

Gowrie

IOWA



"GO" Build Your Home In GOwrie.
We're GOing Forward!



WHY BUY
SOMEONE
ELSE'S
FLOORPLAN
WHEN YOU
CAN DESIGN
YOUR OWN?

GO BUILD IN

Gowrie
IOWA

WWW.GOWRIE.ORG
RECEIVE UP TO \$40,000

Discover why there's Go in Gowrie!

We have many amenities here that residents and visitors enjoy including three wonderful city parks, a municipal golf course, swimming pool, roller skating rink, and disc golf course. The southeast Valley School district office is located here as well as the high school. We also have a fully accredited day care.

Many new retail stores have been added to our downtown commercial district which includes a full-service grocery store, gift shops and antiques, convenience store, auto service stations, restaurants, and many other services. Gowrie Municipal Utilities provides electricity, water and sewer with recent upgrades enabling power generation during outages. Gowrie is completely covered with fiber-optic, high-speed internet making it easy to conduct business or work from home.

Health care services available in Gowrie include a medical clinic and pharmacy, dental, optometry, chiropractic and rehabilitation care as well as senior citizen housing and meals. Gowrie is a safe place to live because of our full-time police department and volunteer ambulance and fire departments.

Our progressive community leaders organize many social events throughout the year including our FAMOUS 4th of July celebration with a huge parade, carnival, and other popular attractions.

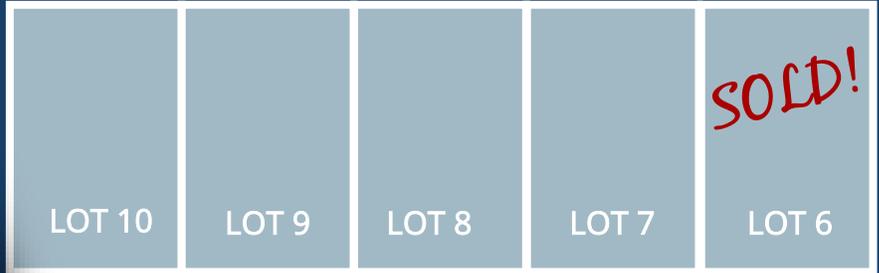
Living in Gowrie is more affordable than many other places and we are currently offering incentives for new construction. Come build your new home in Gowrie and we will give you 10% of the cost of construction to use towards the project or to use as your down payment! You have instant equity right from the start! Contact City Hall at 515-352-3999 or stop by 1206 Market Street for more information,

Gowrie Development Commission

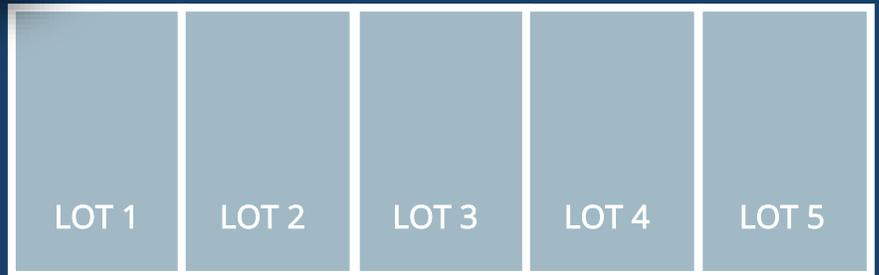
Why choose someone else's floorplan when you can build your own? Go Build In Gowrie.



Wiley's Addition 2.0



Sunrise Drive



Lot sizes 90' x 140'
12,600 sq ft

Priced at \$17,900

Proposed House Renderings - what does your dream home look like?



For More Information Contact Kevin Black, GDC Housing Committee
| P: 515-352-3181 or C: 515-351-7017 | gowrie@wccta.net | www.gowrie.org |

CONSIDER THESE INCENTIVES:



Why build in Gowrie? Consider these special incentives to build your home in Gowrie.

- City of Gowrie offering grant funds up to \$40,000 or residential tax abatements over 10 years for new home construction.
- Gowrie Municipal Utilities providing electrical meter and water connection incentives. Citywide electrical redundancy with back-up generator for power outages.
- Black Hills Energy rebates based on high efficiency appliances.
- Free hook up to Webster-Calhoun Cooperative Telephone Association. Gigabit certified, Fiber to the Home network. Member owned cooperative.
- Affordably priced lots to build.
- Memberships to local family recreational facilities also included.
- Quality of life in this community includes parks and recreation, culture, grocery store, healthcare, high school and more!
- Conveniently located in Southwest Webster County between Fort Dodge and Jefferson. Driving distance 20 miles to Fort Dodge, Iowa. Webster County and Fort Dodge have some amazing things to offer. With abundant job opportunities, a robust training and development environment, you will find yourself at home and surrounded by resources to help you thrive and succeed.



