

6:30 P.M. STUDY SESSION - City Council Chambers
STUDY SESSION AGENDA

This is an informational presentation of the progress made on Create Loveland since the last Study Session on August 26, 2014. A brief update will be given on the ongoing development of plan elements including the Table of Contents and Chapter 2. The fiscal impact study portion of the Plan will be introduced. The majority of the study session will be spent in a presentation by the City's consultant on this project, Logan Simpson Design, on the draft Indicators and Land Use opportunities that have been developed through stakeholder involvement.

Go NoCo, a private 501c.3 was formed for the purpose of completing a Regional Tourism Act application to the State of Colorado Economic Development Commission. This item is an update to City Council on the progress the organization has made. The report will include information on potential destination tourism projects to be located in Loveland, Windsor, and Larimer County if the application is successful. The update will outline the organization's communication strategy and the work of the consultants which have been hired to complete the application. The city staff report will update Council on their future participation in the application process.

The password to the public access wireless network (colquest) is **accesswifi**

**CITY OF LOVELAND****DEVELOPMENT SERVICES DEPARTMENT**

Civic Center • 500 East 3rd Street • Loveland, Colorado 80537
(970) 962-2346 • FAX (970) 962-2945 • TDD (970) 962-2620

AGENDA ITEM: 1
MEETING DATE: 12/9/2014
TO: City Council and Planning Commission Joint Meeting
FROM: Greg George, Development Services Director
PRESENTER: Karl Barton, Development Services

TITLE:

Create Loveland Update

SUMMARY:

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BACKGROUND:

We are continuing to hear from Loveland residents how passionate they are about their community and making sure that the proper care is taken to maintain its high quality of life as it grows. As we move forward with the Create Loveland drafting process, we are moving from the Visioning stage where we heard from the Loveland community what they wanted to see for Loveland to a discussion about how we measure our progress towards that Vision and where we can seize the appropriate opportunities.

The City Council and Planning Commission last heard from the Create Loveland planning team in August where we received feedback on the Vision Workbook containing the Guiding Principles and Opportunities that were developed through community outreach. Since then, the planning team and community stakeholders have been busy listening, refining, and revising.

Tonight, we will be discussing in depth, drafts of the two most important plan elements, Indicators and Land Use Opportunities. Brief updates will be given on some of the other draft plan elements, such as the Table of Contents, Chapter 2, and the fiscal impact study. We will talk about upcoming public outreach events and what our next steps will be as well.

TOPICS COVERED IN PRESENTATION:

Below are some brief paragraphs about topics we will cover in more depth during the presentation.

Indicators are quantitative signposts for the informed measurement and management of plan performance. The draft metrics that we will be discussing were developed and refined by the planning team and Stakeholder Committee over the course of the last four months. You will find a description of the Indicator development methodology in Attachment D.

The Indicators are also included in the draft Chapter 2 included as Attachment C. In this Chapter you will find the Guiding Principles from the Vision Workbook, revised per the comments we have received.

The Land Use Opportunities map that we will be discussing features ideas from the Loveland community for places where there are prospects for achieving our Vision through changes to our land use patterns or policies or through enhancement and conscientious continuance of patterns and policies. We would like to get feedback on these opportunities and find out if there are any missing.

See Attachment E for the current map of ideas.

The draft Table of Contents (Attachment B) is the most current representation of our thoughts about how to organize the Plan. It is designed so that the three topic areas of Centers & Corridors, Neighborhoods & Community Assets, and Health, Environment & Mobility are carried throughout the Plan. The implementation tools, in the form of Indicators, Policies, and Projects & Programs are also integrated throughout the document.

A fiscal analysis of the impacts of growth and development patterns is an integral part of *Create Loveland*. We will be developing a fiscal model for testing land use scenarios that will consider service costs and revenues and how they are impacted by land use patterns.

INFORMATIONAL ITEMS NOT INCLUDED IN PRESENTATION:

You will find a few items in your packet that we will most likely not have the time to discuss during the Study Session.

First of these is the Snapshots (Attachment F) containing information about the conditions in Loveland regarding areas such as Demographics, Transportation, Employment and Housing at the time of the Plan drafting. It also contains synopsis of what we heard from the public regarding those topics. Some of the material included in the Snapshots is time sensitive and will therefore needs to be updated when the plan is up for adoption next fall. For instance, we have been working with the Economic Development Department to make sure that we are using consistent employment data.

The Glossary attached contains a draft list of some of the planning terms that will need to be defined in order for people to be able to effectively use the Plan and communicate with others about it. The list is not complete and will need to be updated as the Plan drafting continues. We will want to hear any suggestions that come to mind.

iMapLoveland is an innovative mapping tool that the City has been utilizing in partnership with CanDo to hear from citizens what they think about places in Loveland. Users can place icons on the map, leave comments and attach pictures. The application is accessible from both www.createloveland.com and www.candoonline.org. It is our intention to use the maps to identify patterns or clusters of favorite, and not so favorite places that we can use to inform the development of the Land Use Plan and Plan policies. Please see Attachment H for a more detailed description of iMapLoveland, as well as three sample maps and go online to look at the maps people have created and read their comments.

NEXT STEPS:

After this study session the planning team will be integrating the feedback received in order to prepare for Community Choices Month in February. Throughout February, we will be going out to the community to speak with them about the opportunities we have and the choices we have to make in order to achieve the community's vision. We plan on hosting at least one open house, attending some community events and presenting at the Annual Boards & Commissions Summit. In the meantime, we will be posting on Open City Hall and, as always, taking comments and posting materials on www.createloveland.com.

REVIEWED BY CITY MANAGER:

ATTACHMENTS:

- A. Power point presentation
- B. Create Loveland Table of Contents
- C. Create Loveland Chapter 2
- D. Indicator methodology
- E. Land Use Opportunities map
- F. Draft Snapshots
- G. Draft Glossary
- H. iMapLoveland description and sample maps

CITY COUNCIL / PLANNING COMMISSION STUDY SESSION

Indicators

Land Use Opportunities

Fiscal Health



AGENDA

- 6:30 Recent Accomplishments**
- 6:40 Upcoming Steps**
- 6:50 Indicators for our Vision**
- 7:35 Strategic Land Use Opportunities**
- 7:55 Fiscal Analysis**





Revised Vision Workbook

Draft Chapter 2

Indicators

Snapshots

Land Use Opportunities

Indicators

Land Use Opportunities

Fiscal Analysis Methodology

RECENT ACCOMPLISHMENTS

NEXT STEPS



Create Loveland Month + Community Choices Workshops

Stakeholder Committee #3

Land Use Plan & Fiscal Analysis

CC / PC Study Session

Online & Board Survey

Stakeholder Committee #4

Public Review

Open Houses

CC / PC Study Session on Public Input

Planning Commission & City Council Hearings

CREATE LOVELAND MONTH: FEBRUARY 2015

Business After Hours (all Chamber event)

Thursday, February 5th 5:30pm-7:00pm

Fire & Ice Festival (Snow Sculpture)

Saturday February 14th (During the day but specific time TBD)

Boards & Commissions Summit (all City boards)

Wednesday, February 25 5:00-9:00pm

Visits to coffeshops, etc (TBD)

Open Houses (TBD)

Others?

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Guiding Principles
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Health, Environment & Mobility

Guiding Principles
Indicators

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Land Use Map / Land Use Categories

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Policies

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Glossary

CHAPTER 2

Chapter 2: Our Future

VISION & GUIDING PRINCIPLES

The chapter is an early articulation of the community's values and vision to date, setting clear priorities for the Comprehensive Plan. It will continue to be refined throughout the planning process.

The friendly, small-town feel, abundant parks and open space, and proximity to the Rocky Mountains make Loveland one of the most sought after communities for families, retirees, and businesses alike. This desirability is attracting growth to Loveland, and with growth comes change: changes in population, demographics, private investment, and postrecession economic realities. To make change work for Loveland, the City is reevaluating community needs and a vision for the future.

Growth and broader community dynamics have changed since the last comprehensive planning effort in 2005. Recovery efforts from two national disasters have made great strides, yet many in the community are still hurting from the property or personal losses of the prolonged recession and catastrophic Big Thompson flood. Beyond these headline-grabbing floods, fires and financial failures, less noticeable shifts in markets, identity, and demographics can also threaten the success of business and city organizations. There is an ardent desire to not simply recover but to enhance the capacities and adaptabilities of the community to better withstand future stresses.



In 1992 Loveland defined a community vision and its significant assets through this Town Image Map. The hand-drawn Image Maps and sketches on the following pages capitalize on these assets to illustrate how the City should continue to prosper.

The development of a new comprehensive plan for Loveland, led by the City's Community & Strategic Planning Division, offers an extraordinary platform for the community, civic leaders, and city departments and agencies to join in a planning dialogue with Planning Commission and City Council focused on further enhancing the long-term vitality of the City of Loveland.

Much of the 2005 Comprehensive Plan and the 2011 Implementation Plan are still relevant to today's challenges. Changes will focus on resiliency in all its economic, fiscal, neighborhood and environmental dimensions; and greater integration of land use, transportation, and healthy lifestyles.

EXISTING CONDITION SNAPSHOTS

During the Foundation phase, the project team analyzed current conditions of the major elements of the Comprehensive Plan, and reviewed the city's existing plans, policies, and goals. Stakeholder interviews and early outreach helped to prioritize issues, needs, and vision for the future. Key insights, maps, and trends are summarized in the following snapshots:

Demographics

Health

Land Use & Community Design

Transportation

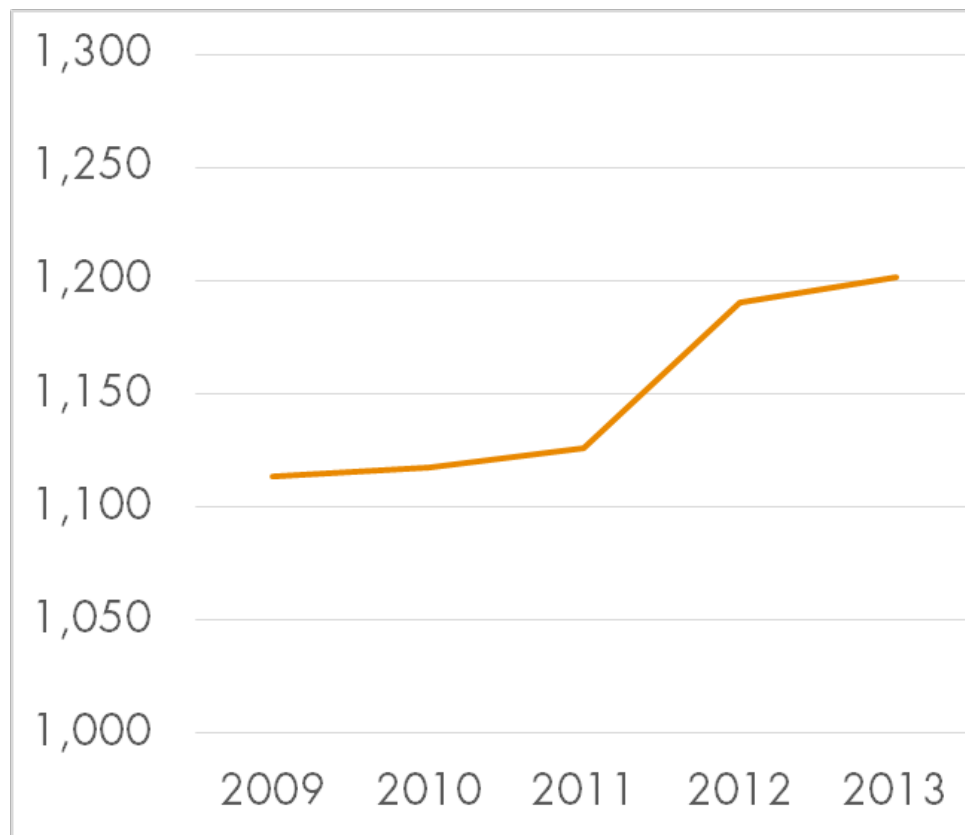
Employment

Housing

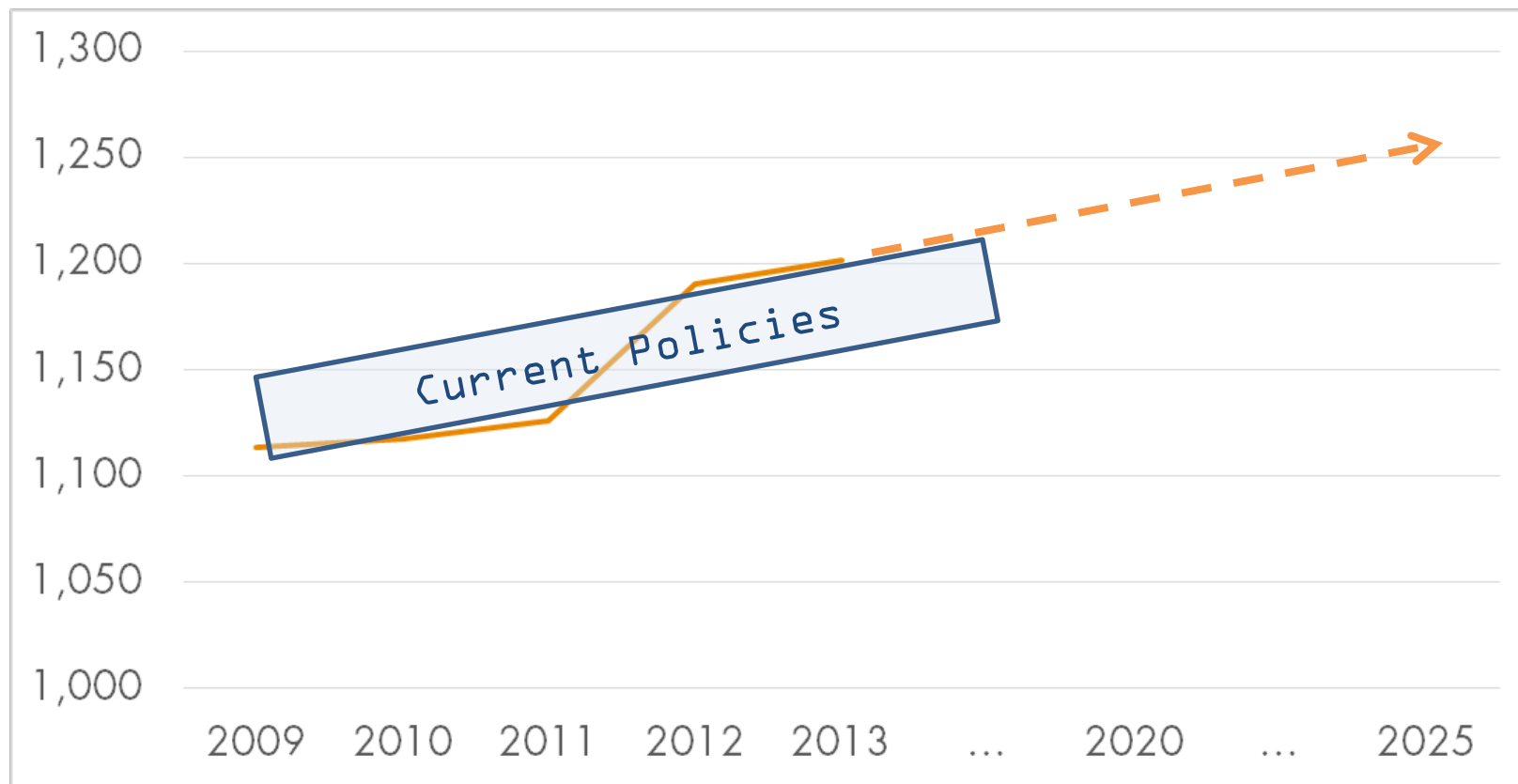
WHAT ARE INDICATORS?

- Quantitative signposts for the informed measurement and management of plan performance
- Effective indicators:
 - Reveal and reflect values
 - Inspire action
 - Helps us learn and adapt
 - Inform decision-making

INDICATORS SHOW OUR BASELINE



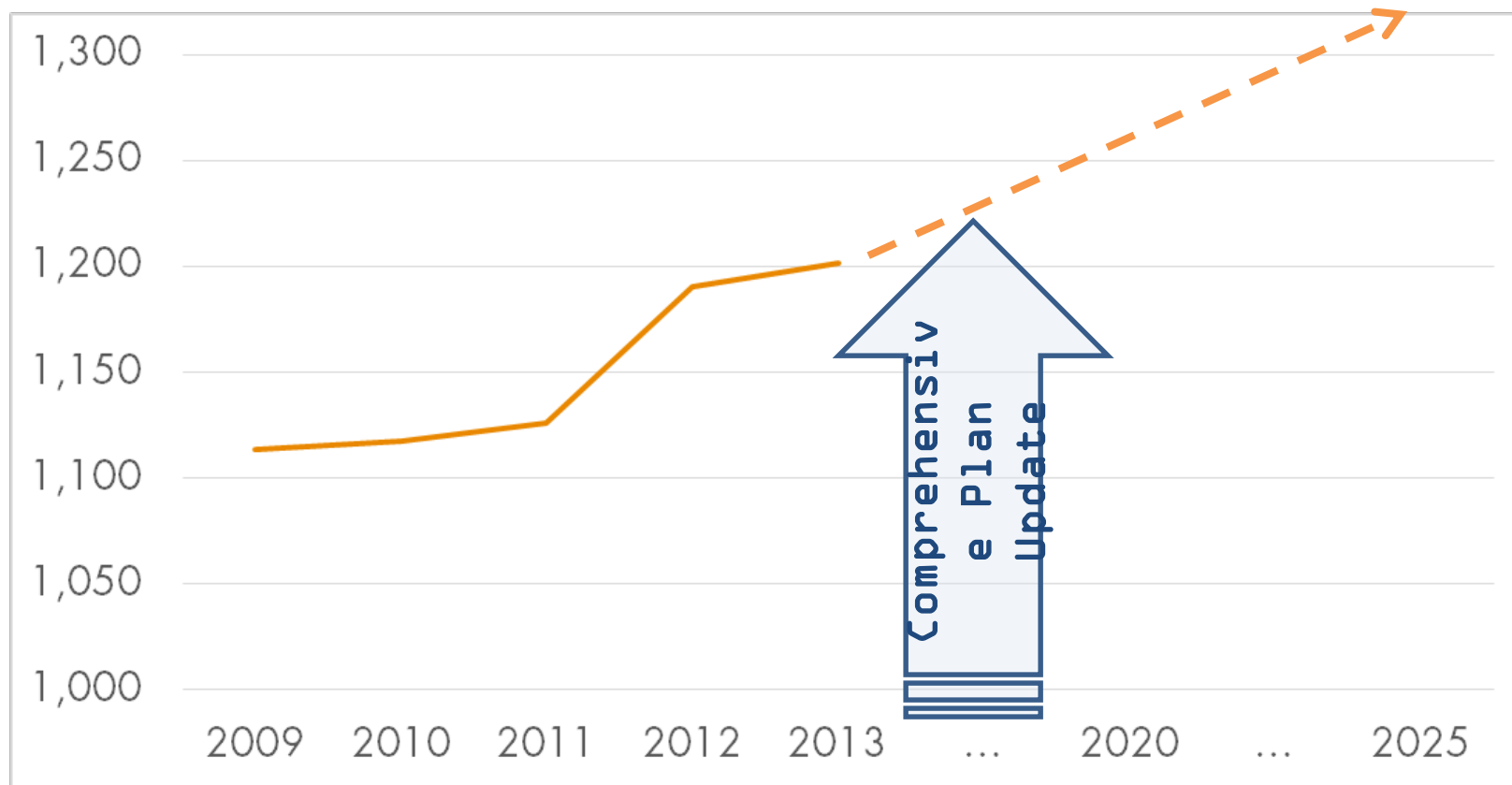
INDICATORS OF FUTURE DIRECTION



Anticipates future trends, anticipates results of current direction.

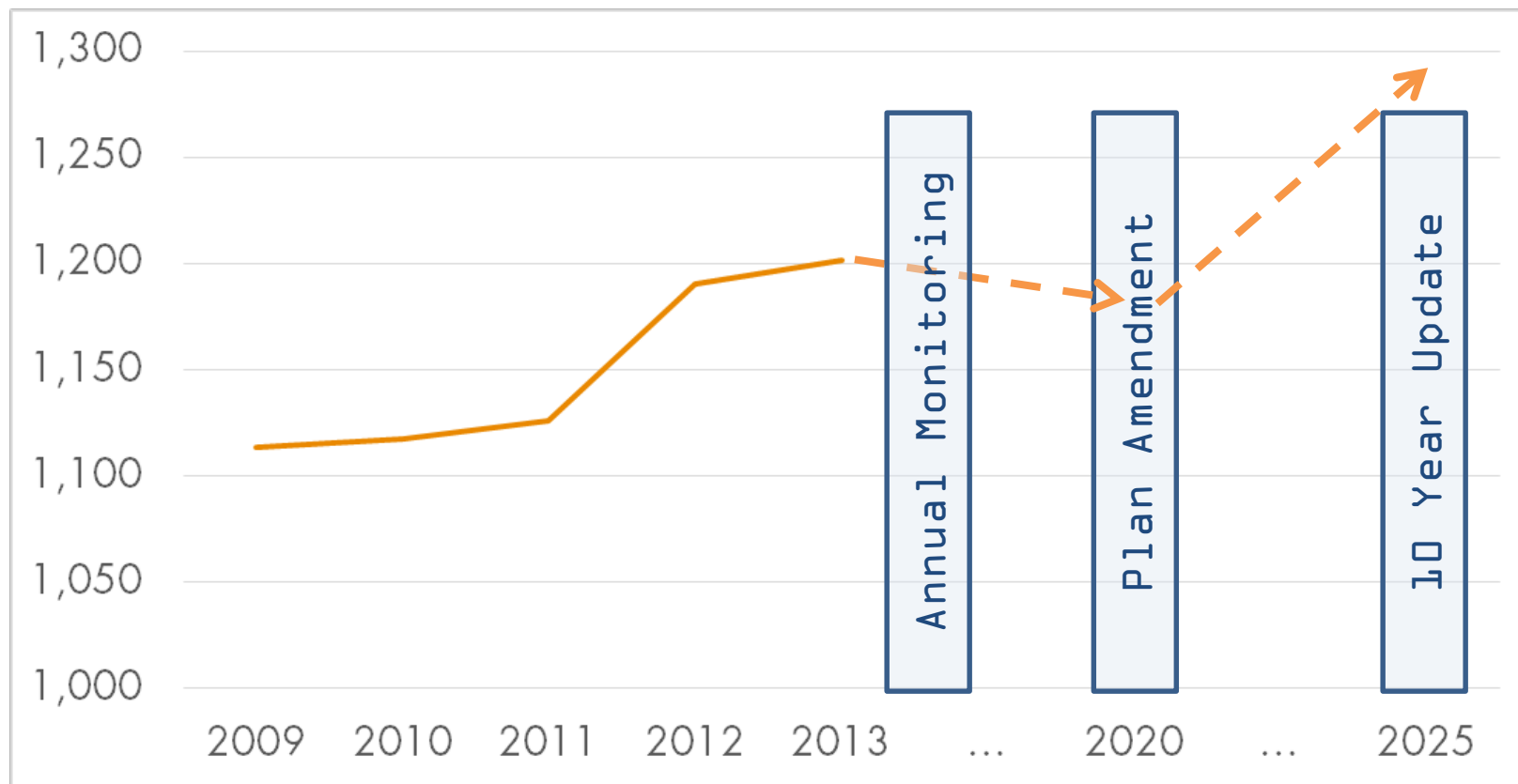


INDICATORS INFLUENCED BY POLICY



Plan will have a direct impact on indicators if implemented properly.

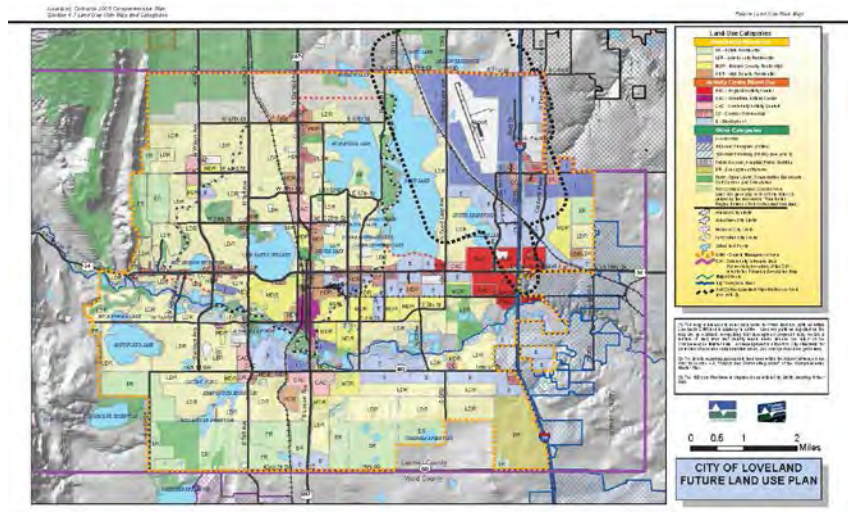
INDICATORS MONITORED FOR POLICY CORRECTIONS



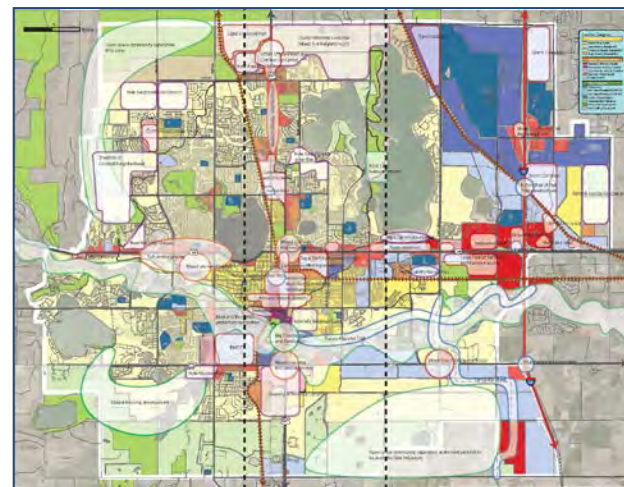
Plan can be amended or updated if indicators are not achieved.

