hiring an engineer to design the street layout that would showcase the additional routes as well street improvements with sidewalk additions on Bagnell Dam Blvd. Understanding the traffic better in the season months and off-season months can also help with decision making on whether adding traffic lights to newly developed intersections or establishing roundabouts that can keep the flow of traffic more reasonable.

# Horseshoe Bend Transportation Development



## Legend

 Transportation Feature

 Horseshoe Bend Proposed Roadway

## Horseshoe Bend Transportation Development

 Possible Roadway

 Traffic Light Or Roundabout

 Existing Roadways

## PARKS, RECREATION, AND OPEN SPACE DEVELOPMENT

The City of Lake Ozark has two roadside parks located next to and across from City Hall. The 2006 comprehensive plan implicates creating a park that shown interests from the community but was never fully accomplished. The 2006 plan states “A family-friendly image is needed and desired in Lake Ozark. This could make the city stand out from other communities. This includes improvements to the overall appearance”. Participants that were involved in this meeting identified potential enhancements to the Lake Ozark riverfront and open space. Also discussed were barriers to implementation and funding as well the maintenance of the identified improvements. One comment made was that “City of Lake Ozark needs parks and green space city wide, not just isolated areas”. The City of Lake Ozark needs to consider new ways to fund parks and recreation venues in the city.

Participants from the community engagement meeting hosted by Lake of the Ozark Council of Local Governments felt that parks and recreation venues are still needed, but the question of how it would impact the city was frequently asked. The hesitation of investing in a park was the cost of playground equipment, the land, liability issues, and maintenance that it would require. A few business owners made their statements that it would cost more for daily function and maintenance as well as insurance than the profit the park would make, which is anticipated to be minimal if any. This may be the case, but there are impacts of parks or open spaces have on communities that outweigh possible costs. Certain strategies in parks and recreation development can be lower impact to a city’s budget but still produce desired benefits, such as walking trails, or less-structural developments.

The National Recreation and Park Association (NRPA) performed a study identifying three values that make a park or green space an essential serve for the city.

- **Economic Value**
- **Health and Environmental benefits**
- **Social Importance**

### ECONOMIC VALUE

- Parks improve the local tax base and increase property values. It is proven that private property values increase the value of privately owned land that is near to parks. This increase in personal property value due to the proximity to parks increase property tax revenues and improve local economy
- Quality parks and recreation are cited as one of the top 3 reasons a business decides to relocate to a community.
- Economic activity from hospitality expenditures, tourism, fuel, recreational equipment sales, and many other private sector businesses is of true and sustained value to local and regional economics.
- Parks and recreation programs generate revenue directly from fees. More importantly, it provides a significant indirect revenue to local and regional economics from sports tournaments and special events such as arts, music, and holiday festivals.

## HEALTH AND ENVIRONMENTAL BENEFITS

- According to CDC, creating, improving, and promoting places to be physically active can improve individual and community health and result in a 25% increase of residents who exercise at least 3 times per week.
- A study by Penn State University showed significant correlations to reductions in stress, lowered blood pressure, and perceived physical health to the lengths of stay in visits to parks.
- Parks protected by public land are proven to improve water quality, preserve underground water, preventing flooding, improve air quality we breathe, provide vegetative buffers to develop, product of habitats for wildlife, and provide a place for children and families to connect with nature and recreate outdoors together.

## SOCIAL IMPORTANCE

- Parks and recreation services are often cited as essential factors in surveys of how livable communities are. Parks are a tangible reflection of the quality of life in a community. They provide identity for citizens and are a significant factor in the perceived quality of life in a given community
- An ongoing study by Trust of Public Land shows that voter approval rates for bonds measures to acquire parks and conserve open space over the past decade exceeded 75%.
- Parks value communities that transcend the number of dollars invested or the revenues gained from fees. Parks provide a sense of public pride and cohesion to every community.

The City of Lake Ozark may not yet have a park strategy, but the city needs to consider developing more activities like walking trails that cut through the city and along the lake. This project could be implemented and worked with Missouri State Parks and Ameren Electric with identifying land opportunities. The picture below illustrates a modern park environment that would serve the families of Lake Ozark and the region.







# SECTION 5

## RECOMMENDATIONS



# RECOMMENDATIONS

Lake of the Ozarks Council of Local Governments suggests the following recommendations for the City of Lake Ozark to consider acting on and strategically implementing plans focused on development and future growth within the city. These recommendations come from a collaboration of citizens input, city staff, and the LOCLG planning staff. Listed below are long-range comprehensive plan recommendations rather than day-to-day planning decisions carried out by the staff, the planning and zoning commission, and/or the council. Keeping this long-range vision and recommendations of the community before municipal officials, the development community, and the general public will support to validate the comprehensive plan and the future of the city. Again, implementation of these recommendations is the one element in the on-going comprehensive planning which move the city forward to its new future.

## OPPORTUNITIES AND ASSETS

- The City of Lake Ozark needs to better utilize and leverage its resources to attract investors, businesses, and developers to the city
- Lake of the Ozarks is a place for growth and opportunity and needs to show that the future is bright. Forward thinking and addressing the key regional and community issues such as the housing shortage and develop a greater employment base will stabilize issues within the City and region. The City of Lake Ozark's regional coordination efforts will strengthen and showcase the potential opportunities within the city, and induce business recruitment, retention, and expansion.