Gowrie offers a multitude of services that make small town living simple and safe. From emergency services to health care professionals, educational opportunities, recreation and so much more!



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INCENTIVE DETAILS:



For more information contact:
Kevin Black, GDC Housing Committee
P: 515-352-3181 or C: 515-351-7017
eMail: kblack@heartlandbanks.bank

Residential Housing Forgivable Grant - Grant funds of \$40,000 or 10% of cost of new value added whichever is less.

Residential Housing Tax Abatement:

1st year 80%	6th year 40%
2nd year 70%	7th year 30%
3rd year 60%	8th year 30%
4th year 50%	9th year 20%
5th year 40%	10th year 20%

City of Gowrie:

- Construction Permit Fee waived (valued up to \$250.00)
- 1 Year Free Family Pass to Gowrie Municipal Golf Course (\$455.00 value)
- 1 Year Free Family Pass to Gowrie Municipal Swimming Pool (\$155.00 value)
- 1 Year Free Family Pass to Wheels of GYC Roller Skating Rink

Gowrie Municipal Utilities: Free electrical service installation to meter (up to \$1,500.00 value) plus waiver of water connection fee (\$125.00 value)

Webster-Calhoun Cooperative Telephone Association: Free Fiber drop connection to house (valued up to \$1,000)

Southeast Valley Community School District: 1 Year free family membership to exercise workout facility (\$200.00 value)



WWW.GOWRIE.ORG

Streit Construction
Kenny Streit
1201 370th Street
Gowrie, IA 50543
515-351-0433

Joe McGuire
814 Pleasant Street
Gowrie, IA 50543
515-351-0349

Karl Streit
1009 Sunrise Drive
Gowrie, IA 50543
515-352-3295

Brett Vote
415 Farnham Avenue
Farnhamville, IA 50538
515-544-3227

Don Peart Custom Homes
Fort Dodge
www.donpeartcustomhomes.com
515-573-5964

(As of August 2019)

Gowrie Area Contractors



TOP 10 REASONS TO LIVE IN



Gowrie

- 10 Small Town Friendly
Neighbors Helping Neighbors
- 9 Progressive Community
& Leadership
- 8 Easy Access to
Larger Communities
- 7 Affordable Housing &
Building Incentives
- 6 Healthcare Access
- 5 Safety & Emergency
Services
- 4 Utilities
- 3 Family Recreation
- 2 Grocery Store,
Service &
Retail Business
For Shopping and Jobs
- 1 School System
Small Class Sizes, Child Care

Want to know more about the community of Gowrie?

Visit online: www.gowrie.org
Follow on Facebook: @gowriegdcia
Follow on Instagram: @gowrie_iowa



Top 10 Helpful Tips for Building A House

Building your own home from the ground up can give you an opportunity to tailor your home to your tastes.

1. Get your Plan

Planning is the most important part of the construction process.

Make sure you meticulously plan the details of your house. What direction will it face on the lot? What will the layout and flow of the rooms be? What kind of lighting will you use, and how many power points will you install? (tip: you always need more than you think)

You'll also want to start keeping track of design ideas that inspire you, and that you'd like to emulate. Think about starting a Pinterest board for each room of your house to file away examples of your favorite designs. As well as helping you plan, they'll be a great point of reference to show your builders before construction is underway.

2. Budget More Than You Expect

No matter how much you think the building process is likely to cost, it's likely going to cost more. There could be any number of items that aren't included in the estimate your builder gives you. For instance, your builder is unlikely to include costs such as electrical and gas meters, internet & cable hookups or window coverings. Items such as landscaping and outdoor concrete, fences and gates, decking and letterboxes might also not be included in the estimate.

Apply for Financing: **Local Lenders include Heartland Bank and Security Savings Bank.**

3., Pick The Right Builder

This might be one of the most important decisions you make in the home building process. Whichever builder you choose, you're going to be working with them for many, many months. It's important to get the choice right at the outset to head off problems down the road.

There are several factors you should consider when choosing a builder:

Credentials—Make sure your builder is adequately licensed and insured.