INDICATORS MEASURE LAND USE ALTERNATIVES

2005 Land Use Plan



2015 Land Use Alternatives



Indicators



Indicators



INDICATORS AND THE COMMUNITY VISION

Establish a baseline demonstrating if the current trend is moving toward or away from intended outcomes

Help root the vision in tangible outcomes

Inform land use planning decision-making and goal/policy establishment

Selection Criteria:

- **2014 City Council Goals**
- **Relevance** to city land use and the built environment policies
- **Ease/difficulty** of data collection
- **Reliable**
- **Clear**
- **Usable**



RECOMMENDED INDICATORS

CENTERS & CORRIDORS	NEIGHBORHOODS & COMMUNITY ASSETS	HEALTH, ENVIRONMENT & MOBILITY
<ul style="list-style-type: none"> • Development in Hazard Areas • Sales Tax Revenue per Household • Job / Housing Balance • Downtown Economic Vitality 	<ul style="list-style-type: none"> • Residential Affordability (Housing Cost Burden) • Residential Intensity • Property Investment Activity (Targeted Investment Areas) 	<ul style="list-style-type: none"> • Sidewalks & Bicycle Infrastructure • Mode Split • Connectivity Index • Water Use per Capita



RELATIONSHIP TO 2014 CITY COUNCIL GOALS

METRIC NAME :	Residential Intensity	Development in Hazard Areas	Water Use per Capita	Sales Tax Revenues Per Household	Job/Housing Balance	Housing Cost Burden	Sidewalks and Bicycle Infrastructure	Mode Split	Connectivity	Property Investment
Diverse ways to enjoy culture, recreation, life-long learning and leisure										
Effective mobility and reliable infrastructure										
Healthy, attractive and environmentally sustainable community										
Safe and secure community										
Thriving, welcoming and desirable place to live that provides for the well-being of the community										
Vibrant economy										
Well-planned and strategically managed growth and development										

SALES TAX REVENUE PER HOUSEHOLD

- Measures total sales tax normalized per household
- Measured in dollars
- Measures strength of retail economy in Loveland
- Provides information on sales tax revenue available measured against growth



SALES TAX REVENUE PER HOUSEHOLD



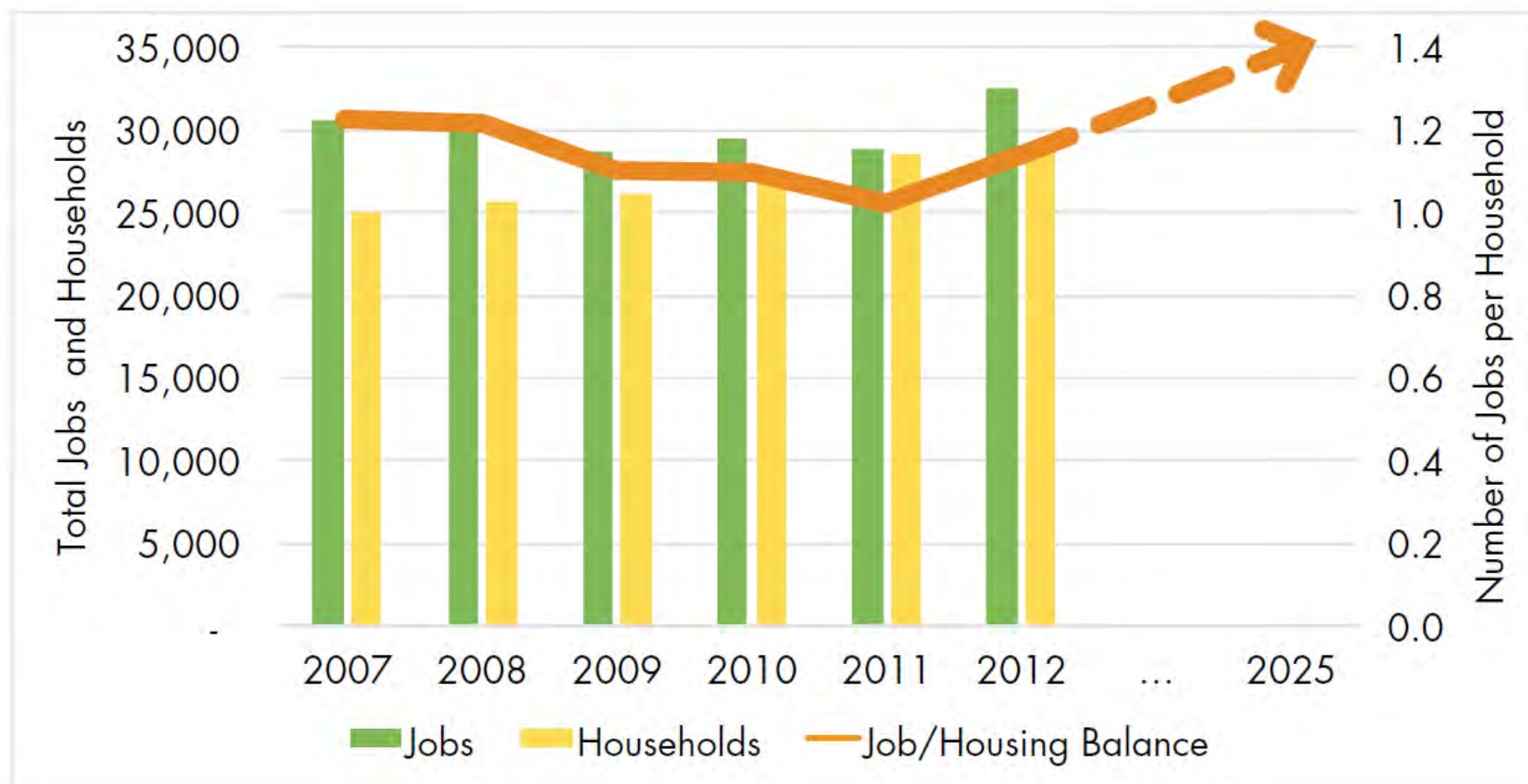
Source: US Census Bureau and City of Loveland

JOB / HOUSING BALANCE

- Measures the ratio of Jobs to Households
- Data from US Census Bureau
- Indicates whether a community is a net importer or exporter of employment
 - Values less than 1 indicate more households than employment
 - Values greater than 1 indicate more employment than households
- Can inform future land use decisions



JOB / HOUSING BALANCE

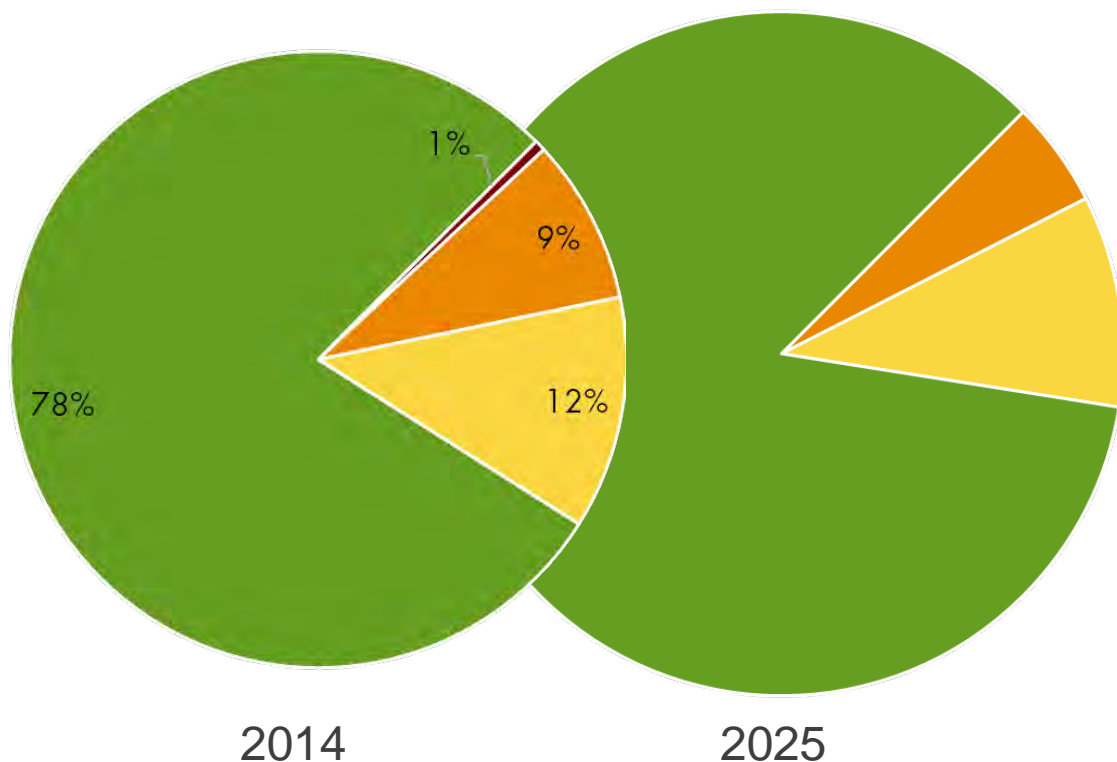


DEVELOPMENT IN HAZARD AREAS

- Measured as a percentage of developed area in different hazard risk areas
 - Airport safety zones
 - Floodplains
 - Geologic hazards
 - Wildfire-Urban Interface risk assessment
- Generally indicates hazard risk levels for developed areas
 - High proportions of development in very high and high hazard risk areas may put residents, neighborhoods or businesses at risk



DEVELOPMENT IN HAZARD AREAS



Very High	Airport property Floodway Severe wildfire Geohazard risks
High	Airport critical zones 100 year floodplain High wildfire Geohazard risks
Moderate	Airport influence area 500 year floodplain Low geohazard risk moderate wildfire risk
Low	All remaining developed area

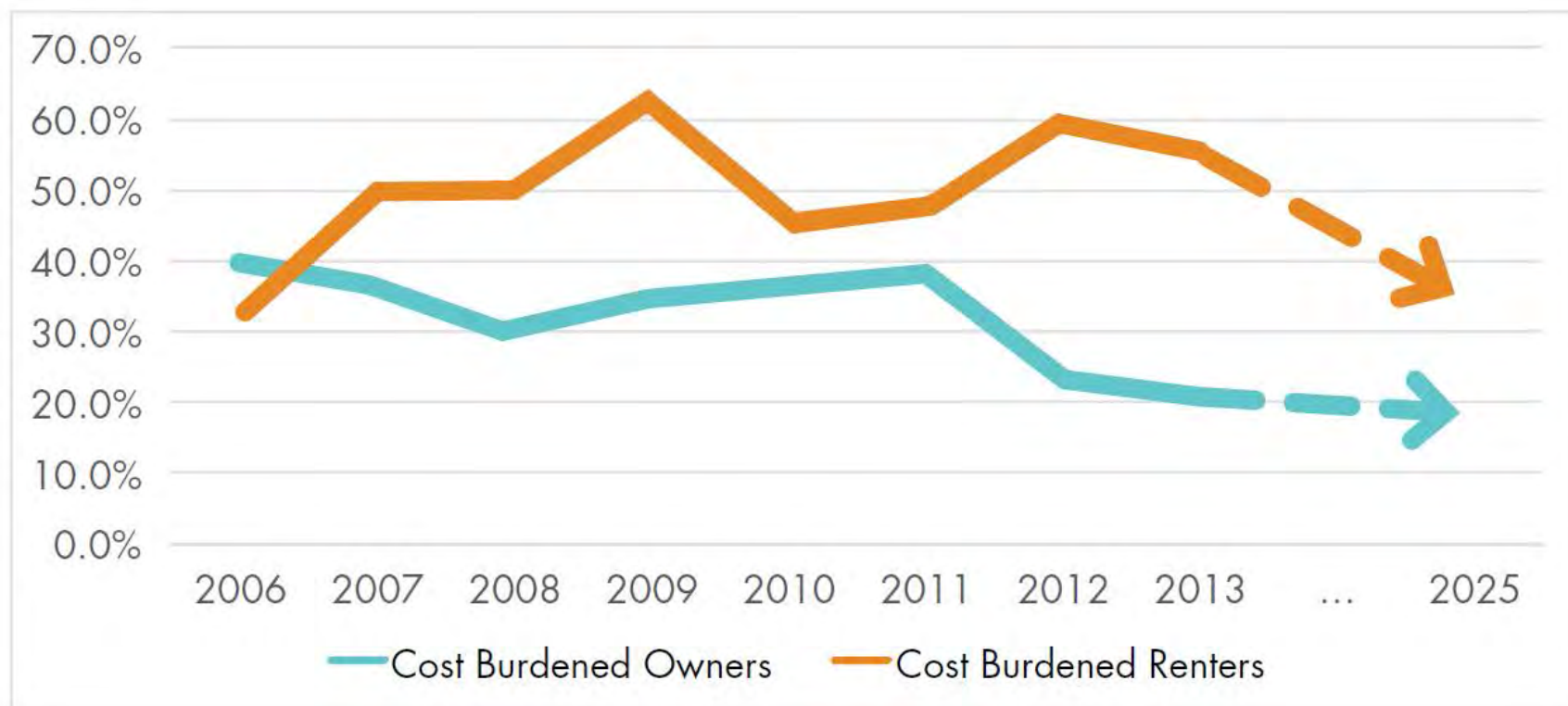
Source: Logan Simpson Design, City of Loveland Data (2014)

RESIDENTIAL AFFORDABILITY (HOUSING COST BURDEN)

- Measured as a % of owner and renter households spending 30% or more on their income on housing costs
 - HUD considers these households cost-burdened
- Measures housing/income parity
- Includes utilities, insurance and other housing costs
- Affordable housing supply has land use and economic development implications



HOUSING COST BURDEN



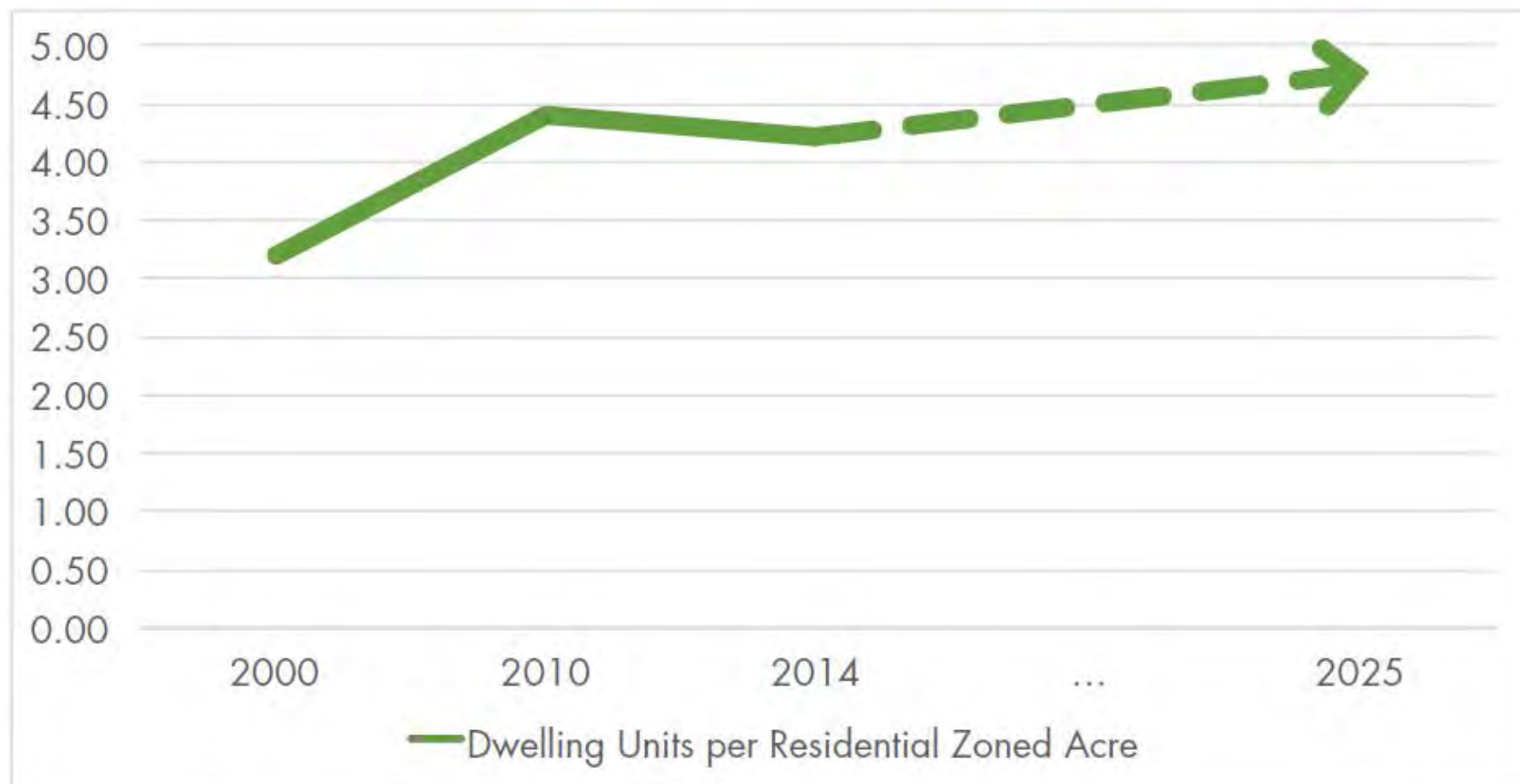
Source: US Census Bureau, American Community Survey

RESIDENTIAL INTENSITY

- A measure of residential development density
- Measured in dwelling units per acre of residentially zoned land
- Generally indicates how efficiently land is developed for residential purposes
- More compact development patterns support walkability and full-service, complete, and connected neighborhoods, and lower city costs for services



RESIDENTIAL INTENSITY

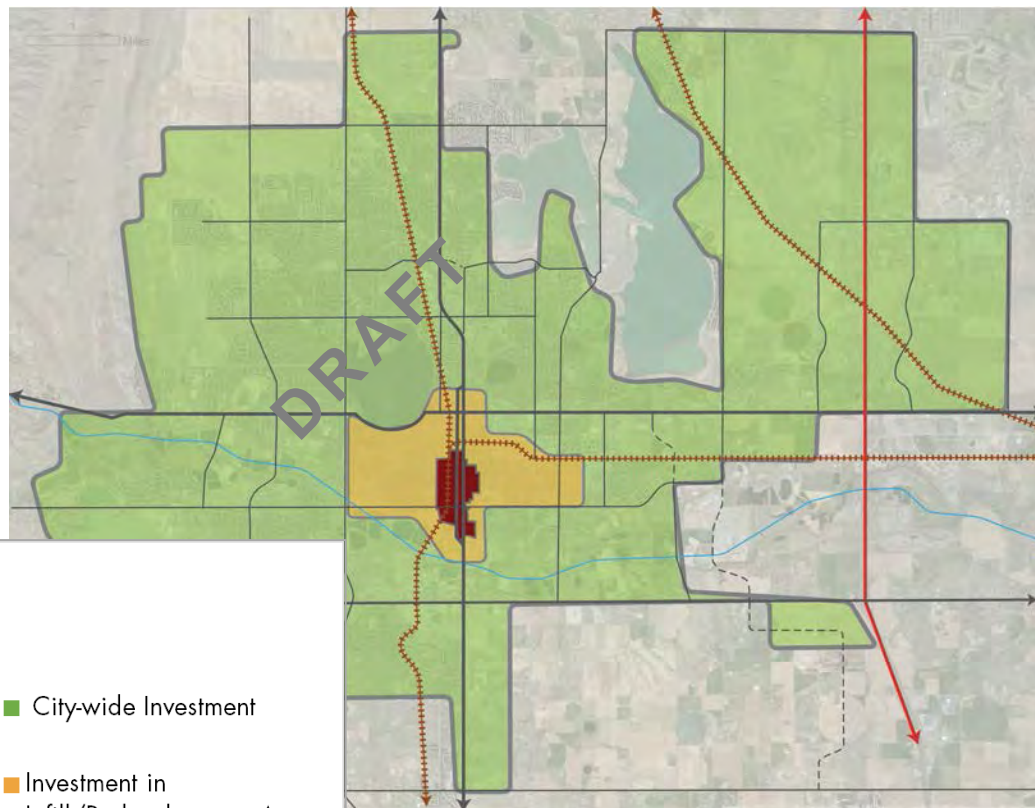
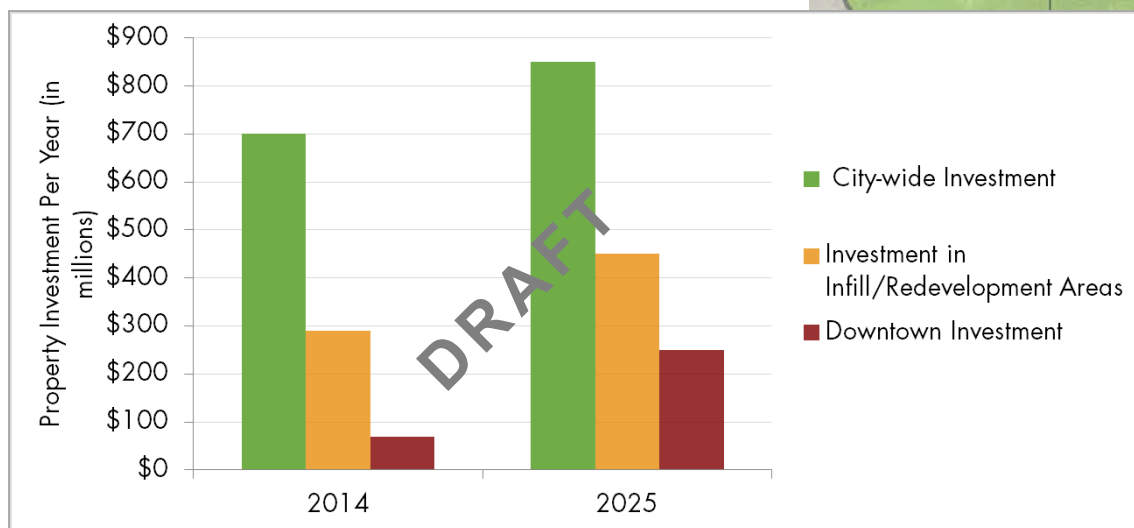


DEVELOPMENT & INVESTMENT ACTIVITY

- High level of community interest in revitalizing Loveland's core.
- Indicates the level of development activity in Downtown, in infill and redevelopment areas, relative to the remainder of the City
- Measured in total investment (\$) based on building permit activity in targeted infill and redevelopment areas
- Relates to downtown vibrancy, walkability, economic vitality, and neighborhood character



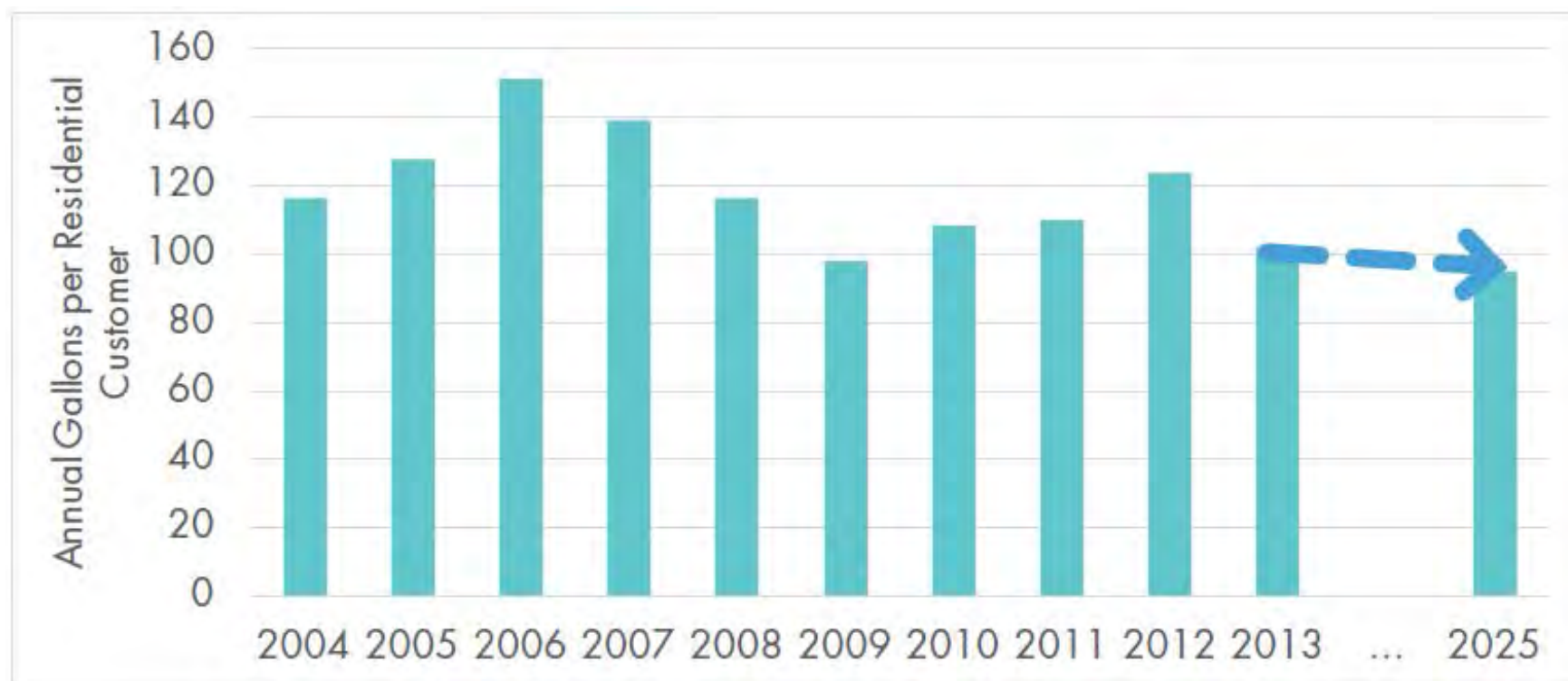
DEVELOPMENT & INVESTMENT ACTIVITY



RESIDENTIAL WATER USE PER HOUSEHOLD

- A measure of water consumption normalized to residential customer levels
- Measured in Thousands of gallons per customer per Year
- Largely influenced by land uses and development patterns
 - US average is about 80 to 100 gallons of water per day
 - Outdoor water use accounts for about 55% of residential water use on the Front Range
 - Saves City and households money