## ECONOMIC DEVELOPMENT

- Promote a more diverse employment base and employment opportunities. Developing a diverse skilled labor base will help promote creation and relocation of businesses to the area. The city should seek development opportunities that create skilled, high-paying employment opportunities that can support the labor market year-round.
- Focus efforts on eliminating blight and dilapidated homes and storefronts. These properties, once addressed, will supply opportunities for redevelopment. Infill lots will be redeveloped and will fill development gaps throughout city.
- Encourage expansion of tourism industry for family friendly experience-driven business/venues that create emotional ties with patrons and encourage lifelong memories. The development of these venues will generate recurring visits from tourists. Development of businesses with family connections is a strong model in tourism and destination communities.
- Encourage and enhance the future development of the Highway 54 industrial park to create expanded employment opportunities within the community. The jobs created within this area will ultimately be less sensitive to the seasonal nature of a tourism-driven economy and will stabilize the region in years of economic downturn.

## HOUSING DEVELOPMENT

- Understand the present and future housing issues so that the city will maintain a localized workforce. Resolving housing unit shortage within the city is a keystone issue moving forward. This includes affordable housing for all residents, with considerations given to average wages earned per household. A mix of long-term rental and ownership opportunities should be pursued.
- When looking at affordable housing, the following considerations can make a home affordable for the citizens of the community:
  - Housing density leads to affordability
  - Neighborhood construction of wage-equitable housing will expand the workforce
  - Structures between 1200 sq. ft to 1600 sq. ft are ideal single-family dimensions to induce affordable construction
  - Localized water, sewer, electricity, and broadband access make housing opportunities more accessible for the workforce
  - Apartment/villa style housing, and modest single family home construction should be incentivized to provide long-term housing options for the workforce
- City of Lake Ozark and LOREDC have conducted two regional housing studies to assess the regional housing demand of the present and future. The study reviewed housing issues for Camden, Laclede, Miller, and Morgan Counties. The City of Lake Ozark shall review and analysis the recommendations and objectives from the study to better derive a path forward that address the lack of workforce housing or affordable housing.

## BAGNELL DAM STRIP

- Development of a Master Plan for the Bagnell Strip Area shall be encouraged and working with key stakeholders in this redevelopment will be a significant goal of the City. It is paramount that the city works with landowners, developers, and citizens with interest to see the area redevelopment.
- Master Plan for the strip shall develop a new walkable and lively area for all its visitors. Projects shall be developed to strengthen the lake region’s place as a primary tourist destination in the Midwest, for families, young people, and other key groups. Several key factors that need to be accomplished in order to make significant changes are:
  - A cohesive look and character will need to be present to improve the quality of the visitor’s experience as they shop, dine, and enjoy the area
  - The entire area should be clean, walkable, and safe, being compliant to all ADA regulations
  - On-street and off-street public and private parking areas should be built and expanded
    - Parking garages provide vertical circulation systems for both side of Bagnell Dam Blvd. Parking spaces add capacity during major events and high-traffic dates.
- A new weight restriction of 18 tons per vehicle has been imposed for the over-the-dam roadway at Bagnell Dam. This has major effects on delivery truck traffic around the businesses on the strip. Planning for a new connector road and transportation corridor shall be developed from Bagnell Dam Blvd to Valley Road and back to State Highway 242. Lake of the Ozarks Council of Local Governments LOCLG have created a map that depicts an ideal route of the proposed corridor that

incorporates elements of the approved Horseshoe Bend Interior District TIF plan. This development will assistance with future redevelopment and growth of the city and the Dam area.

- Creation of a city park/public access area near the strip will be beneficial to the community and the city. Developing a park to help connect the waterfront to the commercial district is key to redevelopment of the entire area. This would provide public water and dock access for patrons and provide an alternative transportation method to visit the Bagnell Dam Strip area. City owned and maintained this property could host restrooms both on the street and waterfront as well as provide an opportunity for development of a police substation. Ideally this would need to be purchased and developed in a centralized area within the Strip. Developing community boat dock access for boaters should be considered if possible.

## INFRASTRUCTURE

- Having a Road Assessment document is great for the city to use as a resource for repairing streets and roads within the city. Mentioned in one of the community engagement meetings, citizens feel that there is a lack of attention to the interior streets and infrastructure because the attention is being drawn to the outer parts of the city. Creating a timeline and budget for when streets will be addressed should be established, giving citizens more confidence in their city decision making. This should be based upon the recommendations of engineering and finance officials.
- Future planning is needed with development of the industrial park. Bringing water and sewer to the development site will definitely have a positive impact on attracting businesses, though the city should start working on the process for this to become reality. Potential sources of funding to encourage the development of the much need infrastructure could come from Federal and State funding sources.
- Developing additional streets or routes accessing the central business district is needed and shall assist with the flow of traffic and promote future development. This will give access to 242, without reaching the intersection of Horseshoe Bend Parkway. This will open opportunities for a potential mix of commercial, residential, and light industrial development.
- The City of Lake Ozark needs a city-wide transition plan, compliant with ADA regulations. The transition plan gives documentation of the city's sidewalk and pedestrian access conditions and the future improvements. This document protects from ADA lawsuits while also providing an inventory of pedestrian assets like ramps.