References—Check into the builder's past work. Were previous customers satisfied? Don't be afraid to ask the builder for references before you sign a contract. Also, check online to ensure there are no complaints against the builder you choose. Also, check up on the warranty and service they offer.

Past work—Have a close look at some of the houses the builder has constructed in the past. Make sure the level of quality is high. Also, look into resale data on some of the houses the builder has previously constructed.

Style—When looking into the builder's past work, check that it suits your design style. A builder might be very accomplished at constructing a particular style of home, but if what you want is outside their area of expertise, it might be wise to look elsewhere.

Personality—As mentioned above, you'll be working with your builder for a number of months. Make sure you're comfortable with them. Also, make sure they communicate well. If a builder doesn't communicate well with you, it's likely they don't communicate well with their contractors either.

Price—All of this is a moot point if a builder is outside your budget.

4. Understand The Agreement

Carefully read through the contract with your builder to make sure you understand its contents. Make sure you're not taken by surprise by what the construction costs

Building Tips - continued

cover and what they don't cover.

Make sure it includes a cooling off period, and that it specifies a timeframe for construction that suits your needs. Check to see that it includes detailed plans, warranty and insurance information. Also pay close attention to the payment schedule.

Finally, it's wise to have a lawyer look over the contract before you sign. Cross out any blank spaces, and make sure any variations to the contract are well documented and mutually agreed upon.

5. Know What You're Entitled To

If you're building your first home or an environmentally-friendly structure, you may be entitled to grants or incentives. This could substantially offset the cost of your home, so you should speak with your mortgage lender, local utilities and city clerk to explore any possible credits and rebates.

Be sure to check out the incentives from the City of Gowrie as well as local utility rebate offers!

6. Get Your Financing In Order

Chances are you'll need a construction home loan to finance the process when you're building a property. A construction home loan is structured differently than a regular home loan in that the lender won't release all the funds at once. Instead, the lender will decide how much you need for the project, and will then release the funds in periodic payments to your builder. These periodic payments are known as draws. They'll be paid out at the completion of each individual stage of your construction.

Before you seek out financing, make sure you have a detailed plan in place. Since construction home loans rely on an estimate of the assumed value of the completed house, your lender will want to have detailed construction

plans that are fully costed.

7. Communicate

Throughout the process, communicate with your builder and tradesmen often. Get regular updates on the progress of construction, and check in yourself. It's a good idea to take pictures of the progress on a regular basis so you can document any problem areas. And it's fun to look back at the progress—and remember where wall studs are located.

8. Ways To Save

Building a home is going to be an expensive process, and as we mentioned above, it's likely you'll end up paying more than you anticipated. That being said, there are ways you can save money. Shop around for the best prices on fittings, fixtures, and materials your builder will use. Get multiple quotes for any item needed during the construction process.

You can also save money at the start of the process by choosing a site that takes less preparation. Hauling off dirt, removing rocks or clearing brush can end up being costly. Picking a lot that needs little preparation before construction commences can minimize these costs.

9. Independent Inspector

Each stage of your construction should be inspected by an independent consultant. This will help you rest easy knowing that all the building materials and practices used in constructing your home

10. Know Your Rights If Things Go Wrong

If you've planned your construction well, budgeted correctly and signed on with the right builder and lender, you've laid the groundwork for a smooth operation.



Jubilations

ACT AVERAGE 23 ■ MULTI-TIERED SYSTEMS OF SUPPORT ■ PROFESSIONAL LEARNING COMMUNITY ■ PBIS ■ COMMUNITY SERVICE PROJECTS & PROGRAMS ■ LEARNING ABOUT OURSELVES AND THE GLOBAL COMMUNITY ■ PTA ■ STEM ■ INFUSION EARLY CHILDHOOD/PRESCHOOL PROGRAMS ■ MUSICALS

Activities

FOOTBALL ■ CROSS COUNTRY ■ VOLLEYBALL ■ BASKETBALL ■ WRESTLING ■ FCCLA ■ FFA ■ TRACK ■ BASEBALL ■ SOFTBALL ■ BAND ■ VOCAL ■ ART ■ DANCE TEAM ■ SPEECH ■ LEGO CLUB ■ MOCK TRIAL ■ WAX MUSEUM OF HISTORY ■ MAKERSPACE