WATER USE PER CUSTOMER

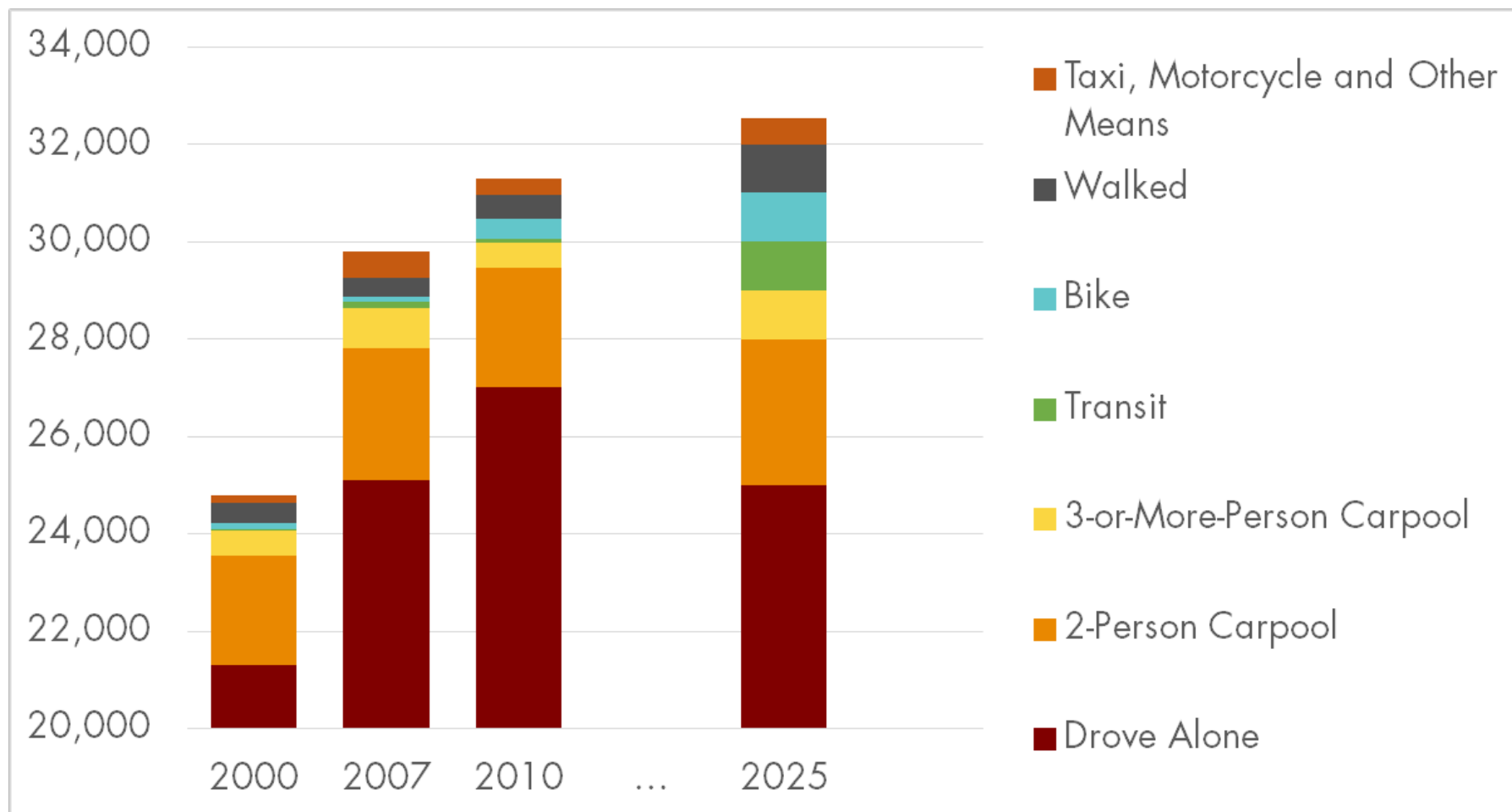


MODE SPLIT

- Provides trends on how residents are commuting
- Measured as a percentage of commuters by mode
 - Drive alone
 - Carpool
 - Public transportation
 - Walk
 - Other
 - Work at home



MODE SPLIT

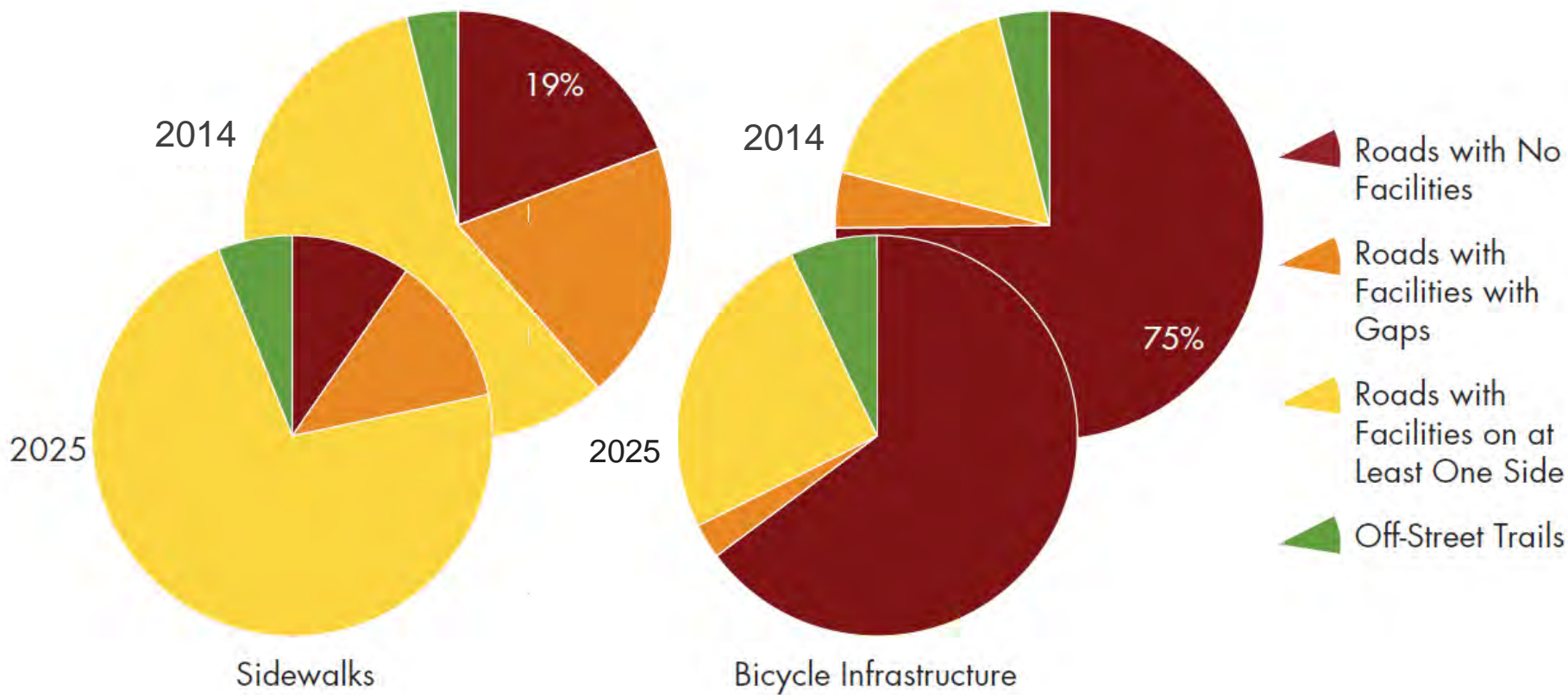


SIDEWALKS & BICYCLE INFRASTRUCTURE

- Tracks paved sidewalk and bicycling infrastructure and development in relation to road development
 - Priority projects identified in the 2012 Bicycle and Pedestrian Plan
- Measured in total miles. Includes:
 - New sidewalks, shared use paths, bike lanes
 - Improvements to existing infrastructure
 - Bicycle lane miles include each side of street
- Impacts community health, environment and mobility
- Aligns with CDC's recommended strategies (improving walking & bicycling infrastructure) to reduce and prevent obesity



SIDEWALKS & BICYCLE INFRASTRUCTURE



CONNECTIVITY INDEX

- Reported as an index value
- Calculated in GIS as a ratio of road segments (links) to intersections (nodes)
- A well connected road network (higher connectivity index) emphasizes accessibility by providing for direct travel, increased route choice with traffic dispersed over more roads, and encourages nonmotorized transportation
 - Connectivity index of 1.4 is generally considered the minimum needed for a walkable community



CONNECTIVITY INDEX



STRATEGIC LAND USE OPPORTUNITIES

- 3 Stations
- 10 Minutes per Station
- Big Ideas to Achieve Vision?
- How to Opportunities Improve the Indicators?
- What Other Alternatives Should be Developed?

FISCAL IMPACT STUDY OBJECTIVES

- Document how the city's financial systems respond to growth by:
 - Type of land uses:
 - Residential, retail, office, industrial
 - Urban form
 - Location within the city
- Demonstrate the fiscal impacts of future growth scenarios.
- Engage in a process that examines why differing futures produce differing results, not just an “answer.”
- Ensure a fiscally sound future land use plan.

ANTICIPATED PROJECT TASKS

- Budget Data Collection and Analysis
- Sales Tax Source Analysis
- Service Provider Interviews
- Fiscal Model Development
- Future Land Use Scenario Testing
- Model Refinement
- Review of Results with Staff



INITIAL OBSERVATIONS: *WHAT ISSUES DO WE ANTICIPATE?*

- Why do public service costs rise?
 - Fixed vs. variable costs?
 - Economies of scale?
 - Changing service levels?
 - How much do land uses matter?
- How are costs and revenues affected by residential growth vs. commercial or industrial growth?
- How do alternative urbanization patterns, development mix and density affect operating and capital costs?
- Retail sales assumptions are key to results:
 - Sales tax is the largest general fund revenue source
 - Where do sales originate?
- Land use sensitivity: Operating Costs vs. Capital Costs
 - CEF integration
 - Infrastructure expansion and maintenance costs



Executive Summary/ Introduction

Introduction & Relationship to City Council Goals

Our Future

Public Involvement / Values / Process

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Neighborhoods &
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Our Resolve

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Appendices
Existing Condition Snapshots
Indicators Report

Chapter 2: Our Future

VISION & GUIDING PRINCIPLES

The chapter is an early articulation of the community's values and vision to date, setting clear priorities for the Comprehensive Plan. It will continue to be refined throughout the planning process.

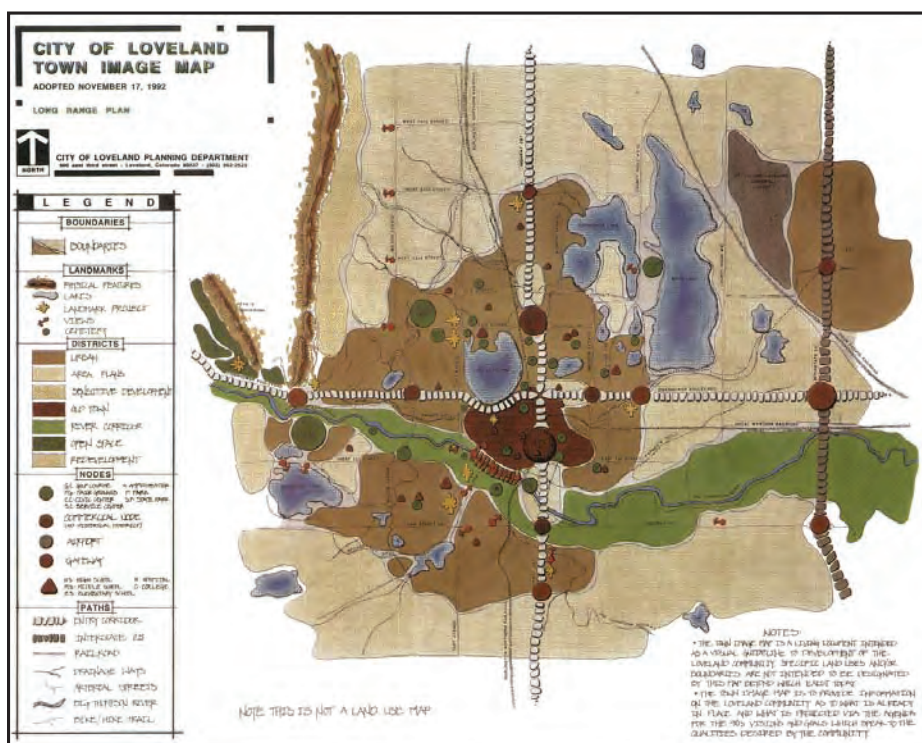
The friendly, small-town feel, abundant parks and open space, and proximity to the Rocky Mountains make Loveland one of the most sought after communities for families, retirees, and businesses alike. This desirability is attracting growth to Loveland, and with growth comes change: changes in population, demographics, private investment, and post-recession economic realities. To make change work for Loveland, the City is reevaluating community needs and a vision for the future.

Growth and broader community dynamics have changed since the last comprehensive planning effort in 2005, and Loveland's influence in the region has risen. Recovery efforts from the prolonged recession and catastrophic 2013 Big Thompson flood have made great strides, yet many in the community are still hurting from property or personal losses. Beyond these headline-grabbing floods, fires and financial failures, less noticeable shifts in markets, identity, and demographics can also threaten the success of business and City organizations. There is an

ardent desire to not simply recover but to enhance the capacities and adaptabilities of the community to better withstand future stresses.

The development of a new comprehensive plan for Loveland, led by the City's Community & Strategic Planning Division, offers an extraordinary platform for the community, civic leaders, and City departments and agencies to join in a planning dialogue with Planning Commission and City Council focused on further enhancing the long-term vitality of the City of Loveland and its role in the region.

Much of the 2005 Comprehensive Plan and the 2011 Implementation Plan are still relevant to today's challenges. Changes will focus on resiliency in all its economic, fiscal, neighborhood and environmental dimensions; and greater integration of land use, transportation, and consideration of the impacts of the built environment on health.



In 1992 Loveland defined a community vision and its significant assets through this Town Image Map. The hand-drawn Image Maps and sketches on the following pages capitalize on these assets to illustrate how the City should continue to prosper.

CREATING A COMMUNITY VISION



The Comprehensive Plan relies on broad community input, and visioning is a critical step to articulate the shared values and vision of Loveland's citizens. "Visioning" is the process of imagining an inspiring, shared outcome as the first step in long-term goal-setting and problem-solving. Often the **Vision** described by residents resembles value statements – highly personal yet group-centered **Guiding Principles**. Thus these aspirational statements are followed by **Indicators** that further define the community's direction. In the 2005 Comprehensive Plan, no clear performance indicators were defined to assess Loveland's progress in achieving the Vision. This update is a dramatic step forward in this direction.

The visioning process uses a multi-pronged approach to effectively reach and collect responses from a broad spectrum of the Loveland community. The Vision builds off the City's 2005 Comprehensive Plan Vision, the 2014 City Council Priorities, existing plans and policies, an Annual Boards & Commissions Summit, over 55 personal interviews with community leaders and representatives, an audit of existing policies, two public Visioning Events, and Open City Hall online discussions.

In April and May, the project team held one-on-one and small group interviews with community leaders and representatives from 29 different City departments, partners, community groups, and regional agencies, as well as local developers, business owners and interested citizens.

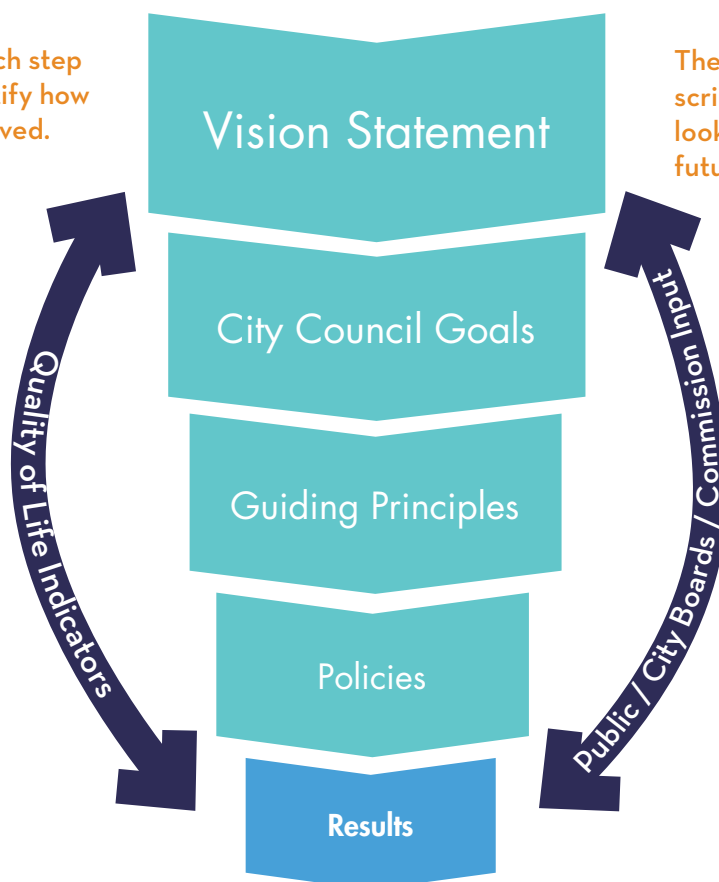
In June, two Visioning Kick-Off Events were held to identify issues, community priorities, and elements for an updated community vision. Over 70 residents attended the workshops over two days. Shortly after the Visioning Events, online dialogue and visioning questions available on Loveland's Open City Hall website have prompted hundreds of visits and comment responses. Weekly topics cover Downtown, Centers and Corridors, Neighborhoods and Community Assets, as well as Health, Mobility and the Built Environment. The dialogue is continuing online and through outreach at Thursday night concert series, Farmers' Markets, boards and commissions, and other community group presentations.



OUR COMMUNITY VISION

"A vibrant community - surrounded by natural beauty - where you belong!"

Public feedback informs each step iteratively. Indicators quantify how effectively progress is achieved.



The Vision Statement describes how the City should look, feel, and function in the future.

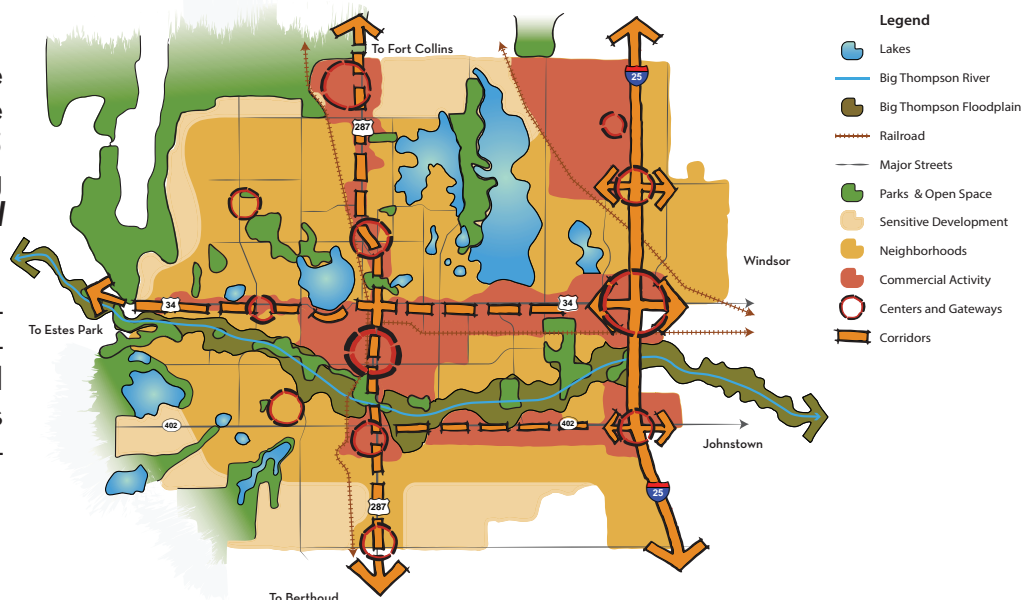
The 2014 City Council Goals focus on seven priority-based budgeting outcomes.

Guiding Principles are the aspirational community values and goals that were expressed during the public engagement process.

Policies (see Chapter 3) provide specific, day-to-day decision-making criteria to achieve the above.

The Comprehensive Plan Update is designed to achieve the above Vision Statement from the 2005 Comprehensive Plan by focusing on the **built environment** and **land use**.

The following aspirational statements came directly out of the input given by stakeholders, elected officials, and the public to express the desired future for the community.



CENTERS & CORRIDORS

City Council Goals:

Well-planned and strategically managed growth and development

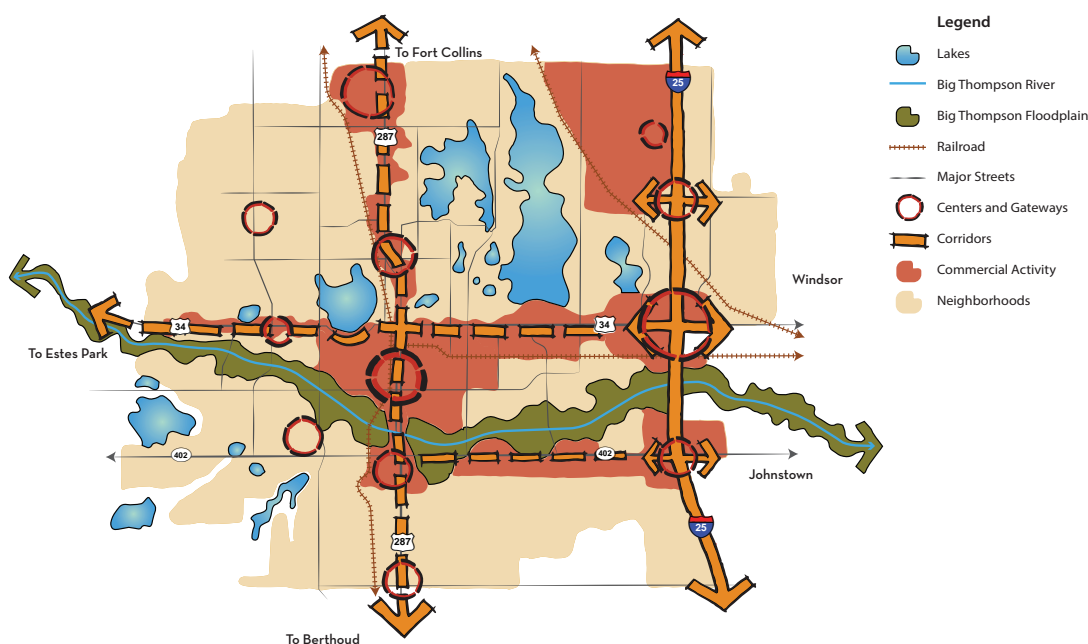
Thriving, welcoming and desirable place to live that provides for the well-being of the community

Vibrant economy

What We've Heard: Citizens want to see focused commercial growth within existing centers, like Downtown, the Orchards Shopping Center, and Centerra. These areas have a variety of shopping options that should complement each other, while minimizing sprawling commercial strips. Residents would also like to see community-oriented retail better integrated with neighborhoods and entrances in the eastern, southern and northwestern parts of the City.

Traffic will increase in the coming years, so citizens are very interested in creating multi-modal corridors, updating key intersections and encouraging new east-west vehicular corridors. A safe and convenient bicycle and pedestrian network should be completed to encourage active transportation for commuting and recreation, as well as improve retail activity. Land uses, specifically along entry corridors, should enhance Loveland's artistic and small-town identity through cultural and art facilities, pedestrian comfort, and creative gateway features. All gateways into the community should stay clean and visually attractive.

As the heart of Loveland, the success of Downtown is a key component to the community's vision. It's revitalization will continue as a pedestrian-friendly nucleus with shopping, restaurants, cultural facilities, employment and housing. A strong foundation of arts and culture, businesses, employers, residents, and services are already active and successful. A proactive business climate and an economically healthy City government have set the stage for revitalization of the Downtown. More importantly, the City and businesses have partnered on strategic plans, with catalyst projects moving forward in an effort to further energize the Downtown. A vibrant mix of uses, attractions, renovated historic buildings, and gathering places will further activate Downtown, which includes a balance of housing, restaurants, and small businesses so residents can live, work, and play in Downtown.



There are opportunities for retail centers to become more visually prominent and pedestrian friendly, and the surrounding public infrastructure needs improvement. Other commercial areas can be repurposed or renovated to serve surrounding neighborhoods. These centers should attract substantial, well-paying employers, not just retail. Loveland should also invest in the airport as a regional transit hub.

Downtown

Guiding Principles

- Support Downtown as the cultural, civic, and iconic heart of Loveland.
- Create attractive pedestrian streetscapes, bike friendliness, convenient parking, and transit accessibility, which are its lifeblood.
- Offer diverse housing options, recreation programs, cultural and educational opportunities, and regional destinations that will encourage residents and visitors to live, work, play, and learn in Downtown.
- Provide public art and cultural offerings, historic preservation, successful businesses and special events in Downtown to showcase what is special about our community.
- Promote Downtown as a niche within northern Colorado that is active, diverse and economically viable to draw local and regional patrons.
- Ensure authenticity in architecture, historic character, and events.
- Maintain and provide quality basic infrastructure, which is fundamental to Downtown's economic health.



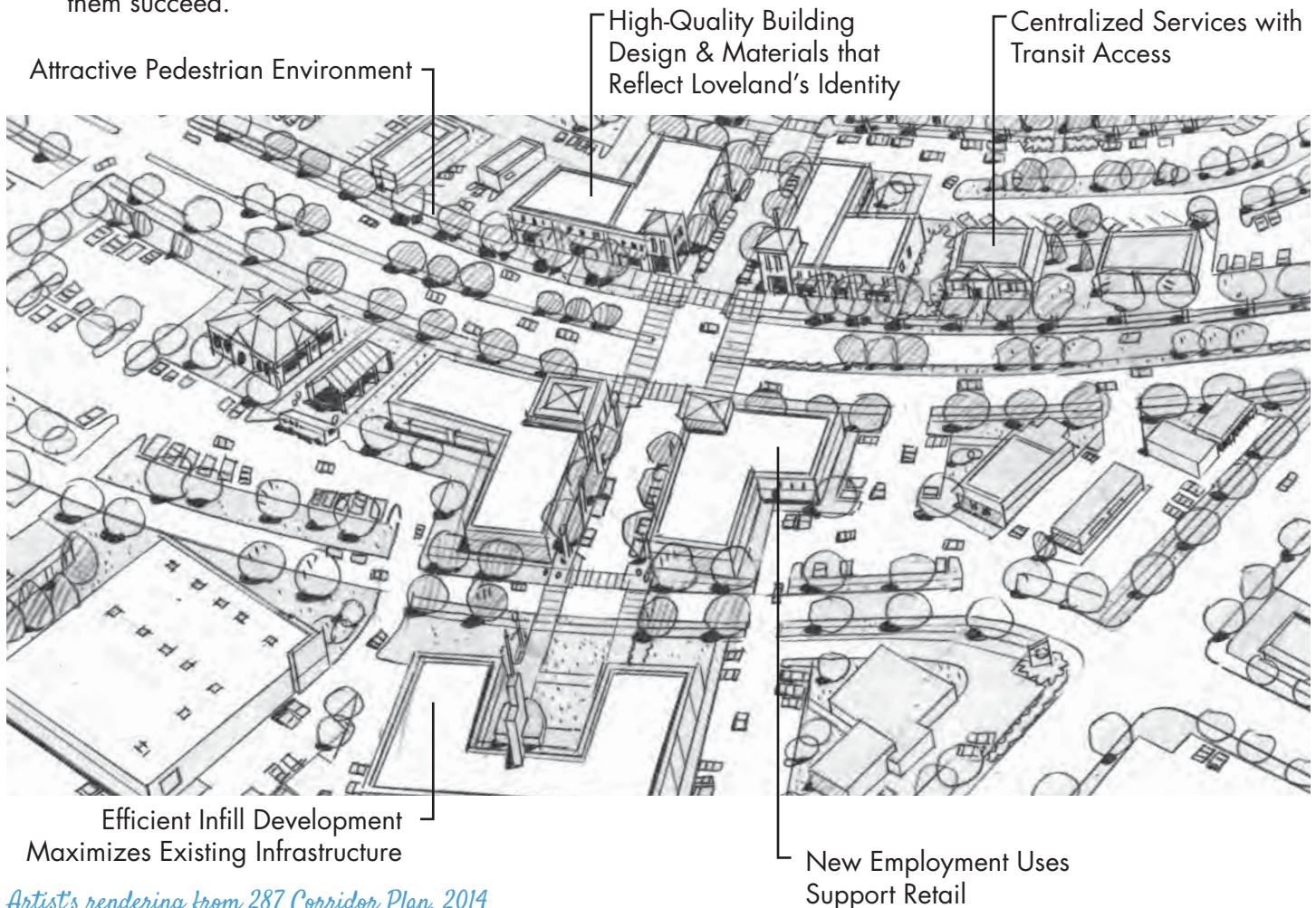
Artist's rendering from Redevelopment and Revitalization of Downtown Loveland Vision Book, 2010



Land Use

Guiding Principles

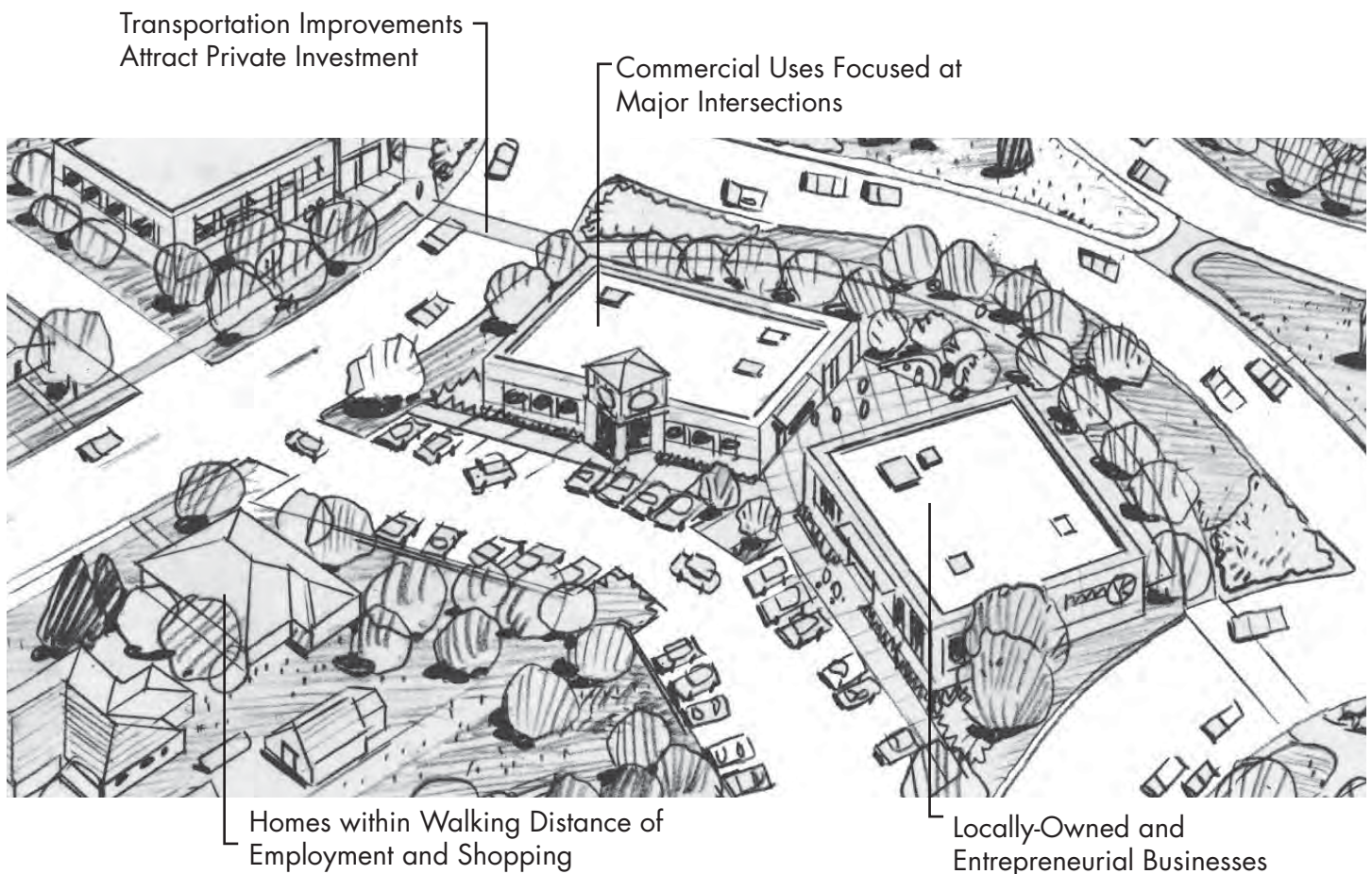
- Maintain and enhance Loveland's existing small-town feel, sense of community, and distinct identity.
- Use land and infrastructure efficiently by considering fiscal health, livability, and carefully planned growth throughout and especially at the edges of the community.
- Maintain physical separation while maximizing economic and transportation integration between Loveland and neighboring communities of Fort Collins, Berthoud, and Windsor.
- Strengthen community resiliency to natural disasters via development patterns, hazard identification and mitigation, and communication. Institutionalize the lessons learned from recent disasters to mitigate the intensity of future events.
- Provide public services that are centralized and accessible, especially for populations with limited access to transportation.
- Development process should be attentive to the desires of property owners and flexible enough to help them succeed.



Economic Development

Guiding Principles

- Focus commercial growth and redevelopment at major intersections throughout the community, rather than strip commercial along corridors.
- Create physical and pedestrian environments that are enjoyable and memorable to encourage visitors to spend more time and money in Loveland.
- Invest in infrastructure and facilities that leverage private investment in commercial and residential development.
- Retain existing employers and help them grow. Diversify and increase primary employment and assist businesses with the full spectrum of economic development tools to help them succeed.
- Support employment opportunities, urban environments, and recreational amenities that appeal to the modern workforce.
- Continue to strengthen and diversify the economic base.



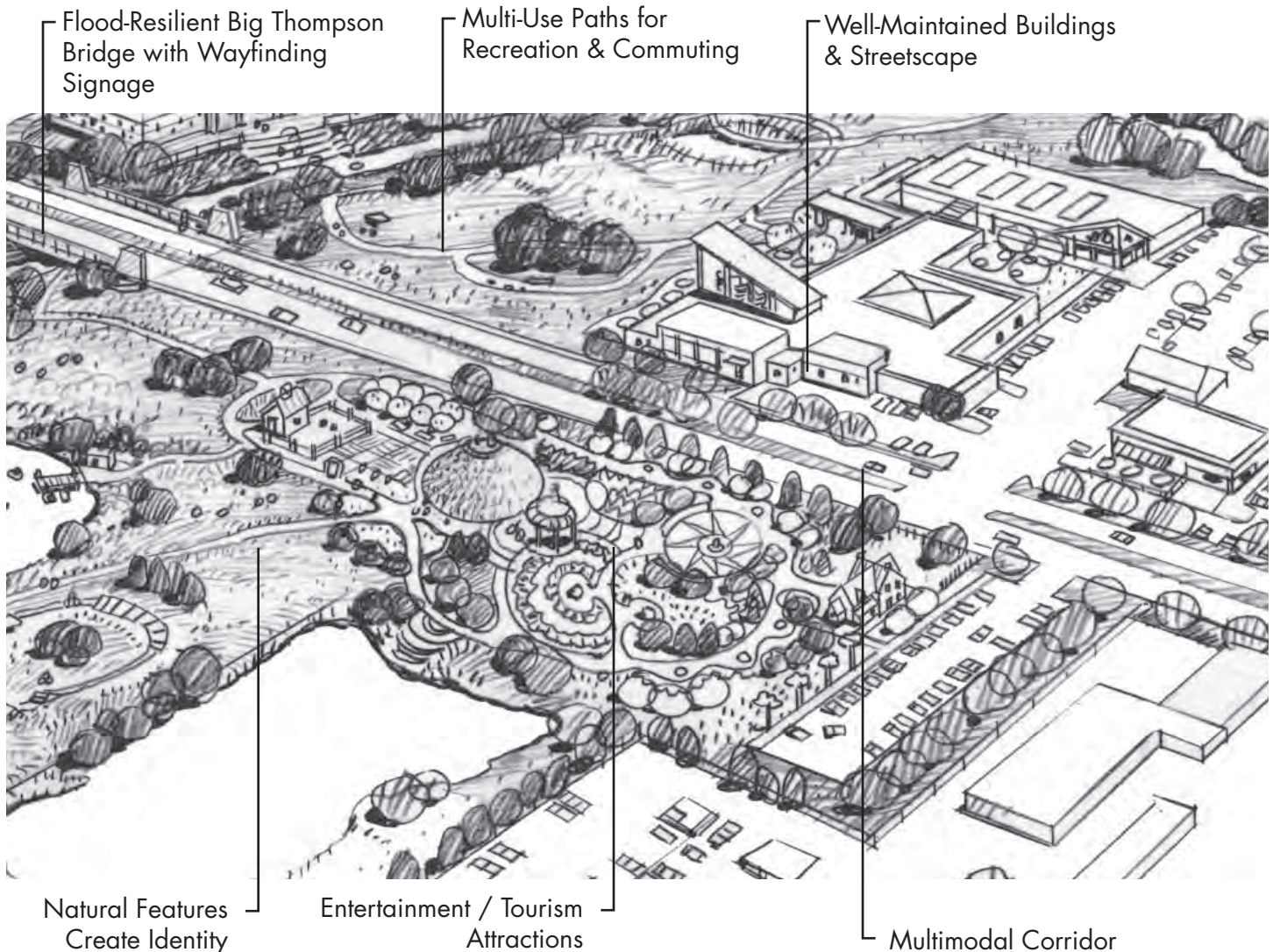
Artist's rendering from 287 Corridor Plan, 2014



Gateways & Corridors

Guiding Principles

- Capitalize on the identity of being a gateway to Downtown Loveland, Big Thompson/Estes Park/RMNP, and northern Colorado.
- Support other modes of transportation, including transit, bike, and pedestrian facilities.
- Ensure that land uses and gateway features are compatible with Loveland's art and small-town identity.
- Encourage and facilitate redevelopment to generate tax revenue for the City.
- Improve existing and create new corridors and intersections to facilitate north-south and east-west traffic.
- Develop a variety of corridors for casual visitors to enter the City from I-25.



Artist's rendering from 287 Corridor Plan, 2014

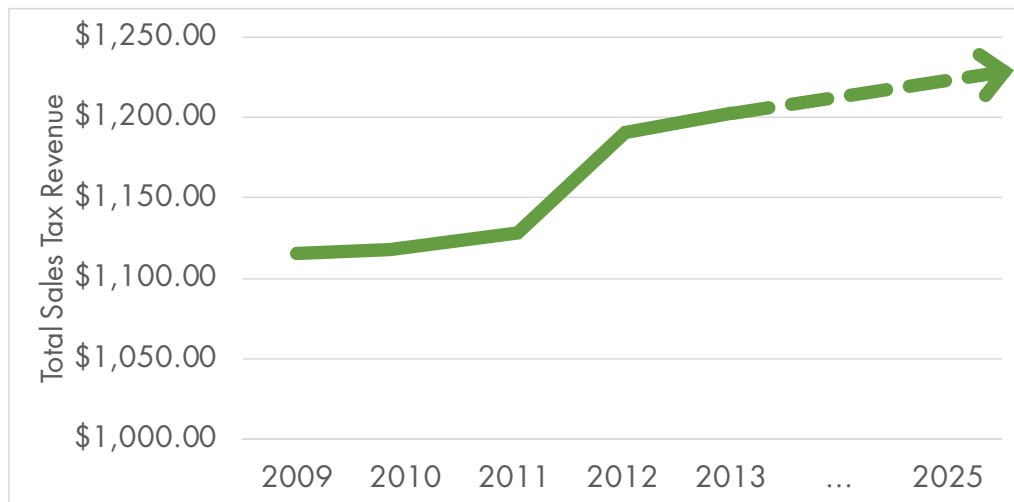
Achieving our Vision for Centers & Corridors

To ensure that Loveland is making progress toward achieving our vision, the City will periodically evaluate the following indicators of success.

Retail Activity

Indicates the strength of Loveland's retail economy as measured by sales tax revenue and residential growth. Sales tax is the primary revenue source that supports City services. Calculated by dividing total sales tax dollars by the number of households. This figure has increased every year over the past five years.

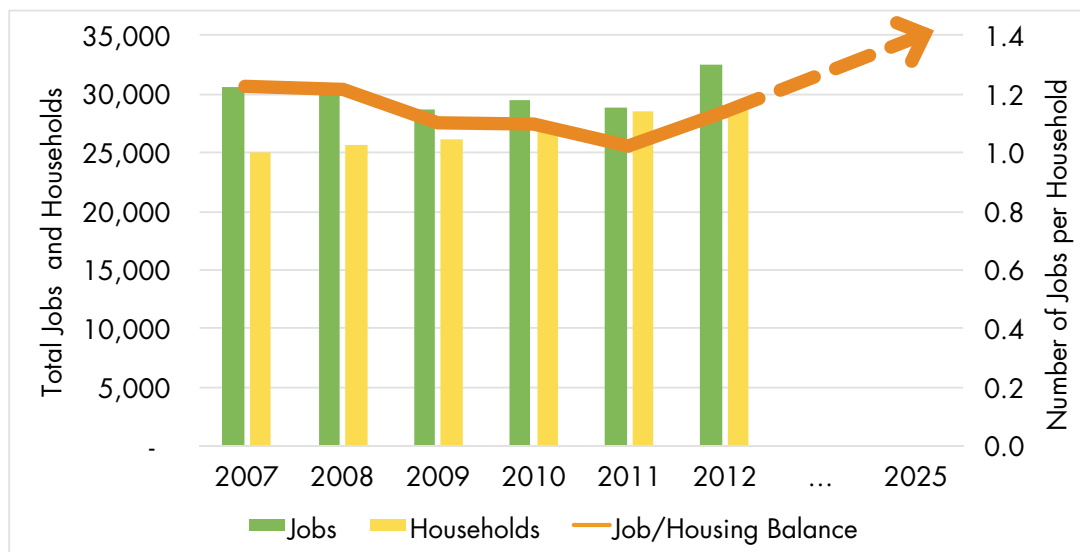
Source: City of Loveland



Jobs / Housing Balance

Indicates whether Loveland is a net importer or exporter of employment. Creating more employment opportunities in Loveland can improve economic mobility, reduce transportation costs, and attract a talented workforce. A ratio above 1.0 suggests that a community is a net employment importer while a ratio below 1.0 indicates residents tend to work outside the City. Calculated by dividing the total number of jobs by the total number of households.

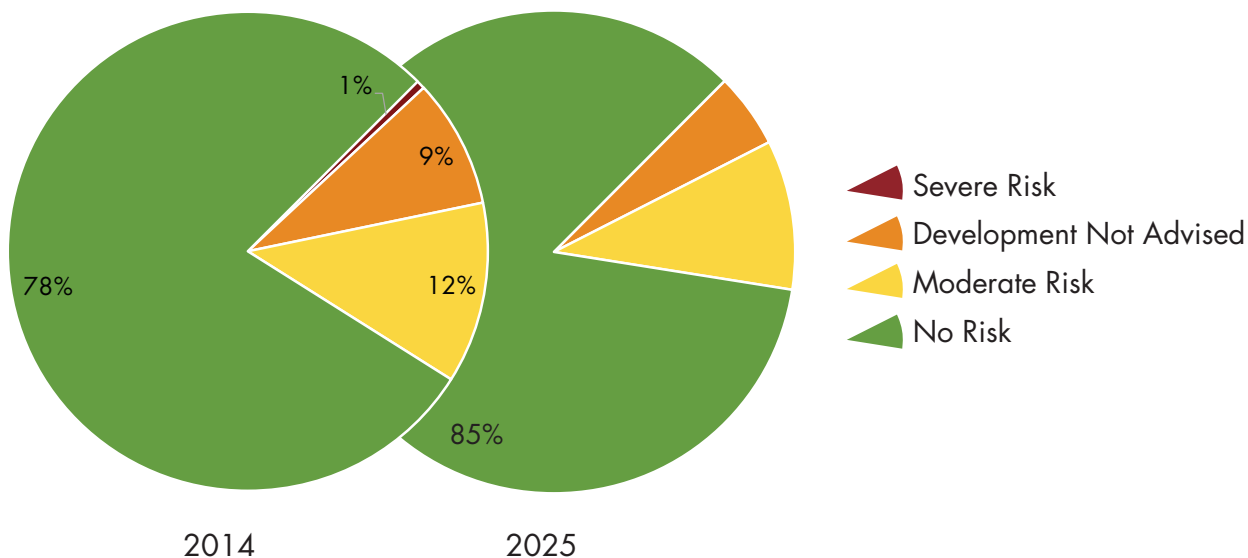
Source: U.S. Census Bureau County and ZIP Code Business Patterns, and ACS 1-year estimates



Development in High Risk Areas

Indicates the amount of existing and new development occurring in hazardous areas, which include airport safety zones, floodplains, geologic hazards, and the wildfire urban interface.

Source: City of Loveland GIS records



Downtown Economic Activity

[Identify an indicator of economic health and vibrancy of Downtown.]

Source: TBD

Metric TBD

NEIGHBORHOODS & COMMUNITY ASSETS

City Council Goals:

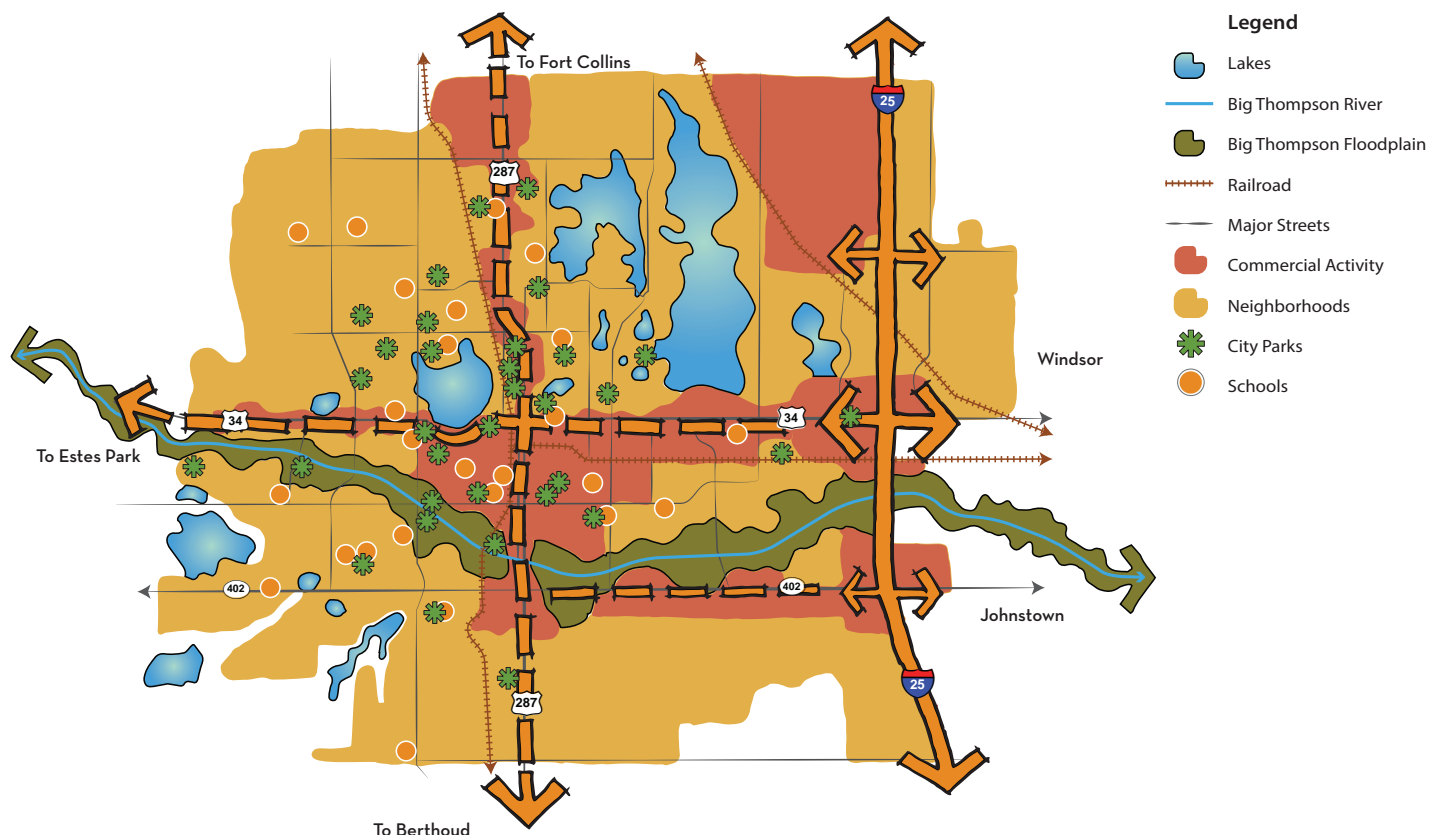
*Diverse ways to
enjoy culture, rec-
reation, life-long
learning and leisure*

*Safe and secure
community*

What We've Heard: It is crucial to preserve the quality of life and small-town feel that citizens are used to. Continued investment and improvement in developed neighborhoods and their unique identity, as well as new areas, play an important role in this. Older homes should be preserved and renovated to maintain historic neighborhood character.

Every neighborhood should have community amenities such as parks and schools. This also includes creating "full-service" communities, with small mixed-use areas and neighborhood-serving uses such as a grocery store or daycare. Building neighborhoods around these services - as well as public art, festivals, and cultural offerings - fertilizes deep roots in relationships and a sense of community.

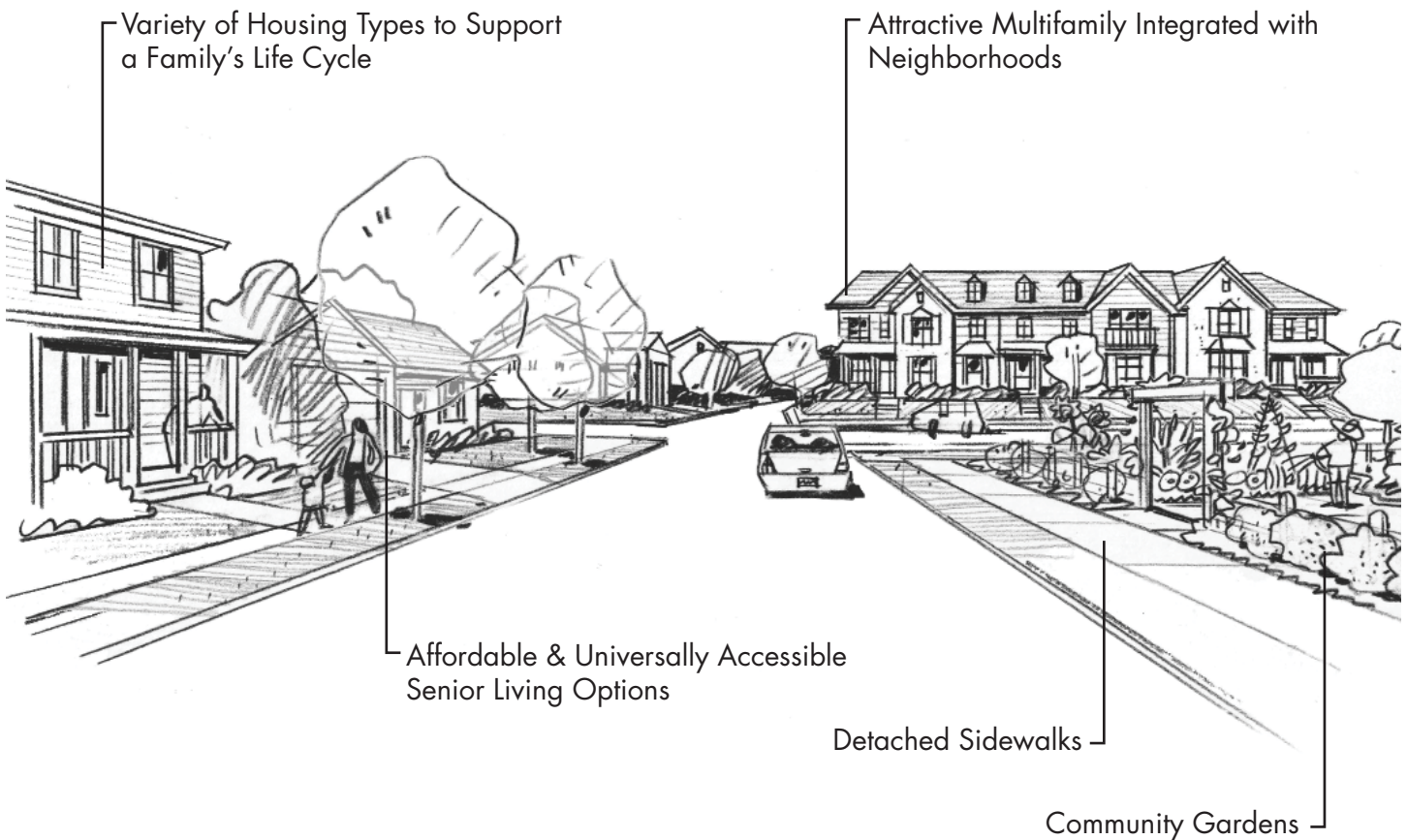
Loveland's vision includes diversity in neighborhoods, from architectural style to housing types, tenures, affordability, and uses. With this desire for housing diversity will come more tolerance, and hopefully a greater emphasis on multi-cultural celebrations and resources. Mixed-income neighborhoods will help with housing equity, and diversity of housing types can provide for all ages and abilities. Neighborhoods that include a variety of housing types and residents tend to be more resilient to economic challenges that affect particular homes or populations. In contrast, a neighborhood where all the homes are a similar size or layout, for example, may experience concentrated decline as consumer preferences change over time.