Goals

WORK COLLABORATIVELY WITH OTHERS TO: READ A VARIETY OF TEXTS FOR UNDERSTANDING (READ) COMMUNICATE CLEARLY THROUGH WRITING & SPEAKING (COMMUNICATE) EXPLORE, DEFINE & SOLVE COMPLEX PROBLEMS (THINK) INTERPRET, EVALUATE, & SYNTHESIZE A VARIETY OF INFORMATION (UNDERSTAND) DEMONSTRATE RESPECT FOR SELF & OTHERS (CITIZENSHIP)

Soar

CONCURRENT ENROLLMENT AT ICCC ■ CAREER EMBEDDED EXPERIENCES ■ COMMUNICATION ■ ARTISTIC EXPRESSION

Home Mortgage Loans



**HEARTLAND
BANK**
We Work For You...

To you, it's more than a house – it's a home. So we know how important it is to provide just the right type of financing you need to make you even more comfortable in the place you call your own. Whether you have been there a while and would like to refinance what you owe now or you are purchasing a home, we have the programs to fit your needs.

- Fixed-rate loans
- Cash out refinance
- VA/FHA Loans
- Adjustable rate loans
- 10-30 year amortization terms
- First Time Home Buyers Program
- Construction loans

**Got 20 minutes? That is all
you need to apply for your
mortgage online at** 
www.heartlandbanks.bank

All loans subject to credit approval. Rates, terms and conditions subject to change without notice. Some lending area restrictions apply.





Security Savings Bank

Boxholm • Dayton • Farnhamville
Gowrie • Harcourt • Lehigh



HOME SWEET LOAN

Mortgages • HELOC • Construction

515-352-3333

Find us on 

Member
FDIC 
EQUAL HOUSING
LENDER

www.securitysavingsbank.com

RECREATION opportunities abound throughout Gowrie! A nine-hole municipal golf course, historical depot museum, public library, skating rink, municipal swimming pool, 3 baseball diamonds, disc golf course, 3 city parks with playgrounds, and dance/gymnastics instruction.



CHURCHES

The Gowrie United Methodist Church and Zion Lutheran Church are located in Gowrie. Evangelical, Covenant, Baptist, UCC/ Congregational, LCMS & Catholic churches located nearby.

HEALTHCARE

Health care needs can be met locally for all ages through a care facility, medical clinic, pharmacy, dentist, chiropractor, massage therapy and optometrist offices.

EMERGENCY SERVICES

Gowrie is served by well-trained and dedicated volunteers on the Fire Department, and Southwest Webster Ambulance Service who work along side the Police Department.



CLUBS & ORGANIZATIONS

- Gowrie Development Commission
- American Legion Auxiliary
- American Legion Peterson Post 431
- Kensington Club
- Xi Eta Sigma Sorority (Beta Sigma Phi)
- Gowrie Area Arts Council
- Gowrie Growth Group (G3G)
- Gowrie Groundbreakers 4-H Club
- Gowrie Historical Society
- Gowrie Trees Forever
- Swimming Pool Board
- Youth Soccer Association
- Summer Youth Program (Baseball)
- Wheels of GYC (Skating Rink)
- Webster County Ice Breakers
- Snowmobile Club
- Parks Board
- Rose Lodge #506



LOCAL UTILITIES

Gowrie is served locally by Gowrie Municipal Utilities for electricity, water and sewer; Webster-Calhoun Cooperative Telephone Association is powered by and Gigabit Certified on a Fiber to the Home network for Internet Access, Telephone and Digital TV; and natural gas through Black Hills Energy.

INDEPENDENCE DAY CELEBRATION

The Gowrie Independence Day Celebration is held annually around July 4th and one of the longest running patriotic events in the State of Iowa. The centerpiece of this pride is American Legion Peterson Post 431.

The Legion with the support of many local businesses and organizations make the multi-day celebration a success for over 100 years. The Legion assembles the signature parade entry that provides an unforgettable patriotic experience. Six floats carry over 270 American flags. Each flag is labeled with the name of a deceased veteran buried at the Gowrie Township Cemetery or is a past member of Peterson Post 431.

In addition to the parade, other events include a golf tournament, old fashioned chicken dinner, car show, fire department water fights, 5K run/walk, Firecracker 40 bicycle ride, Bill Riley talent contest, street dance, carnival and food stand in the City Park, and spectacular Fireworks at dusk.