Housing

Guiding Principles

- Encourage developers through a productive process to build a complete range of housing options to anticipate and influence trends in Loveland's demographics
- Foster mixed-income and mixed-generation neighborhoods.
- Provide affordable housing in key central locations with pedestrian access to primary services such as fresh food and healthcare.

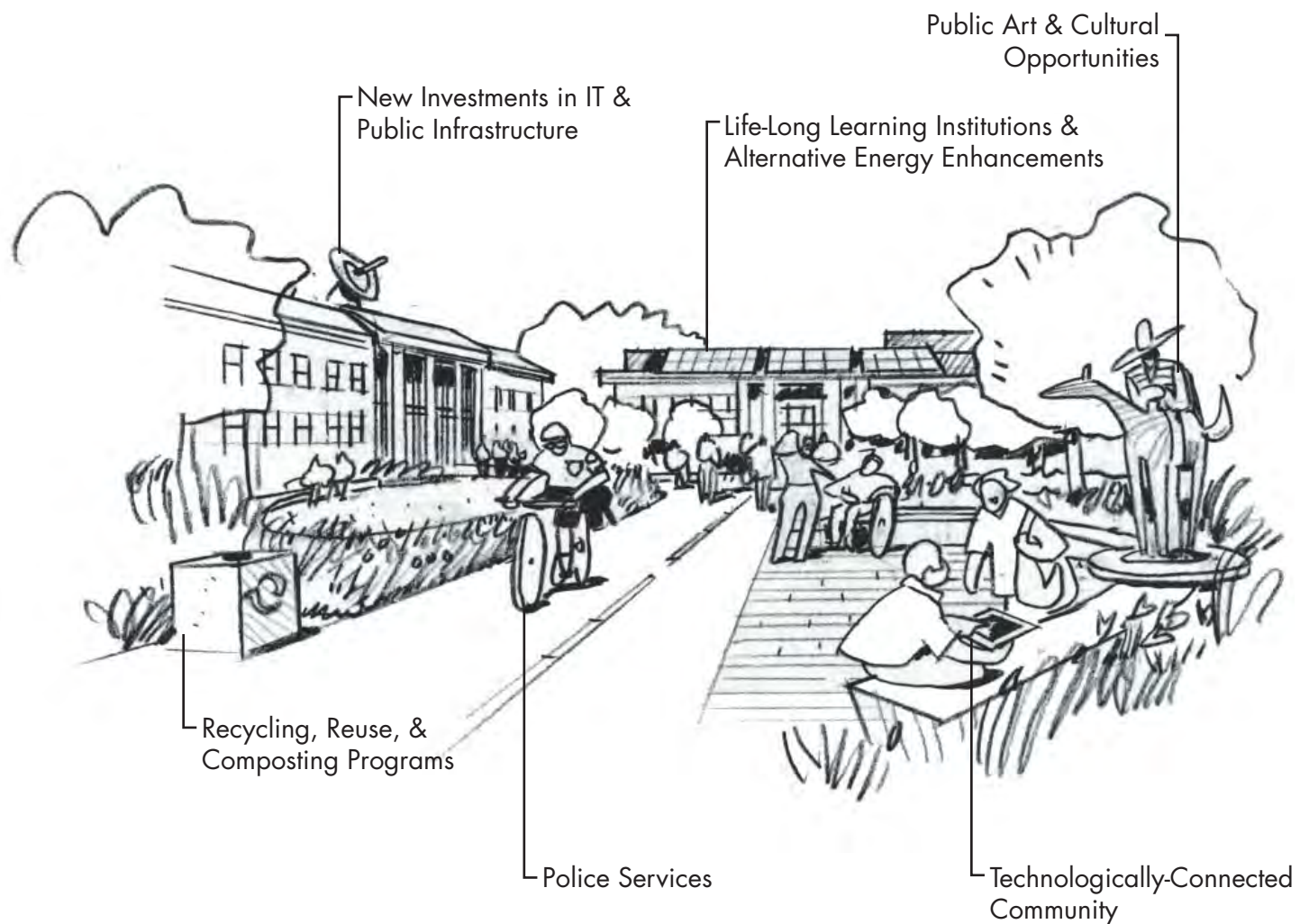


Artist's rendering 2014

Community Services

Guiding Principles

- Collaborate with police department, fire rescue authority, and school districts to ensure a safer Loveland.
- Continue to support high-quality education and life-long learning by creating a land use pattern that allows for educational facilities to be integrated into the community.
- Invest in infrastructure technology to remain regionally competitive.
- Maintain or improve current levels of service as the City continues to grow.



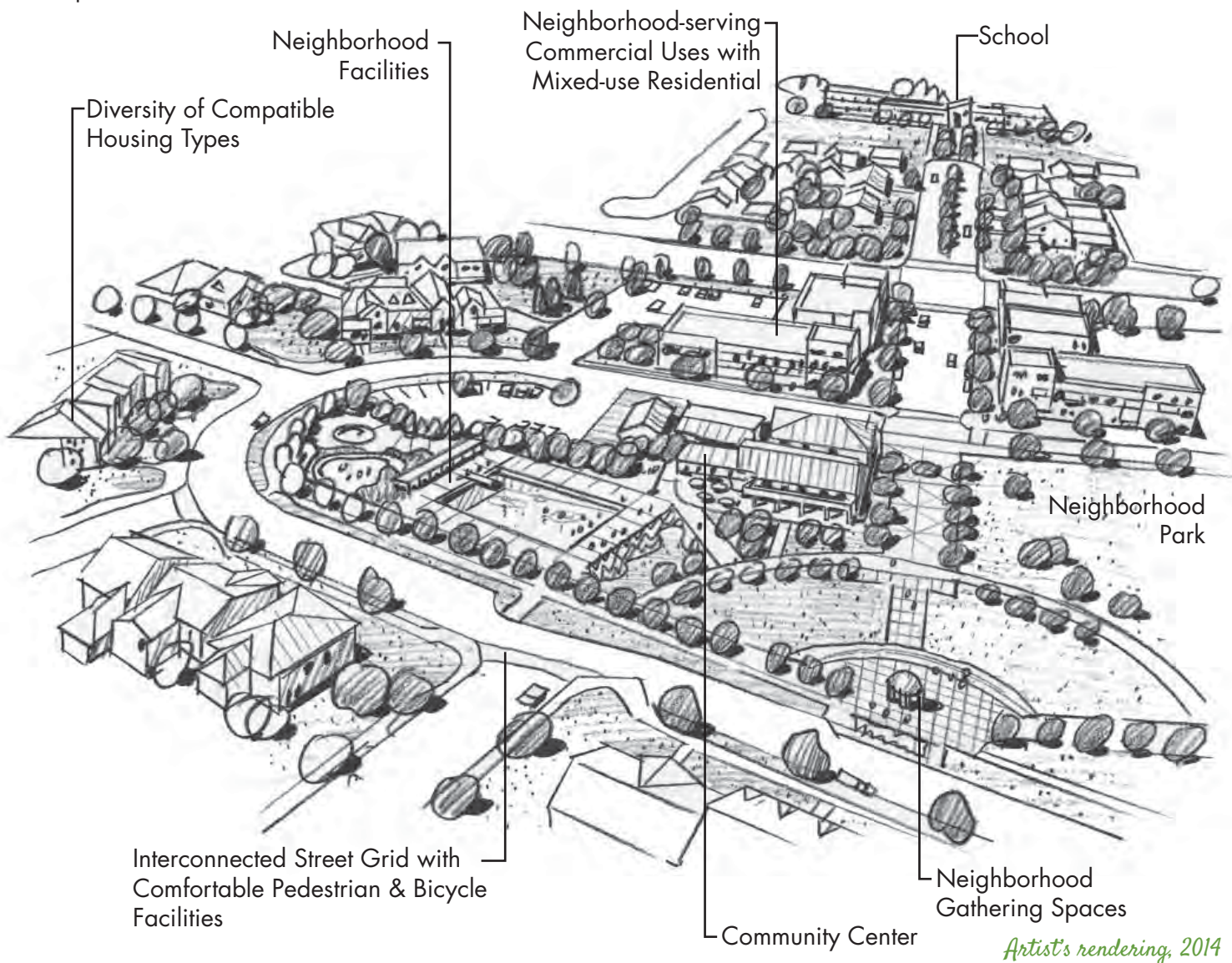
Artist's rendering, 2014



Neighborhood Character

Guiding Principles

- Encourage “full-service, complete, and connected” neighborhoods with schools, places of worship, shops, child/adult care centers, and neighborhood-serving commercial uses.
- Support cohesive neighborhood leadership and identity.
- Preserve visual appeal of neighborhoods. Foster the individual neighborhood character that differentiates neighborhoods from one another.
- Reinforce and celebrate Loveland’s unique artistic identity.
- Continue investing in older neighborhoods as they age. Identify historic properties and neighborhoods to preserve.



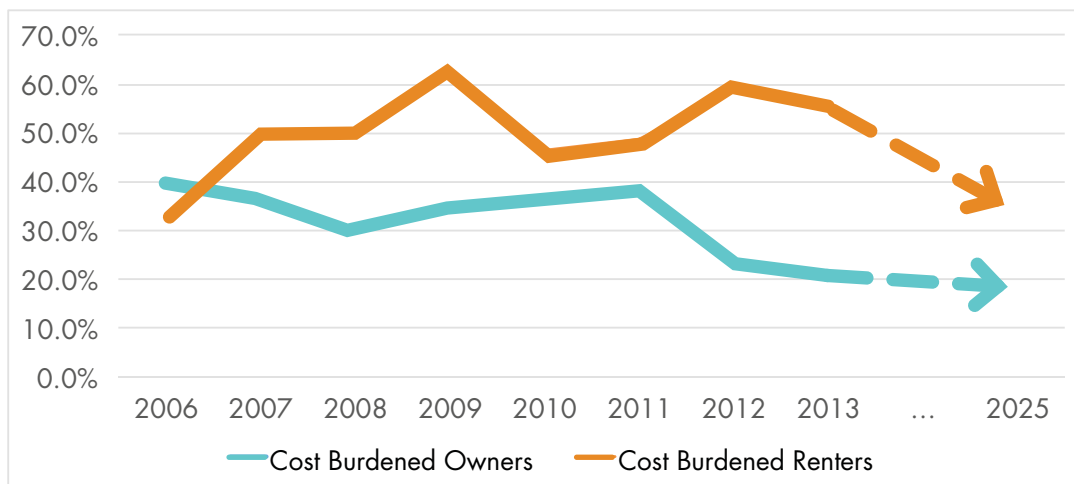
Achieving our Vision for Neighborhoods & Community Assets

To ensure that Loveland is making progress toward achieving our vision, the City will periodically evaluate the following indicators of success.

Residential Affordability

Measures the percent of households that spend more than 30% of their income on housing and utilities costs, according to the HUD definition of cost burden. The costs include mortgage/rent, insurance, utilities, and HOA fees where applicable.

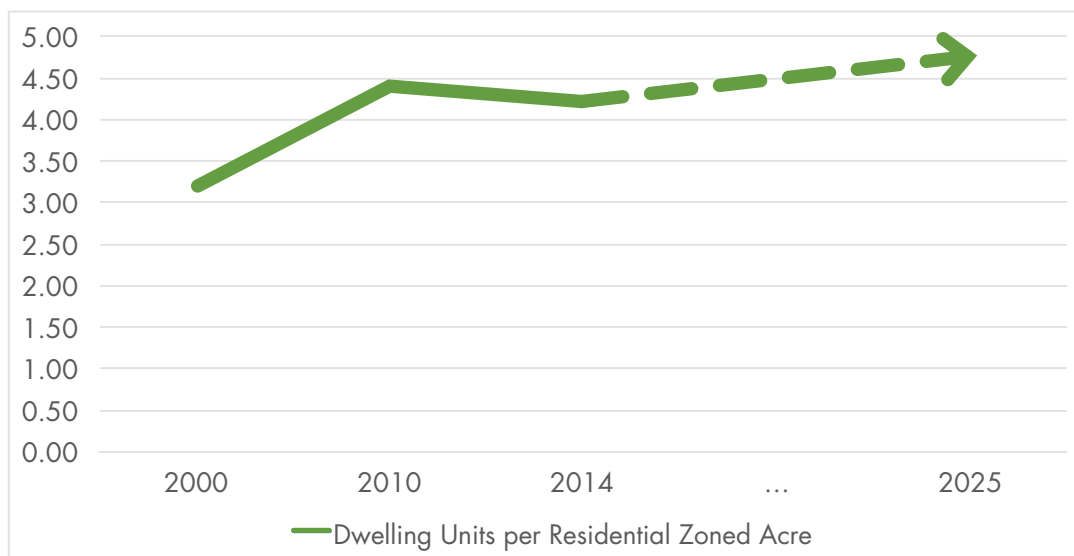
Source: US Census, HUD, ACS 1-year estimates



Residential Density

Indicates how efficiently land is developed for residential purposes. More compact development patterns support walkability, efficient use of infrastructure, and full-service, complete, and connected neighborhoods. Efficiently using land further allows Loveland to keep its options open when accommodating future growth. Calculated by using a GIS query to isolate residential land uses, and then summing up the total number of dwelling units within that area.

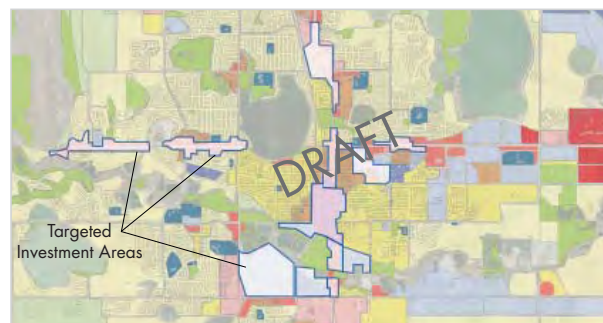
Source: City of Loveland GIS records



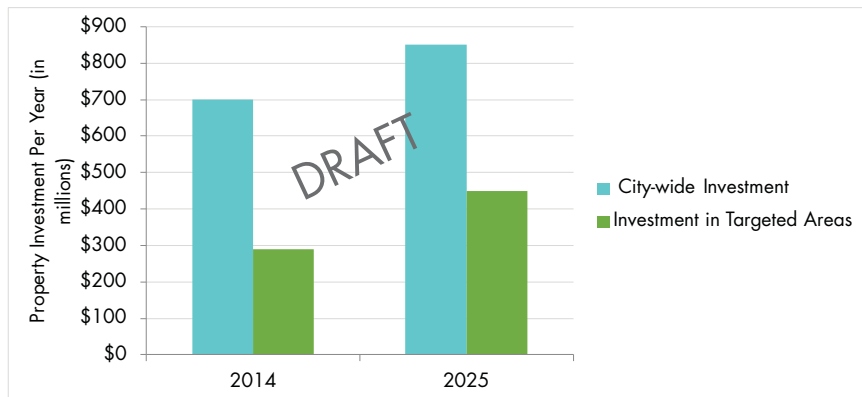
Property Investment Activity

Indicates how much infill and redevelopment activity is occurring in Downtown and core commercial and residential areas. Higher values indicate more infill and redevelopment activity, which supports economic vibrancy, walkability, neighborhood character, and efficient use of infrastructure. Calculated by using a GIS query to pull building permit records within mapped investment areas, and then summing the total annual investment from building permit data for properties in that area.

Source: City of Loveland GIS and building permit records (no historical data available)



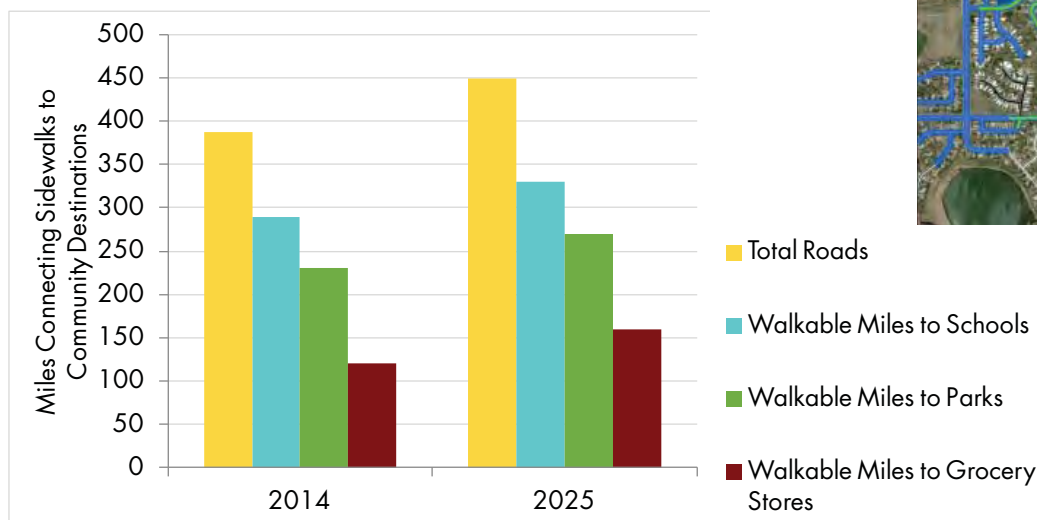
Draft Map of Targeted Investment Areas



Neighborhood Walkability

Indicates city-wide walkability based on connected sidewalk routes to common community destinations. Higher miles indicate greater walkability and accessibility to parks, schools, and grocery stores. Calculated using GIS by 1) identifying park, school, and grocery store locations, 2) estimating a half mile (10 minute walk) on sidewalks, and 3) measuring the total miles of connected sidewalk routes to parks, schools, and grocery stores against the total number of roadway miles.

Source: City of Loveland GIS records



Draft Map Showing Sidewalk Access to Parks, Schools, and Grocery Stores

HEALTH, ENVIRONMENT & MOBILITY

City Council Goals:

*Healthy, attractive
and environmental-
ly sustainable com-
munity*

*Effective mobility
and reliable infra-
structure*

What We've Heard: Loveland offers many great parks, open spaces, and recreational opportunities. Long-term recreational opportunities could include additional recreation centers, an expanded trail system, park programming with exercise stations, and swimming pools. Every resident should have access to healthy food through farmers' markets, community gardens, neighborhood grocery stores, or urban agriculture.

Connecting people to services and centers was one of the bigger issues in the community dialogue; it covered everything from a more advanced public transit system, safer and more complete sidewalks, recreational trail loops and bike lane network, and the possibility of a community-wide ride share program or shuttle. Citizens want to see walking and biking as the most convenient transportation option, which requires filling in the gaps in the sidewalk network, and making paths feel safer for users.

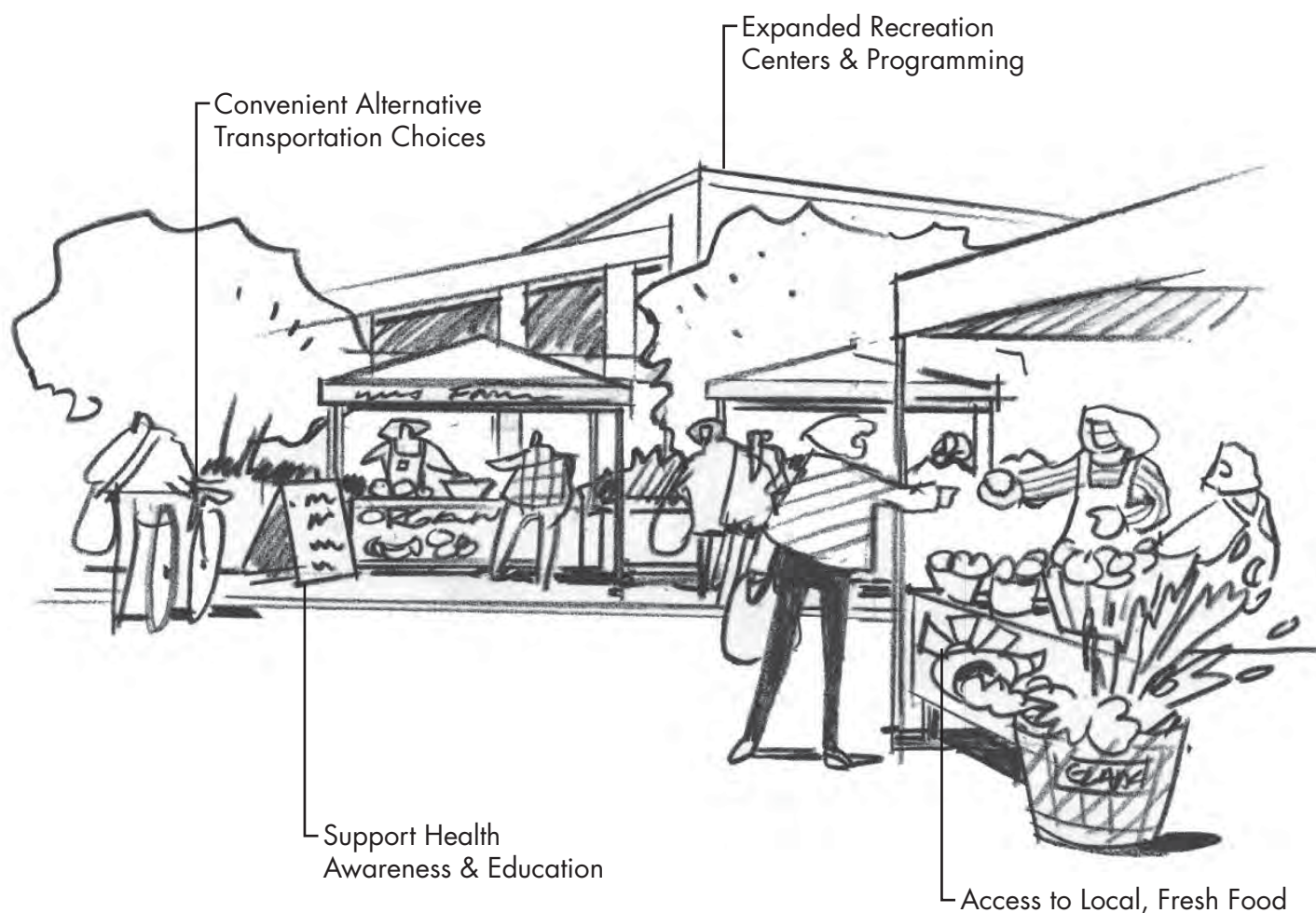
Loveland needs additional access to mental health programs, resources for trauma and stress, and expanded educational facilities and health education options. There needs to be more awareness of the stigma of mental illness and disabilities, as well as awareness to the resources available, like food banks and health programs.



Health & Wellness

Guiding Principles

- Capitalize on land development patterns, transportation investments, funding, and infrastructure that encourage physical activity among all ages.
- Create a land use pattern that makes food, and fresh food, easily accessible through neighborhood retail and community gardens.
- Offer City events that promote healthy eating and physical activity.
- Maintain and attract accessible, first-class hospitals and medical facilities in Loveland.
- Support health education, programs, and resources for Loveland residents, including those with mental and emotional illness, with emphasis on prevention services.
- Make parks and recreation opportunities universally accessible.

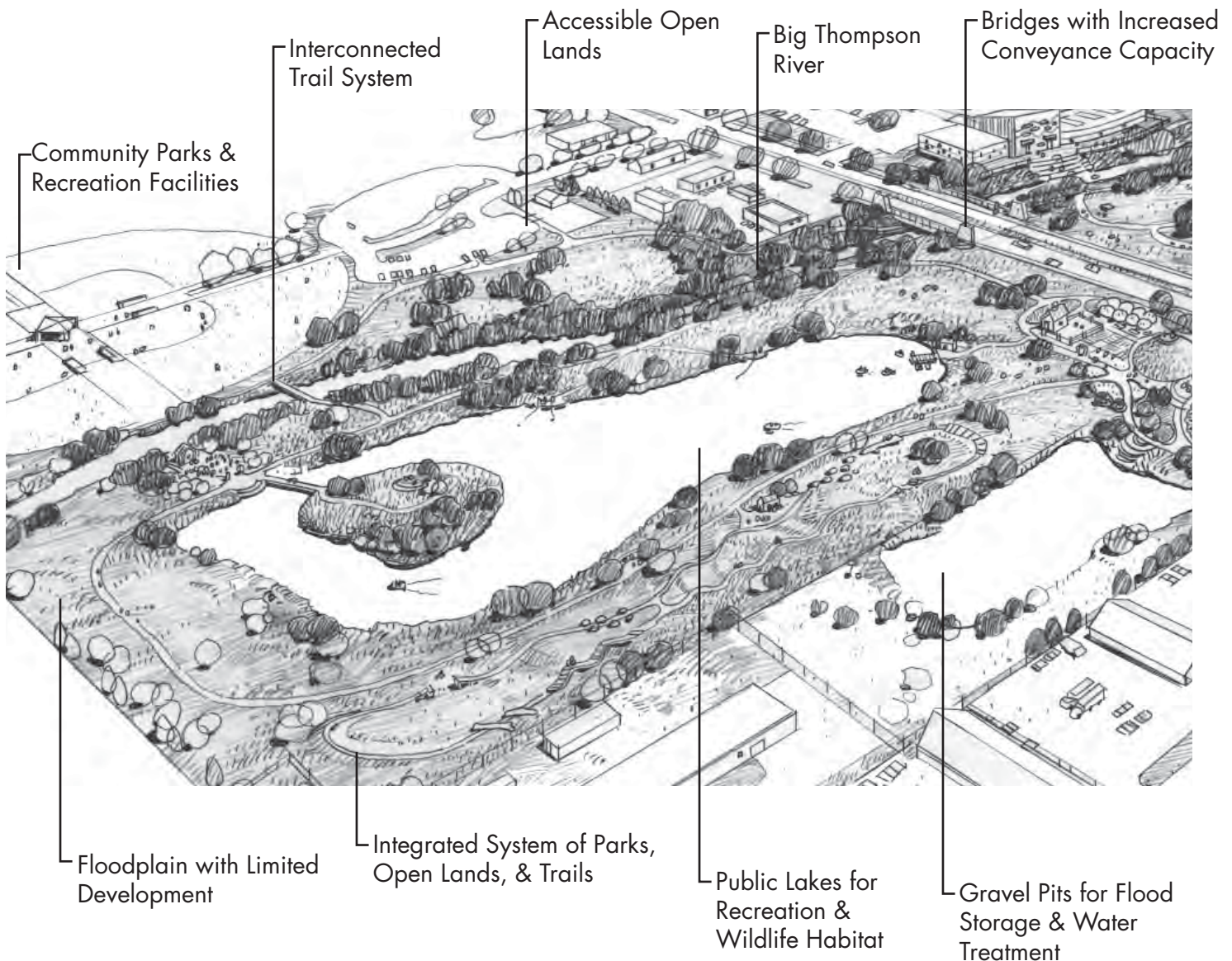


Artist's rendering, 2014

Environment

Guiding Principles

- Protect water resources and quality.
- Maintain and improve air quality.
- Maintain and expand parks and recreational facilities as a valuable asset to the community.
- Protect wildlife habitat, scenery, agricultural land, and other critical open lands.
- Support clean sources of energy, energy conservation, and energy choices for Loveland residents and businesses with regard to costs.



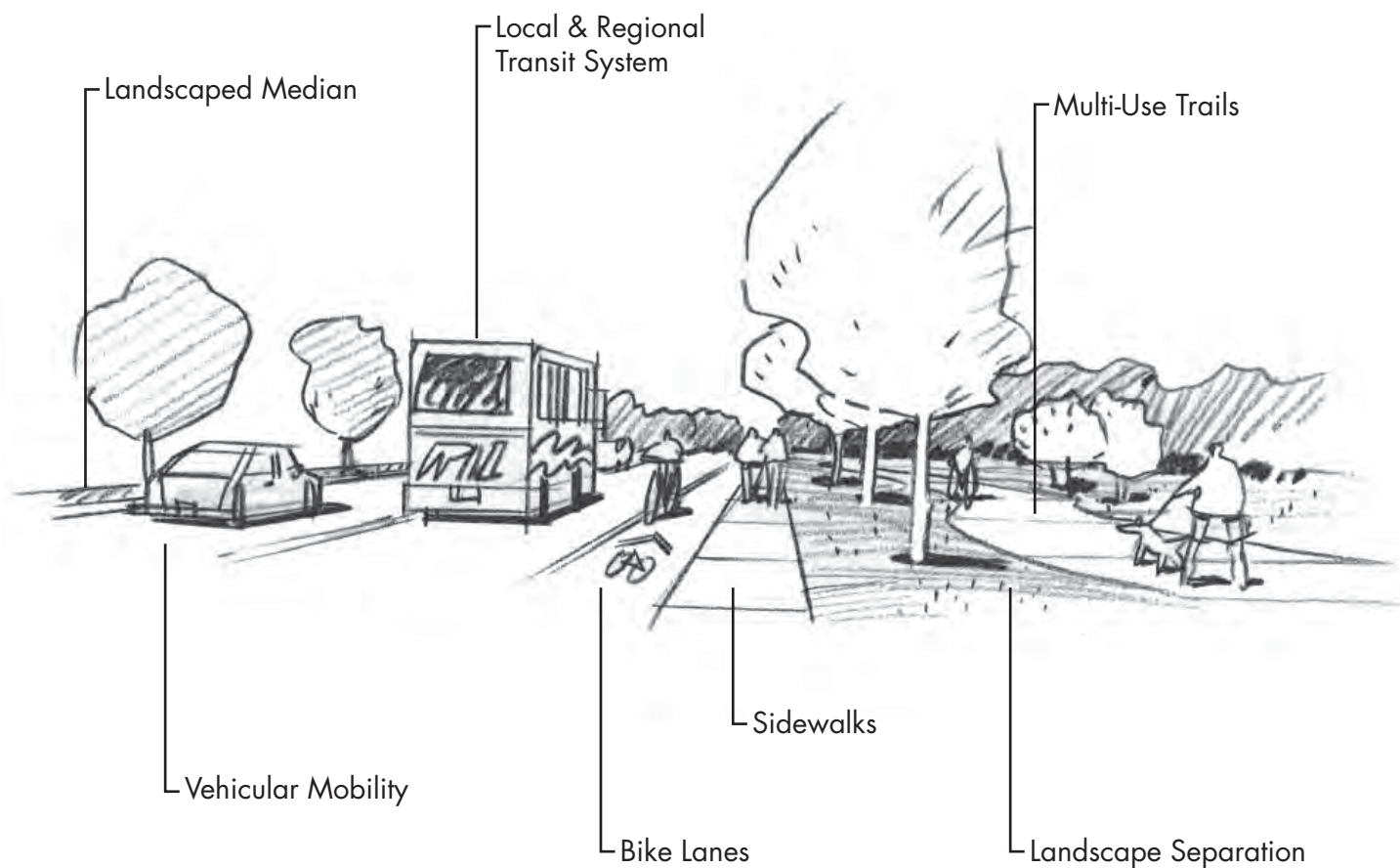
Artist's rendering for 287 Corridor Plan, 2014



Mobility

Guiding Principles

- Provide infrastructure to make walking and bicycling convenient and viable modes of transportation for all types of trips.
- Ensure community infrastructure and facilities are accessible to all ages and abilities.
- Make the COLT bus system and regional transit service a convenient, efficient and functional choice.
- Maintain and establish convenient pedestrian, bicycle, and/or vehicular connections between neighborhoods and to local and regional destinations.



Artist's rendering, 2014

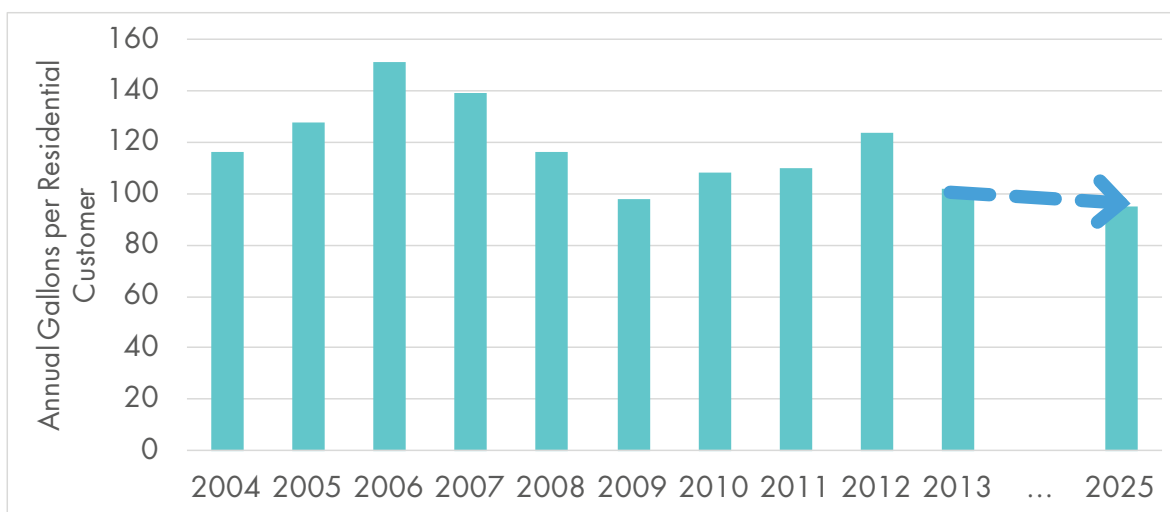
Achieving our Vision for Health, Environment & Mobility

To ensure that Loveland is making progress toward achieving our vision, the City will periodically evaluate the following indicators of success.

Residential Water Use

Indicates average residential water use /conservation. Water use is largely influenced by land uses and development patterns. The average citizen in the U.S. uses 80 to 100 gallons of water per day (USGS). Outdoor water use accounts for about 55% of residential water use on the Front Range. Calculated as the annual gallons used per residential customer.

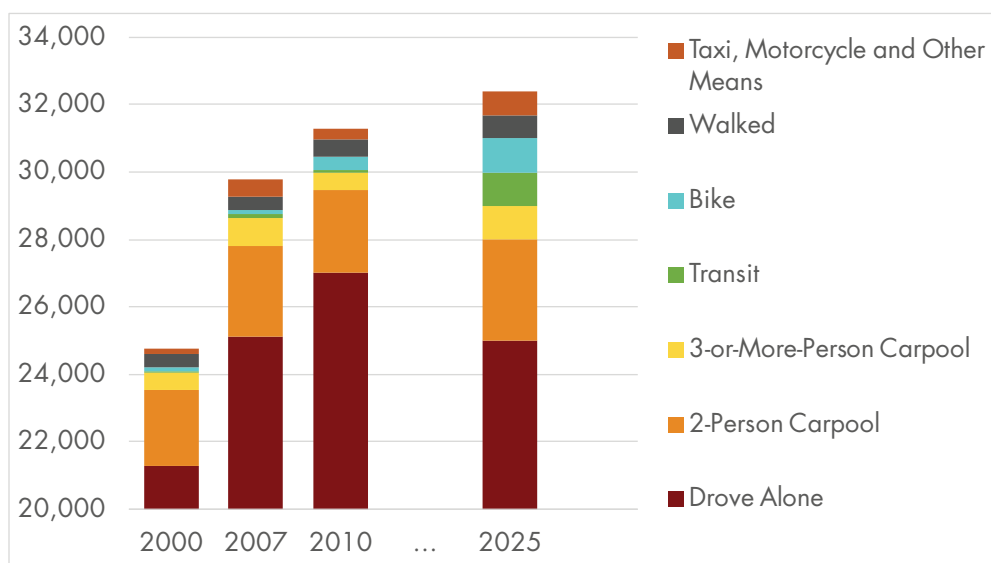
Source: City of Loveland Utilities



Mode Split

Indicates how people commute to work and demonstrates whether commuting patterns have shifted from traditional to alternative transportation modes. Sustainable transport, including walking, biking, transit, and carpooling, should account for a larger share of the modal split, compared to driving alone.

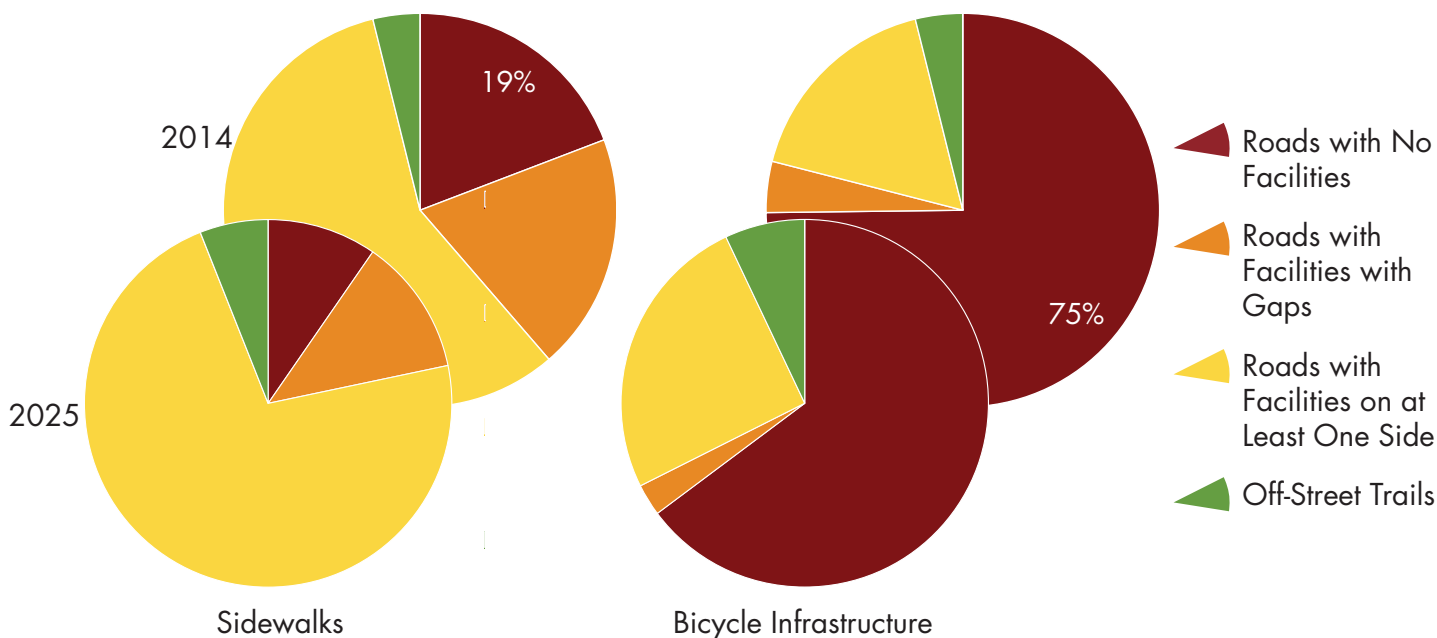
Source: US Census, American Community Survey 1-year estimates



Sidewalks and Bicycle Infrastructure

Indicates the multi-modal performance and completeness of Loveland's street network, and progress toward walking and bicycling infrastructure goals. This indicator ties Create Loveland to the goals outlined in the 2005 comprehensive plan and the 2012 Bicycle and Pedestrian Plan, as well as aligning City efforts with the Center for Disease Control's recommended community strategies to reduce and prevent obesity. As solutions vary by roadway, the intent would be to reduce the percent of "Roads with No Facilities." Calculated by measuring total new and existing sidewalks, shared use paths and bicycle lanes in proportion to all transportation infrastructure.

Source: City of Loveland Public Works



Connectivity

A well connected road network (higher connectivity index) emphasizes accessibility by providing for direct travel, increased route choice with traffic dispersed over more roads, and encourages non-motorized transportation. A connectivity index of 1.4 is generally considered the minimum needed for a walkable community.

Source: City of Loveland Utilities



INDICATOR METHODOLOGY +

SCREENING

Why Indicators?

The Comprehensive Plan is shaped by the Vision and a set of Guiding Principles that state the community's aspirations for the future. Indicators are established to further describe the community's desired direction, and help monitor performance and progress towards achieving the vision. The 2005 Comprehensive Plan did not contain any indicators, making it difficult to quantify how effectively its recommendations were implemented.

Indicators help municipalities track and communicate progress, and can also serve as alerts to emerging problems or challenges. Characteristics of effective indicators include the following¹:

- Are **relevant** to the goals of local plans such that they are tracking meaningful desired outcomes;
- Are **clear and concise** in the sense that they do not rely on overly complex definitions or calculations that are difficult for stakeholders and decision makers to understand;
- Are **usable** in making decisions that affect land use and the built environment, reflecting topics the community can do something;
- Can **cover multiple** topics and plan element areas;
- Have a **long-range view**, rather than tracking disconnected short-term outcomes;
- Are based on **reliable and regularly reported data** so that they can be consistently and accurately tracked over time; or, if data do not currently exist, a system to reliably collect data can be cost-effectively established; and
- Are **well grounded** in quality data and are **defensible**;

The Role of Indicators for *Create Loveland*

Regular monitoring of indicators can help the City of Loveland and community members assess whether or not the Comprehensive Plan is leading the community toward or away from its vision and goals. Rooted in data, the indicators provide a snapshot of existing conditions, as well as a picture of historic and projected trends. They serve as quantitative mile markers for the informed measurement and management of plan performance and outcomes.

While no singular indicator can paint a complete picture of progress, a suite of carefully-selected indicators can help present an interesting story of achievements and challenges related to the

¹ Hart, Maureen. 2006. *Guide to Sustainable Community Indicators*, 2nd Ed. Sustainable Measures, West Hartford, CT.

Comprehensive Plan Vision, Guiding Principles, and City Council results. The indicators selected are intended to reveal and reflect community values, inspire action, and help decision-makers learn and adapt to information and trends.

Indicator Identification, Screening + Prioritization

To begin the effort of selecting appropriate indicators for the City of Loveland Comprehensive Plan, the project team brainstormed a long list of potential indicators. The initial list of indicators was informed by:

- Alignment with the Comprehensive Plan Guiding Principles and Plan Elements;
- The 2014 City Council Results and desired budget outcomes;
- Annual Quality of Life Survey topics and results;
- The project team's general knowledge of indicators from other comprehensive planning efforts nationally;
- Iterative ideas, reviews, and suggestions from the Technical Advisory (staff) and the Stakeholder (citizen) Committees.

Through these various points of input, more than 70 potential indicator ideas were identified. Some of these ideas were well grounded with available local data, while others were more conceptual in nature and required additional review and vetting for their feasibility. This initial list was arrayed against the 2014 City Council Results to ascertain their relevance and usability (see Table 1)

Table 1. Proposed Indicators and City Council Results

Proposed Indicators & City Council Results	Residential Intensity	Development in Hazard Areas	Water Use per Capita	Sales Tax Revenues Per Household	Job/Housing Balance	Housing Cost Burden	Sidewalks and Bicycle Infrastructure	Mode Split	Connectivity Index	Property Investment
Diverse ways to enjoy culture, recreation, life-long learning and leisure										
Effective mobility and reliable infrastructure										
Healthy, attractive and environmentally sustainable community										
Safe and secure community										

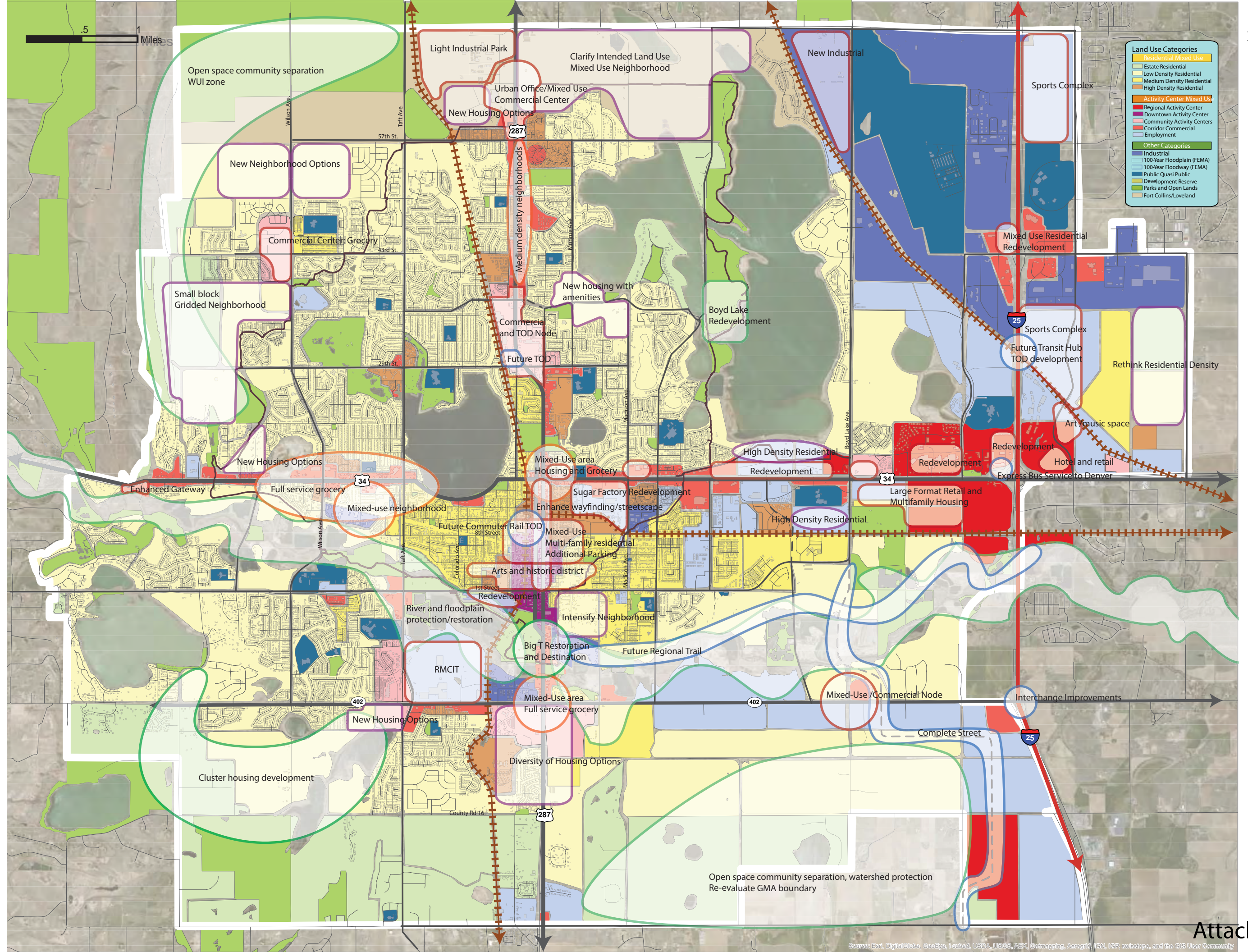
Thriving, welcoming and desirable place to live that provides for the well-being of the community										
Vibrant economy										
Well-planned and strategically managed growth and development										

To refine the list of potential indicators, the project team worked with the Technical Advisory and Stakeholder Committees in small groups to review and “score” the ideas.

Based on this input and criteria and the factors for evaluation, the project team proposes a series of priority indicators for ongoing monitoring (Table 2).

Table 2. Proposed Indicators by Comprehensive Plan Theme

Centers and Corridors	Neighborhoods and Community Assets	Health, Environment and Mobility
Development in Hazard Areas	Residential Affordability (Housing Cost Burden)	Sidewalks and Bicycle Infrastructure
Sales Tax Revenue per Household	Residential Intensity	Mode Split
Job/Housing Balance	Property Investment Activity (Targeted Investment Areas)	Connectivity Index
Downtown Economic Vitality		Water Use per Customer



APPENDIX A. EXISTING CONDITION SNAPSHOTS



During the Foundation phase, the project team analyzed current conditions for the major elements of the Comprehensive Plan, and reviewed the City's existing plans, policies, and goals. Stakeholder interviews and early outreach helped to prioritize issues, needs, and vision for the future. Key points, maps, and trends are summarized in the following snapshots:

- Demographics
- Health
- Land Use & Community Design
- Transportation
- Employment
- Housing

DEMOGRAPHICS

Key Points

- Population growth and demographic trends influence the types of housing, jobs, transportation, and services a community needs to provide.
- Loveland's population is rapidly growing and graying. The population is forecasted to double by 2040.
- The Hispanic population is increasing.
- The income gap is widening and poverty is increasing.
- Housing will need to accommodate senior living as well as more people living individually.
- Transportation alternatives will need to help seniors remain mobile and attract younger adults who choose not to drive.

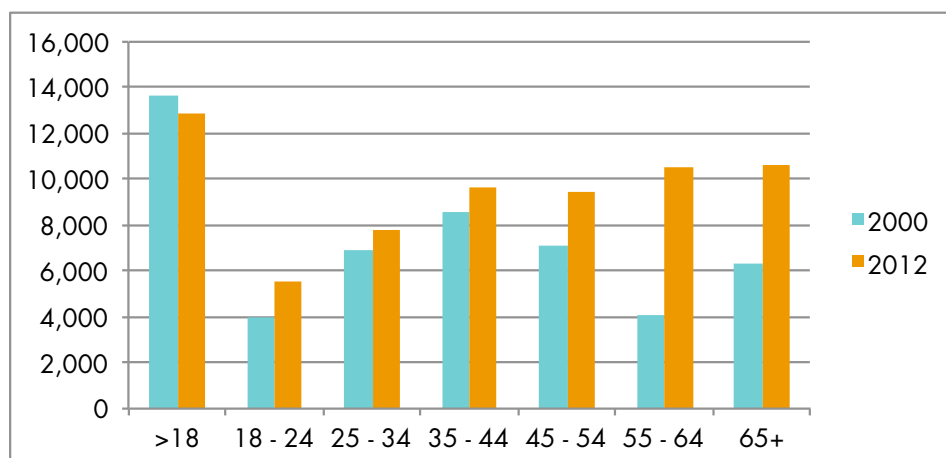
64% OF LOVELANDERS agree or strongly agree that the City provides activities and services needed by senior citizens.

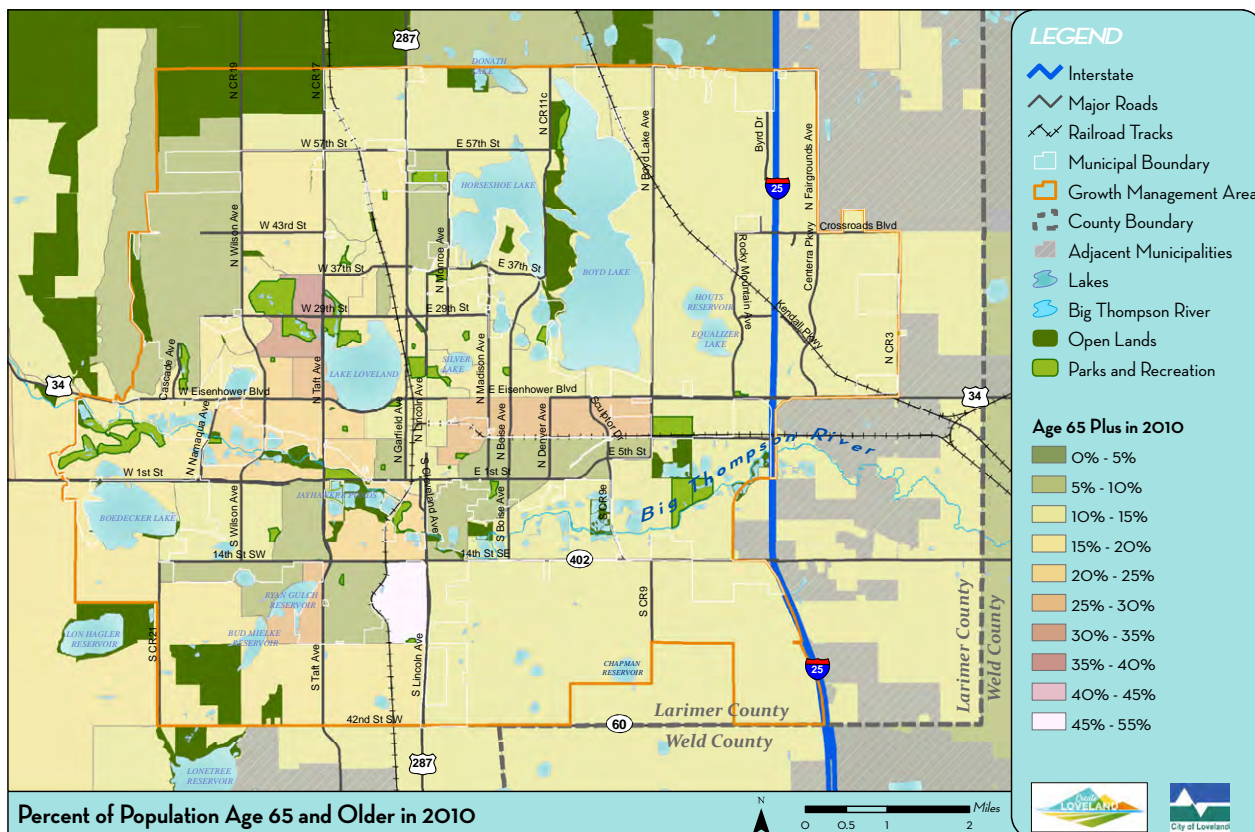
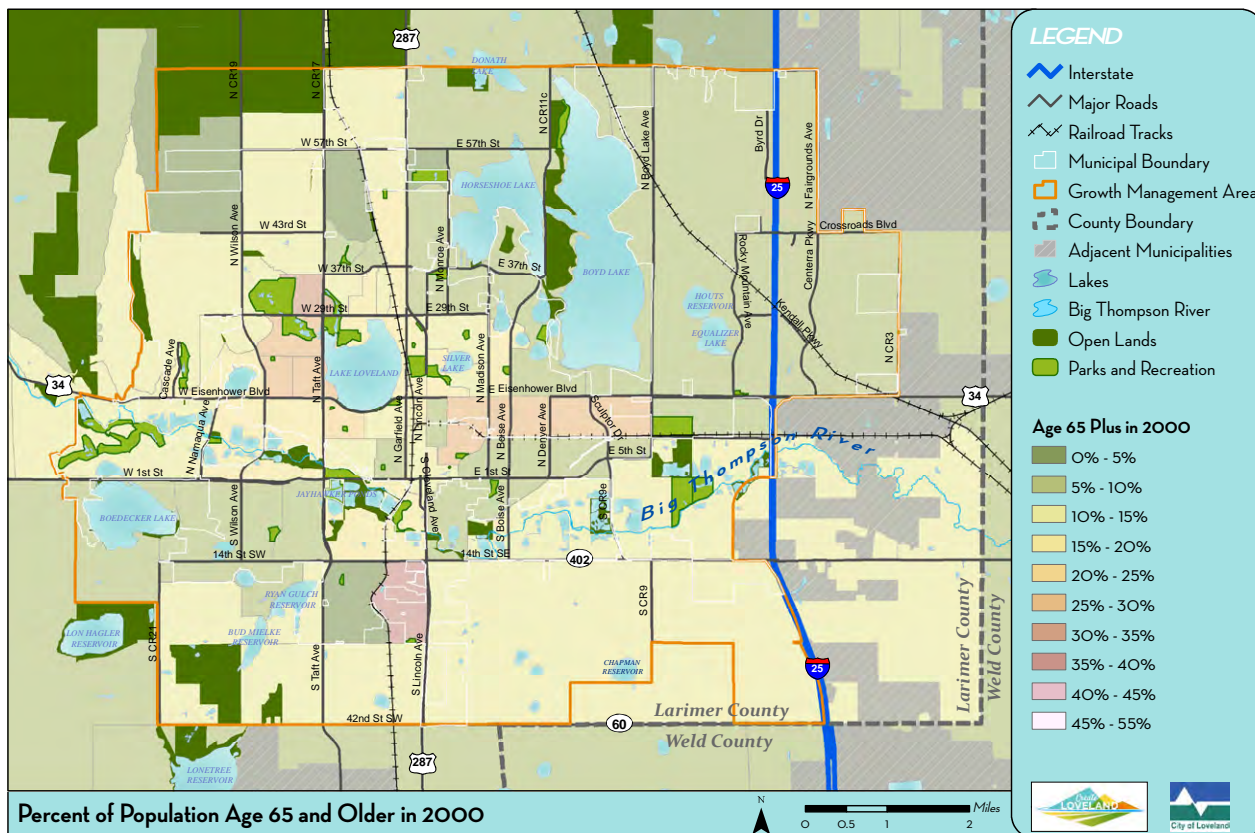
Overview

Between 2000 and 2012, Loveland's population grew 39% from 50,608 to 70,214 individuals, residing in 28,717 households. While the number of households grew 45% since 2000, the average household size shrank from 2.55 to 2.43. Meanwhile, the number of 2012 households with families was down to 67% from 71% in 2000. Similarly, the percent of households with children under 18, married-couple families, and average family size declined over the 12-year period. All of these factors are indicative of an aging population and, to a lesser extent, young single professionals and young to middle aged couples with no or fewer children.