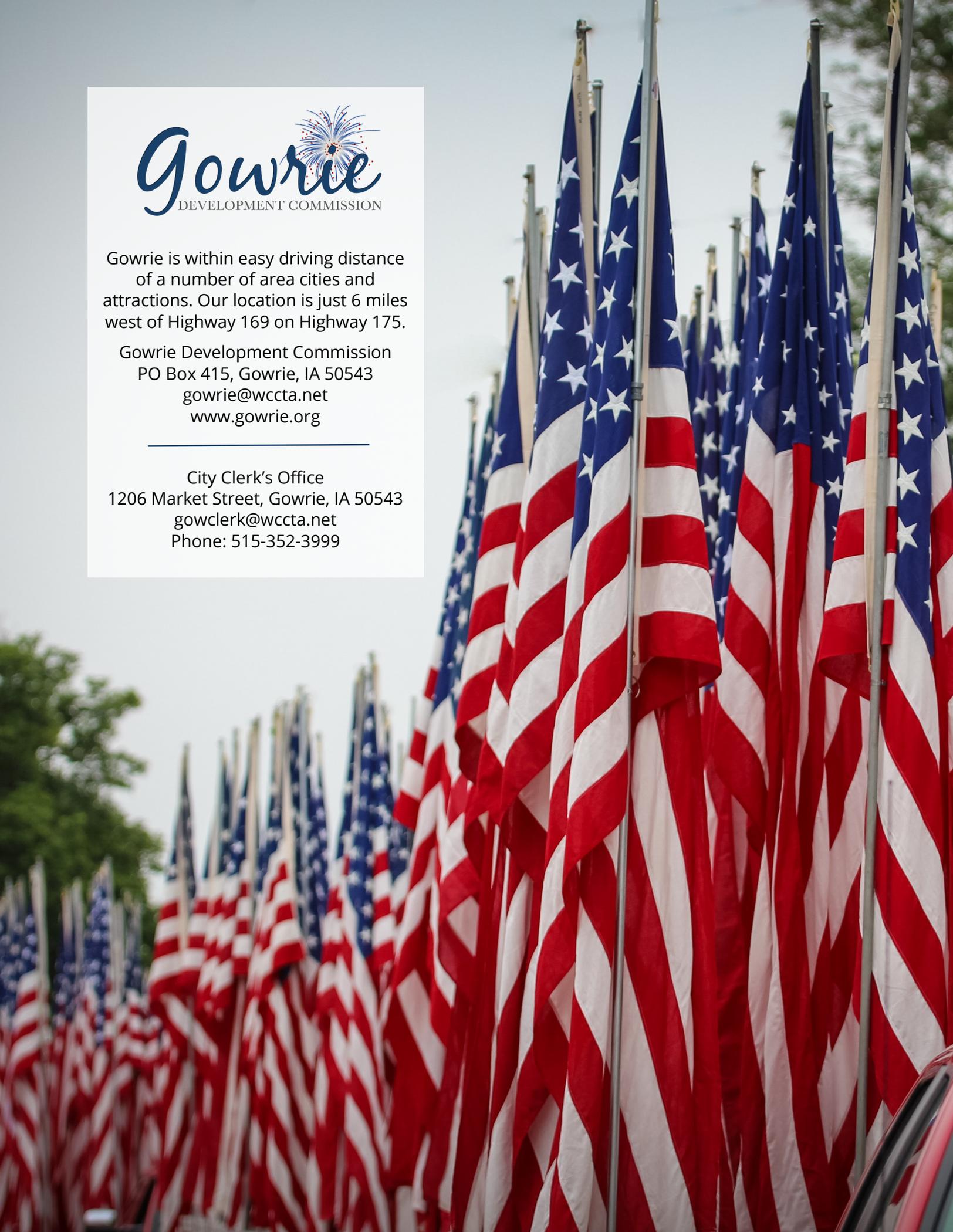




Gowrie is within easy driving distance of a number of area cities and attractions. Our location is just 6 miles west of Highway 169 on Highway 175.

Gowrie Development Commission
PO Box 415, Gowrie, IA 50543
gowrie@wccta.net
www.gowrie.org

City Clerk's Office
1206 Market Street, Gowrie, IA 50543
gowclerk@wccta.net
Phone: 515-352-3999





GO BUILD IN GOWRIE

The City of Gowrie is now offering grant funds up to \$40,000 or tax abatement over 10 years for new home construction. (Contact the City Clerk for more details.) New development construction or infill lots available.