HOUSEHOLDS BY TYPE	2000	2012	CHANGE
Population	50,608	70,214	39%
Total households	19,741	28,717	45%
Average household size	2.55	2.43	-5%
Family households (families)	71%	67%	-6%
With own children under 18	35%	30%	-16%
Married-couple family	58%	49%	-15%
Average family size	3.01	2.97	-1%
Owner-occupied	69.4%	65.8%	-5%
Renter-occupied	30.6%	34.2%	12%

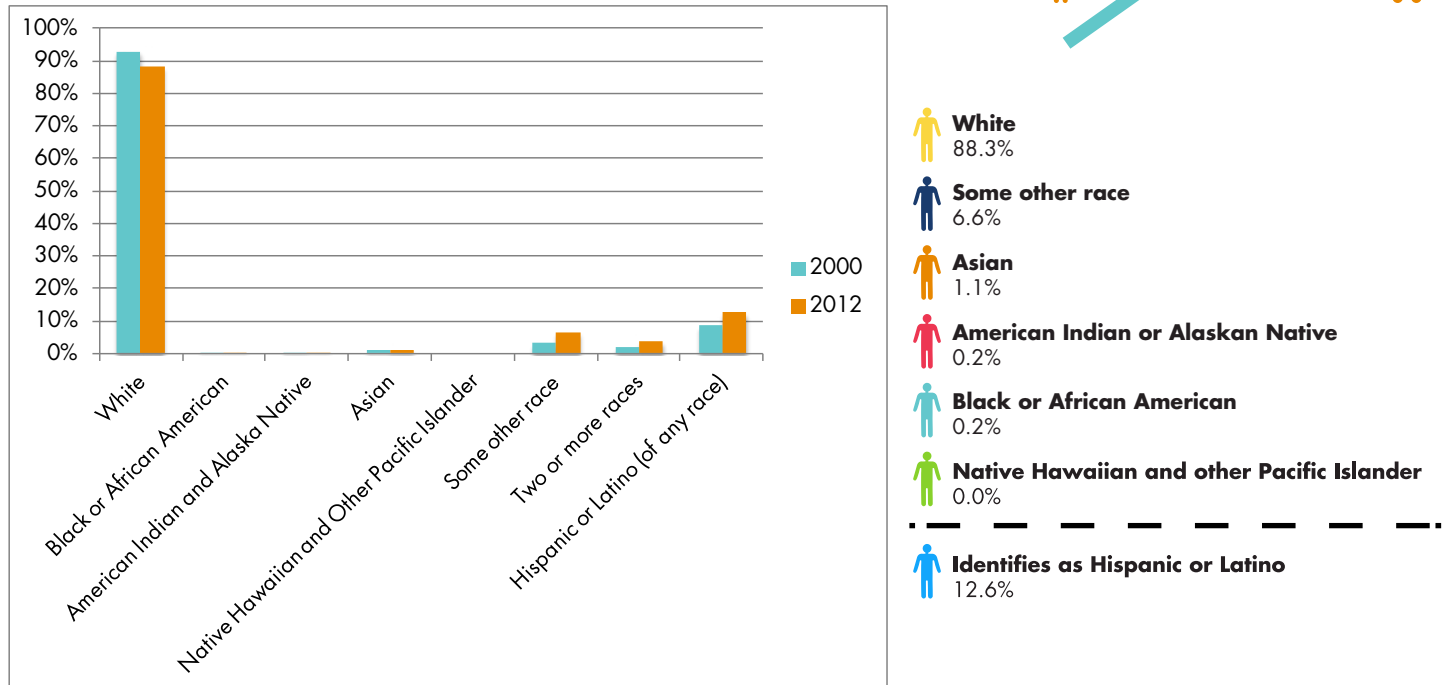
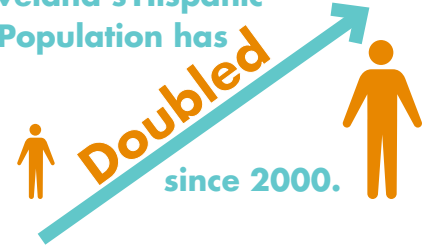
As the City has grown, it has become much older overall. As shown in the chart below, the age cohort under 18 shrank by 6%, while every other cohort increased between 2000 and 2012. The 55 to 64 age group experienced the most growth, at a rate of 156%, and retirees age 65 and older increased 68%. The median age, meanwhile, went from 36 to 39. This gives evidence to Loveland's popularity among baby boomers and retirees. The maps on the following page show how the geographic distribution of age groups has shifted between 2000 and 2010.





Loveland's residents remain predominantly white, despite decreasing slightly between 2000 and 2012 to 88% of the overall population, while the proportion of those identifying with some other race or two or more races increased. The percentage of Hispanics increased by 36% from 4,337 to 8,863 residents. The maps on page 6 illustrate the congregation of non-whites in southeast Loveland.

Loveland's Hispanic Population has



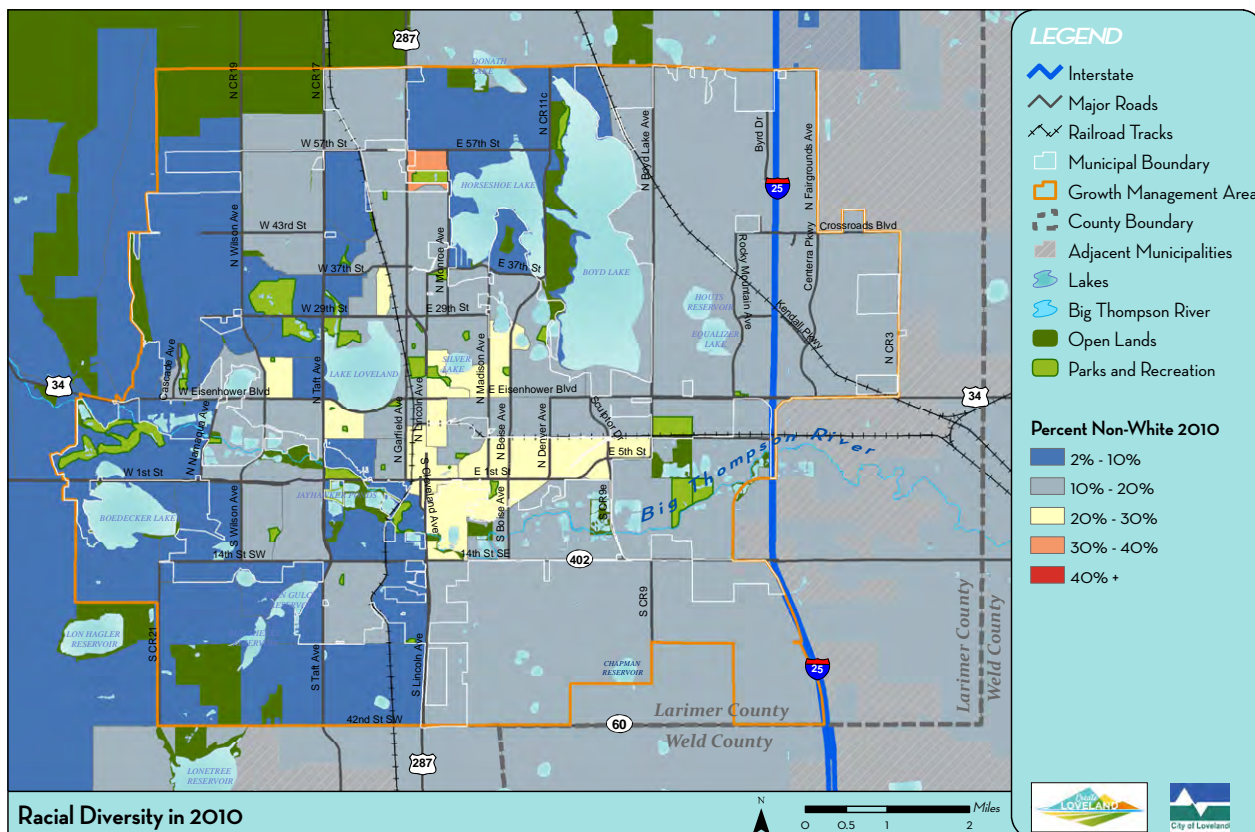
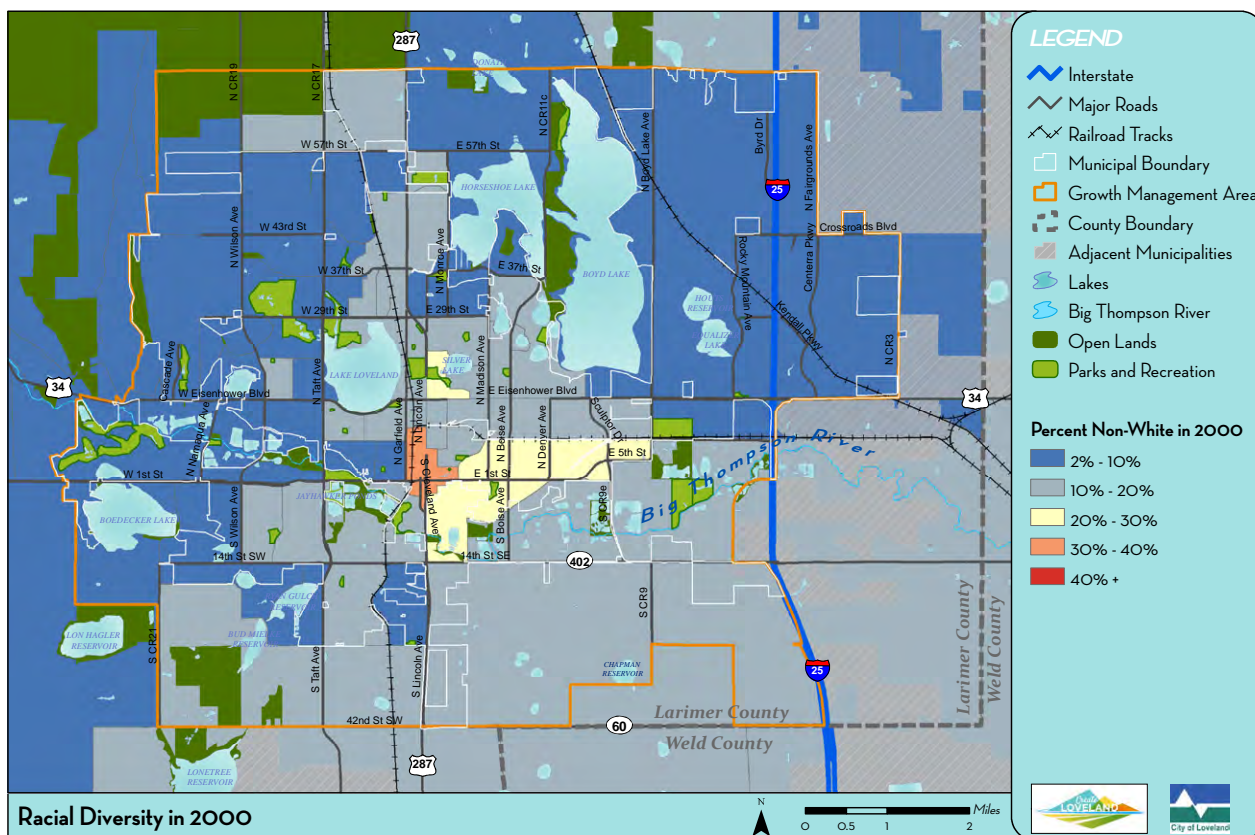
Many Loveland residents became wealthier over the past decade. The median income grew by nearly \$10,000, pulled up by significant growth in income brackets over \$75,000. In particular, the number of those making between \$150,000 and \$199,999 grew by 275%. Considering that earnings tend to peak around the age of 55, the growth in higher income households mirrors the growth in baby boomers. However, the number of people in lower-income households also increased, particularly those earning less than \$25,000. The maps on page 7 highlight the growing incomes on the city's periphery.

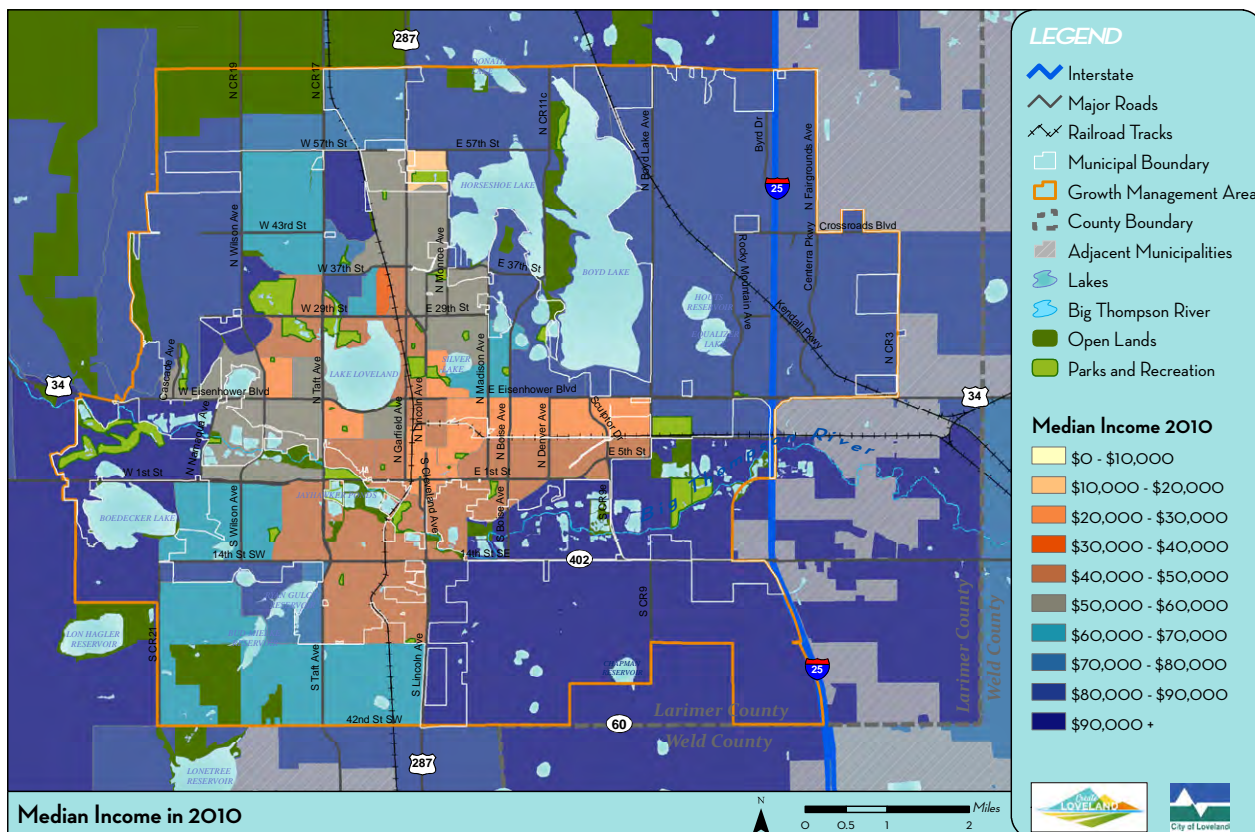
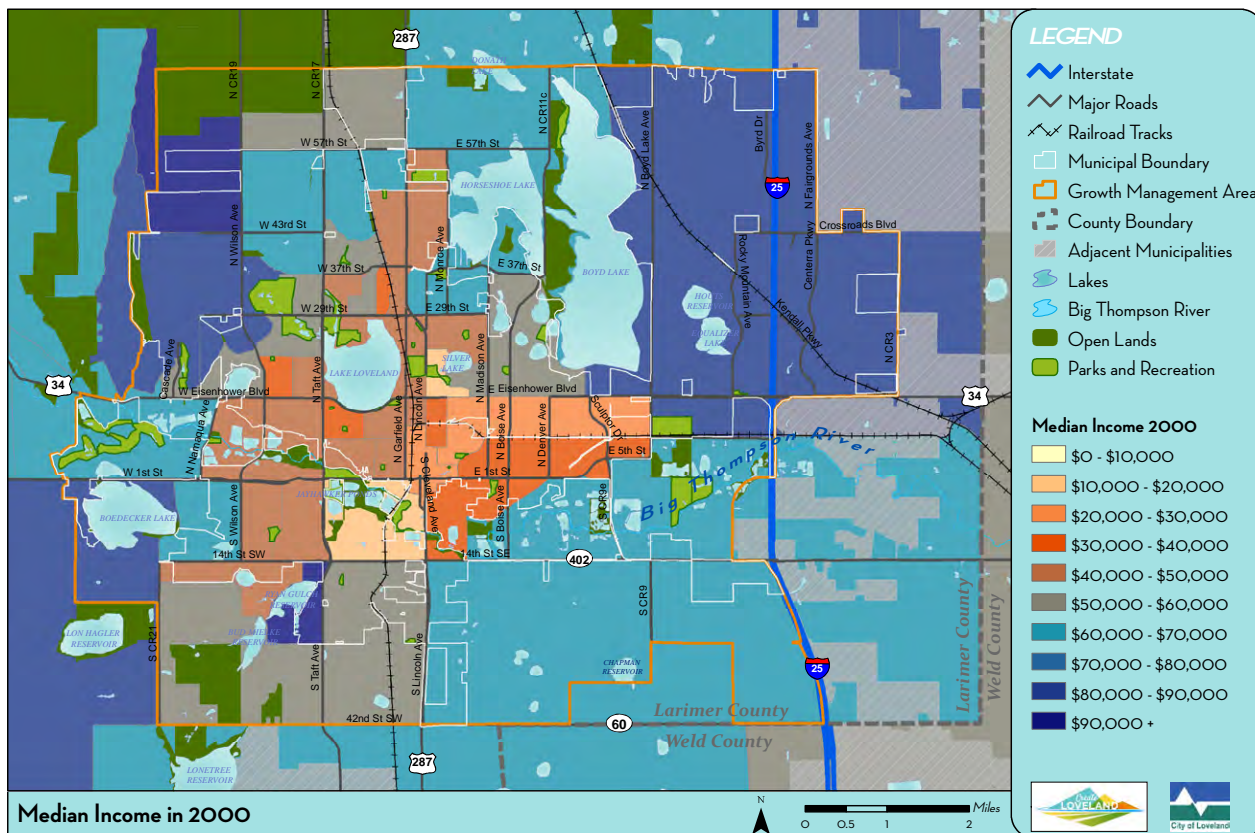


Median Household Income

2000 | **2012**
\$47,119 | \$56,798
Percent Change **20.54%**

INCOME IN 1999	2000	2012	CHANGE
Less than \$10,000	1,003	1,352	35%
\$10,000 to \$14,999	1,118	1,410	26%
\$15,000 to \$24,999	2,309	3,457	50%
\$25,000 to \$34,999	2,632	2,856	9%
\$35,000 to \$49,999	3,449	3,763	9%
\$50,000 to \$74,999	4,927	5,678	15%
\$75,000 to \$99,999	2,316	5,414	134%
\$100,000 to \$149,999	1,552	2,868	85%
\$150,000 to \$199,999	327	1,228	276%
\$200,000 or more	222	691	211%
Median household income	\$47,119	\$56,798	21%





The percentage of all Loveland residents and families living in poverty nearly doubled between 2000 and 2012. The 2012 federal poverty threshold for a family of four was \$23,492. Mirroring national and state trends, families with children under 5 experienced the most financial hardship as the percentage of those in poverty more than tripled from 7% in 2000 to 22.6% in 2012.

POVERTY STATUS	2000	2012	CHANGE
All families	4.0%	7.9%	98%
<i>With related children under 18 years</i>	5.6%	15.0%	168%
<i>With related children under 5 years only</i>	7.0%	22.6%	223%
Families with female householder, no husband present	16.8%	28.3%	69%
<i>With related children under 18 years</i>	21.0%	45.6%	117%
<i>With related children under 5 years only</i>	34.5%	38.1%	10%
All people	5.7%	11.1%	95%
<i>Related children under 18 years</i>	6.7%	16.3%	143%
<i>Related children 5 to 17 years</i>	6.7%	13.2%	97%
<i>18 years and over</i>	5.2%	9.5%	83%
<i>65 years and over</i>	5.0%	9.2%	84.0%

Over the past decade, those taking public transportation increased 800% and the percentage of people driving to work alone decreased correspondingly by 5.7%. The numbers of people carpooling and walking declined, but those working from home doubled. In 2012, 4.3% of Loveland residents did not have a vehicle available while 22.1% had three or more vehicles.

Recent estimates by the North Front Range Metropolitan Planning Organization suggest that Loveland's population will double from 66,859 in 2012 to 131,000 in 2040. The purpose of updating the Comprehensive Plan is to reassess community values to ensure that we grow in a desirable, sustainable manner with quality housing, jobs, services, and transportation facilities that meet current and future needs.

Changing demographics will ultimately affect community design, architecture, accessibility, mobility, community amenities, and city services. Accommodating an aging population will likely require retro-fitting housing, facilities, and city infrastructure for seniors who may live alone, have limited eyesight and hearing, shrinking social structures and mobility, and increasing health issues. Providing alternatives to driving alone will become increasingly important.

Drive Alone



2000 | 2012
82.5% | 77.8%
-5.7% Change

Carpool



2000 | 2012
10.8% | 8.4%
-22.2% Change

Walk



2000 | 2012
1.6% | 1.4%
-12.5% Change

Telecommute



2000 | 2012
4.0% | 8.0%
100 % Change

Public Transit (includes taxi)



2000 | 2012
0.1% | 0.9%
800% Change

Other Means



2000 | 2012
1.0% | 3.5%
250% Change

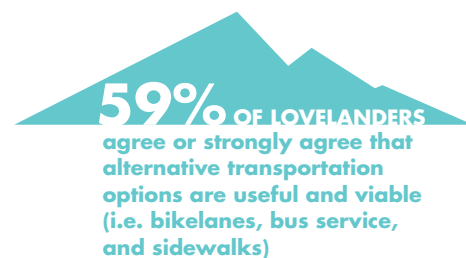


What We've Heard

In April 2014, city staff and their consultant personally interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. All city boards and commissions were invited to participate, as well as all Council members and Planning Commission members. Other interested stakeholders were indicated by staff, elected officials, or partnering organizations like CanDo. The issues brought up in the interviews are summarized below.

The face of Loveland's community is changing, which has implications to City services. Many have voiced concern with how Loveland will provide services to the growing senior population, especially when it comes to transportation and housing. By the same token, some programs and facilities for youth have been closed or downsized over the years leaving a gap in services.

Affordable housing and homeless services also frequently came up in discussions. The perception is that the number and availability of affordable housing units has not kept pace with the growing poverty rate, a problem which is compounded by the competitive rental market.



Existing Goals

- Encourage a full range of housing types and a mix of housing densities that meet the needs of all age and socio-economic groups.
- Provide affordable and accessible recreational opportunities for a variety of age groups.
- Provide rich and diverse cultural activities for all age groups and cultural groups.
- Provide welcoming neighborhoods where people know each other; where civility and respect for diverse perspectives, thought, and being are the norm; and where shared community assets are promoted, resulting in a strong sense of belonging among all ethnic, economic, and age groups.
- Promote a sense of safety and belonging for all sectors of Loveland's community, particularly those limited or marginalized by age; by economic disadvantage or mental or physical health disabilities; by citizenship status, by gender and sexual orientation; or by cultural, educational or language barriers.
- Ensure that human services reach diverse populations through continuing outreach, including efforts to reach "hidden" or less visible populations.
- Identify barriers to full participation in the community and access to amenities and services, including public transportation which makes access possible.
- Promote community integrity and strength by opposing all forms of illegal discrimination and all expressions of disrespect, bias, or hatred based on an individual's or group's racial, ethnic, religious, or gender identity, or age.

Source: 2005 Comprehensive Plan

Key Points

- The built environment influences physical health such as diabetes, asthma, heart disease, and other preventable illnesses.
- Access to affordable healthy food and physical activity are important considerations in community planning.
- Rates of overweight and obesity are rising at a higher rate in Larimer County than the nation.
- Obesity-related conditions including heart disease, stroke, and Type 2 diabetes are some of the leading causes of preventable death in Larimer County.
- Health care costs in Colorado to treat weight related chronic disease exceeds \$1 billion annually.
- Certain populations such as those in poverty and Hispanics have higher rates of preventable disease.
- Loveland's growing population of older adults, Hispanics and people living in poverty are additional reasons to address health in The Comprehensive Plan.

Overview

How our communities are designed and built affects our health. The Comprehensive Plan is taking a look at how the City provides residents with opportunities for healthy eating and active living by ensuring access to healthy foods and recreational facilities, as well as active transportation.

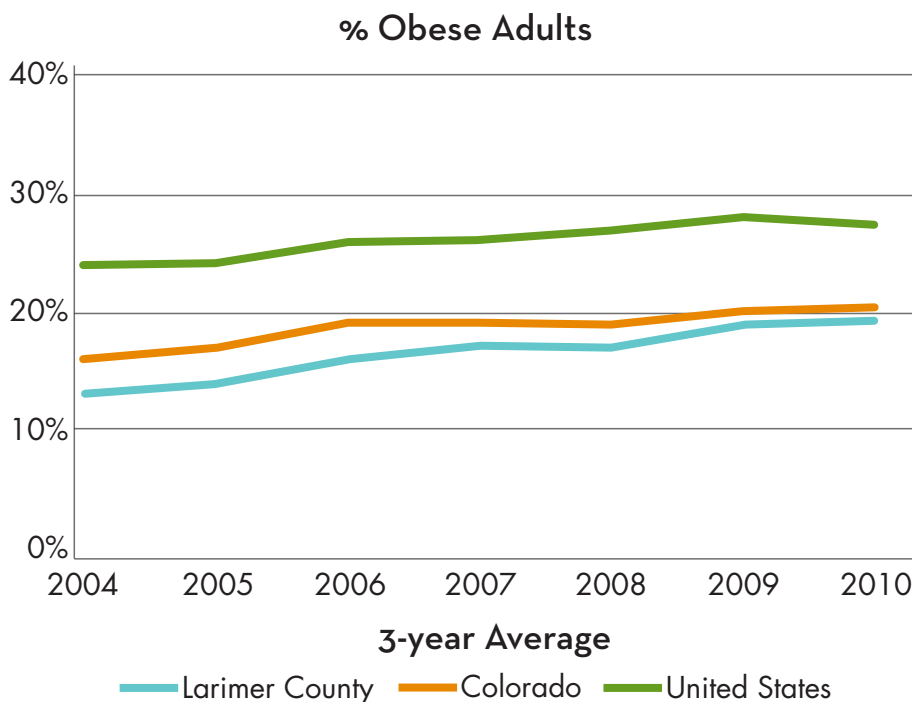
While Colorado adults are the leanest in the nation, our state has not escaped the national obesity epidemic. Colorado's childhood obesity rate ranks 23rd in the nation and statewide obesity rates have doubled during the past two decades—climbing at a higher rate than the rest of the nation. Today, one in five Colorado adults is obese and more than half are overweight, and among certain populations these rates and their associated diseases are even higher.

Obesity is a public health risk that threatens the quality of life and life longevity of Loveland children and adults. Obesity puts a person at greater risk for heart disease, diabetes and other chronic diseases.

Communities can impact chronic disease and related lifestyle factors by improving safety and access to active transportation like walking and bicycling, increasing options for healthy affordable food such as community gardens, farmers markets and grocery stores and expanding options for



Today, one in five Colorado adults is obese and more than half are overweight.



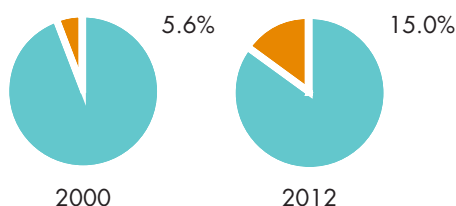
Source: Colorado Behavior and Risk Factor Surveillance System (BRFSS), Colorado Department of Public Health and Environment



Vulnerable Populations

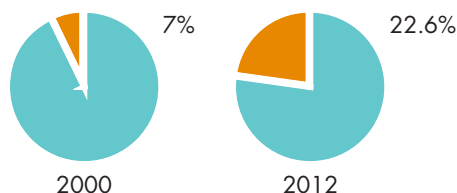
- 11% of Loveland residents are living in poverty (roughly less than \$24,000/year for a family of four).
- 15% of families with children under 18 are living in poverty.
- 22% of families with children under 5 are living in poverty.
- 17% are minorities.
- 15% are 65 years or older.
- 7% over the age of 25 do not have a high school diploma.

Families in Poverty with Related Children Under 18 years



Percent Change **167.9%**

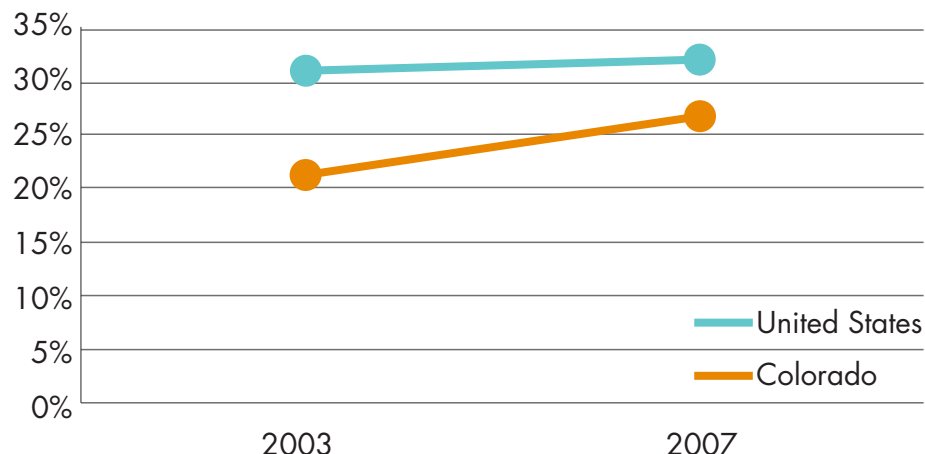
Families in Poverty with Related Children Under 5 years



Percent Change **222.9%**

parks, recreation and open space. Community planning that benefits public health by promoting healthy eating and physical activity also impacts older adults' ability to age in place, allowing them to remain independent in their homes for a longer period of time.

% Children Overweight or Obese



Source: 2011 Kids Count in Colorado – based on 2003 and 2007 National Survey of Children's Health

Vulnerable Populations and Health Equity

Certain populations can be at risk of developing chronic diseases due to their income level, education, age and race/ethnicity, which play a significant role in one's health. In Larimer County, persons living at or below the poverty level and Hispanics/Latinos generally participate in less physical activity, eat fewer servings of fruits and vegetables and have higher rates of diabetes than higher income or non-Latino whites, according to 2011-2012 data from the Colorado Behavior and Risk Factor Surveillance System.

In a 2014 report by the Food Bank for Larimer County and Colorado State University's Department of Food Science and Human Nutrition, 85% of Loveland residents participating in the Food Bank's Food Share program



Healthy Food Barriers:

34% Transportation

33% Affordability

28% Distance

9% Lack of Time

9% Special Health or Dietary Needs

indicated that without this program they would eat less than 3 servings of fruits and vegetables daily. Moreover, survey respondents indicated transportation, affordability of fresh food, and distance as their top barriers to accessing healthy food options.

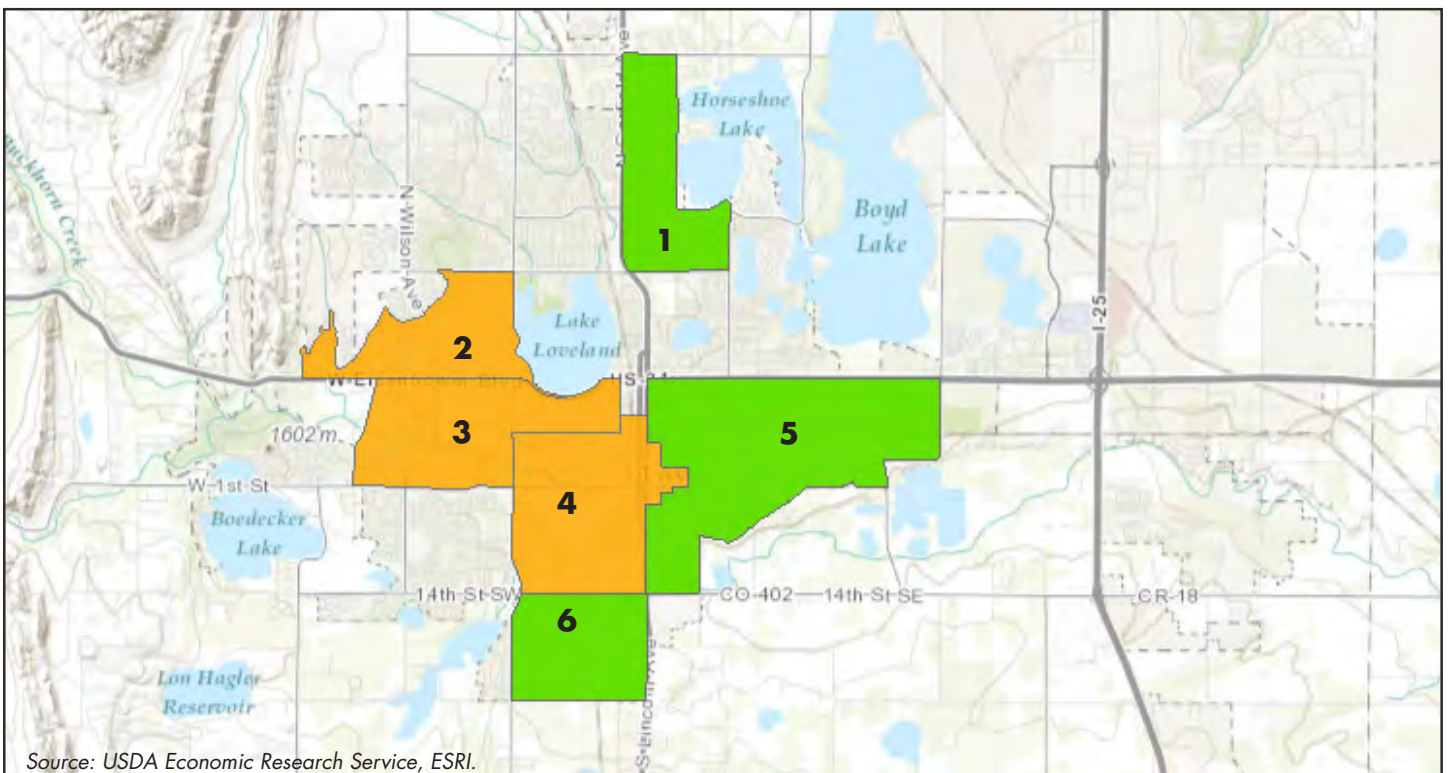
The map on the next page shows areas in Loveland where residents have low income and low access to grocery stores and fresh food at 1/2 and 1 mile.

- Areas 1-6: a significant number or percentage of residents live more than 1/2 mile from nearest supermarket
- Areas 1, 5, 6: a significant number or percentage of residents live more than 1 mile from nearest supermarket
- Areas 5 and 6: Low-Vehicle Access. 147 out of 3,264 (4%) households and 107 out of 1,401 (7%) households respectively are without vehicles and more than 1/2 mile from supermarket

Transportation is not only a factor for accessing healthy food but also a primary focus for increasing citizens' level of physical activity. Cities that develop a purposeful infrastructure that allows and promotes safe walking, bicycling and use of public transit impact both the mental and physical health of its residents.

Loveland's Safe Routes to School Program is a partnership between the City and Thompson School District and promotes safe walking and bicycling among students and families.

In 2013-2014, roughly 20-25% of Thompson School District families surveyed report using non-vehicle modes of travel to and/or from school. Of those not walking or bicycling, safety or traffic speed is noted as a top factor for not allowing their children to walk or bike.



Low-income census tracts where a significant # or % of residents live more than 1/2 mi from nearest supermarket



Low-income census tracts where a significant # or % of residents live more than 1 mi from nearest supermarket



Existing Goals

- *Implement Loveland's 2012 Bike and Pedestrian Plan.*
- *Increase availability and access to affordable healthy foods for all Loveland residents.*
- *Develop complete streets policies to improve connectivity throughout the City.*
- *Create more health-friendly land use elements with emphasis on increasing density and intensity of development and mix of uses.*
- *Build on Loveland's Safe Routes to School program to improve infrastructure around Thompson schools and increase safe walking and bicycling by children and families.*
- *Identify a balanced transportation system where the needs of all users, including transit vehicles, pedestrians, bicyclists and persons with disabilities are considered.*

Source: 2005 Comprehensive Plan

Access to Parks & Recreational Facilities

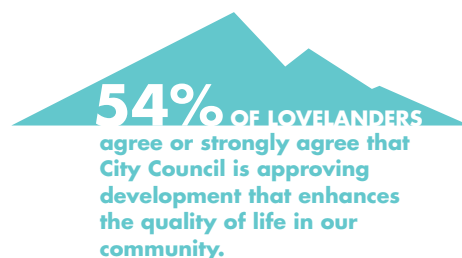
Access to parks and recreational facilities provides Loveland residents the opportunity to be more active, yet health challenges such as obesity and chronic illnesses are affecting recreation participation. More park and recreation users are dealing with health concerns such as mobility issues, vision loss, hearing loss, weight challenges and other health issues.

In 2014, the City updated its Parks and Recreation Master Plan to provide a framework for developing and enhancing parks and open lands in the future that will meet the needs of the City's changing demographics. Public outreach conducted as part of the plan indicated that recreation is essential to quality of life, providing important opportunities to enjoy nature/ outdoors and improve health, wellness and fitness. According to outreach respondents, the most needed facilities in the future are more trails and bike paths, accessible open lands and natural areas, and community-scale parks and facilities, such as an additional recreation center. The plan identifies several priorities that, if implemented, will help the City meet these needs for current and future residents.

What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. The intersection between health and city planning was centered around increasing options for active transportation, implementing Loveland's 2012 bike and pedestrian plan (with dedicated staff), and improving public transit options. Moreover, Loveland/TSD's Safe Routes to School program is a strength in the community upon which to build by improving infrastructure around schools for traffic mitigation and student safety. In addition, increasing access to healthy and affordable food options via community gardens and neighborhood markets is also a priority among health professionals and community members. Also, a main theme among health stakeholders was the concept of mixed use/redevelopment to increase walkability and access to services, including for older adults. The concept of increasing seniors' independence through purposeful design to the built environment was discussed by many.

Stakeholders also mentioned the need to improve the existing recreational center, complete gaps in the trail system, build a dog park in west Loveland and a new park in east Loveland. Additionally, to improve the parks and recreation system, new policies could be put in place that require parks in new neighborhoods, parks could collaborate with open lands to reduce maintenance, and additional programming might encourage outdoors youth activities. Regional parks are a nice attraction, but more attention should be paid to small, neighborhood parks.



LAND USE & COMMUNITY DESIGN

Key Points

- Existing and future low-density residential is the City's most dominant land use.
- Highway 287, Eisenhower Boulevard, and SH 402 support neighborhood and community-scale employers while the intersection of Eisenhower and I-25 forms the nexus of the region's commercial and employment uses.
- Downtown remains a major focus of city efforts to revitalize its historic core into a higher-density, mixed-use district with a vibrant pedestrian environment.
- The airport continues to be encroached upon by development that could be incompatible with airport operations.
- A number of unincorporated lands are wholly or partially surrounded by Loveland's city limits and should be annexed.

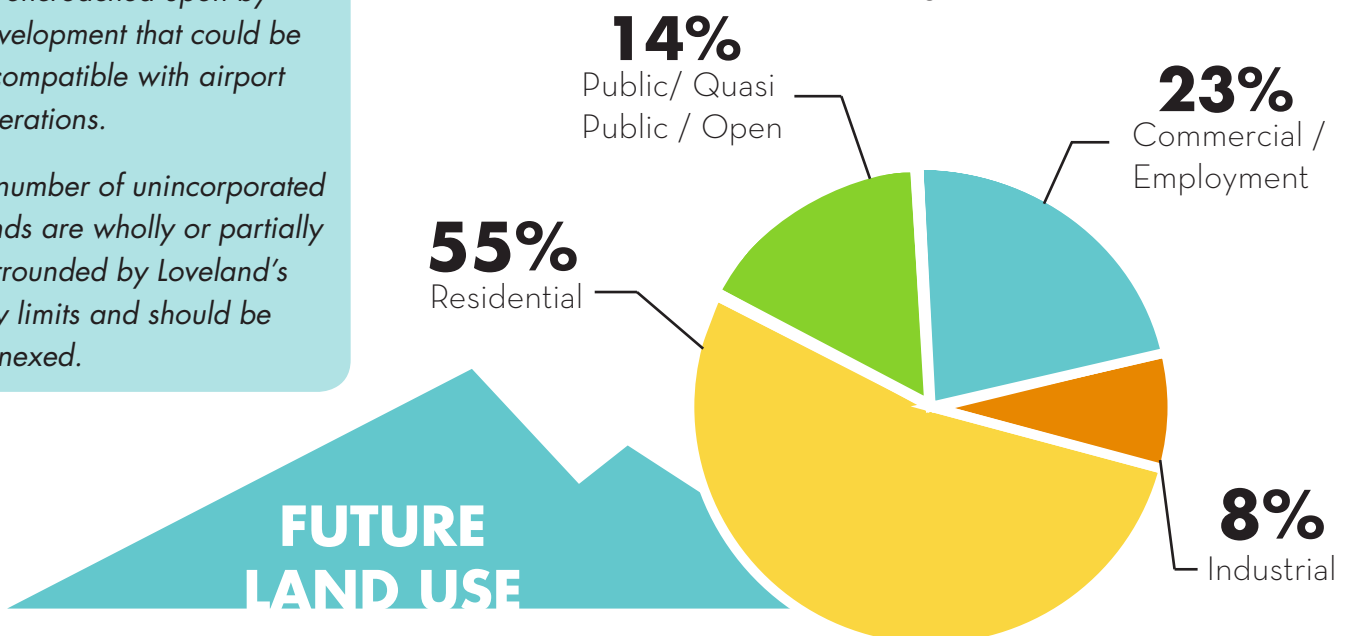
Overview

As Loveland adds residents, the community needs to decide how it can capitalize on growth. In general, land uses and community design should be efficient and sustainable; support a multimodal transportation network; provide housing choices conveniently located near jobs, schools, shops, and parks; minimize conflicts between incompatible uses; and integrate development with existing and planned infrastructure. The Comprehensive Plan and future land use map are the primary tools Loveland uses to influence community growth, and this update will evaluate what changes need to be made to ensure the community grows the way it desires.

Future Land Use

The future land use plan, Figure B, shows the desired locations of land uses. As envisioned by the 2005 plan, and shown in Figure B below, low density residential, including large estates, is the most dominant future land use at 41% of the total, with medium and high density residential representing 12%. New residential development will continue to be predominantly single family homes located in the northwestern and southeastern sectors of the City. Future community, regional and downtown activity centers and corridor commercial uses comprise 11% as do future employment uses. The map shows substantial new commercial and employment development along east Eisenhower Boulevard and the I-25 corridor, while SH 402 and Highway 287 will remain significant arterial corridors as their visibility supports a range of local commerce. Additional industrial development is planned near and east of the Fort Collins-Loveland Airport with a few pockets south of Eisenhower Boulevard and along Highway 287.

Figure A



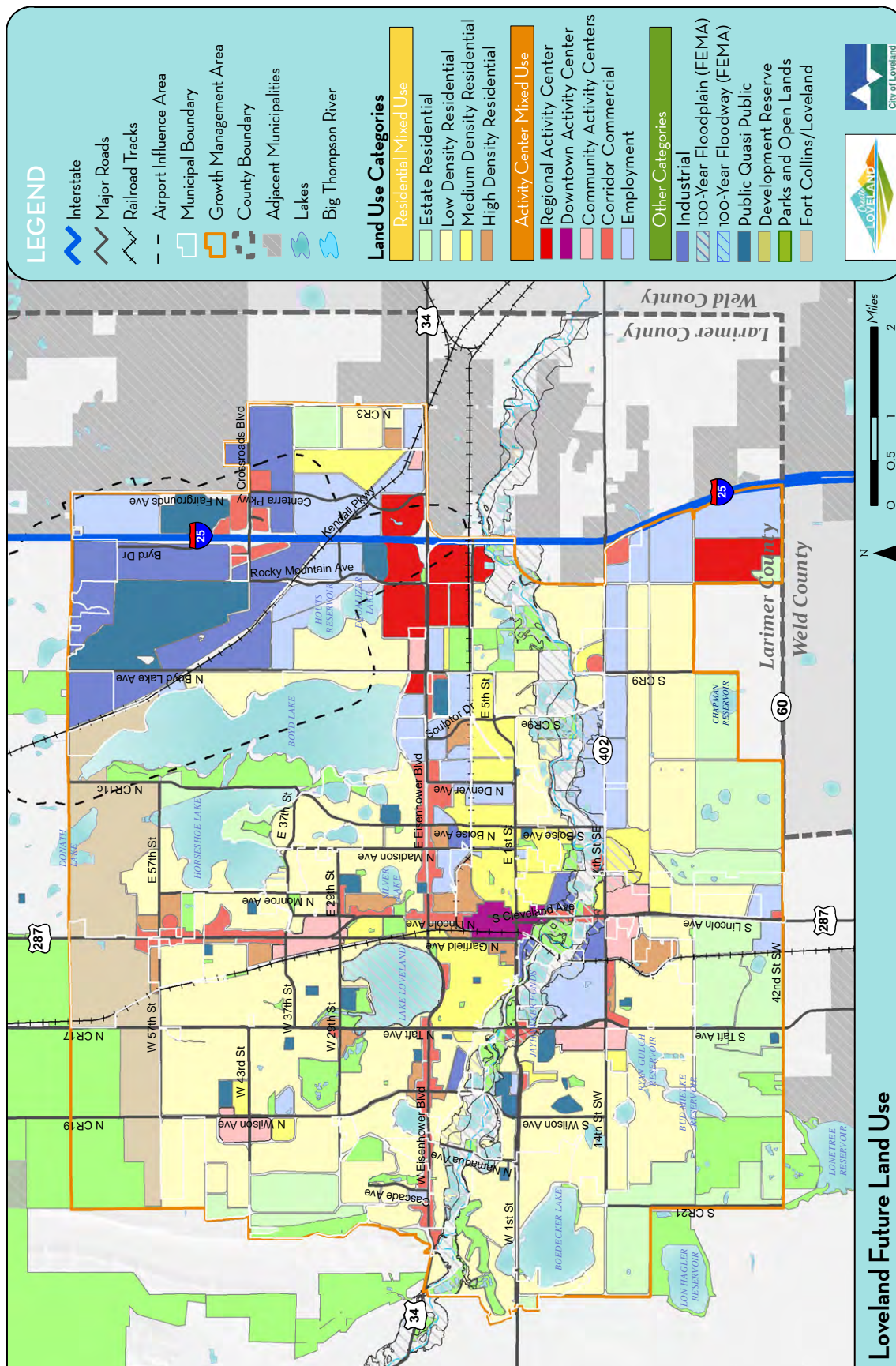


Figure B

Downtown

Loveland was founded in 1877 and its historic downtown is one of its greatest assets, having largely survived several periods of decline and revitalization. The current Comprehensive Plan envisions a revitalized Downtown as the community's cultural heart with a mix of uses in new and preserved buildings, and a pedestrian-friendly environment connected to the Big Thompson River. Achieving the vision is a work in progress, and the City has made significant headway. New housing, shops, restaurants and galleries have helped transform the area, while planning efforts continually evolve to support redevelopment.

Airport

The Fort Collins - Loveland Airport, which opened in 1964, is owned and operated by Loveland and Fort Collins. The airport currently does not provide passenger air service, but is trying to attract it. The airport does facilitate private and corporate aircraft and offers storage, refueling and servicing, accommodation of diverted commercial aircraft, medical flight transfers, and disaster recovery efforts.

Incompatible residential development over the past decade has encroached upon the airport, particularly in the county, threatening the airport's long-term viability. The current Comprehensive Plan limits land uses on property surrounding the airport to prevent interference with its present and planned operations and ensure the safety of people and property. For example, land uses within the Airport Influence Area should complement airport operations and no residential should locate within the 65 to 75+ db noise contour.

Growth Management & Annexation

Loveland's Growth Management Area (GMA) establishes the extent of the City's planned future municipal boundaries. This boundary extends beyond the current city limits, which contain 36 square miles, to the area that the City intends to ultimately build into in the future, which would cover 66 square miles. Within the GMA, there are several pockets of county land that are entirely or partially surrounded by Loveland city limits and serviced by the City, but are not incorporated and do not contribute to city tax revenues. Some of

these lands are undeveloped, but others contain homes and businesses. The 2005 Comprehensive Plan states the City should encourage the annexation of county enclaves within City limits and discourage the creation of future enclaves, though it is difficult to implement.

An Intergovernmental Agreement (IGA) with Larimer County provides the City some control over how land is developed within the City's Growth Management Area. Due to the lack of Loveland IGA Overlay Zone, this IGA is not legally effective in the southeast quadrant of the GMA.

What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. Their issues and ideas are summarized below.

Land Use and Redevelopment

Redevelopment and infill opportunities were a major theme in the discussion. The general consensus was to balance smart growth on the perimeter with infill and redevelopment in Loveland for a more efficient use of infrastructure and services. Smart growth refers to walkable neighborhoods, compact building design, open space preservation, and a variety of housing and transportation choices. Specific areas to focus on include the Downtown, the Airport, West Eisenhower, 29th Street, Wilson Avenue, the previous Agilent/ HP site, as well as US 34, I-25 and 287 gateway corridors. The 287 Strategic Plan and Downtown redevelopment were both mentioned as crucial to Loveland's future success. The amount of vacant buildings, and unincorporated enclaves throughout the City were also listed as related problems.

The location of certain land uses was also discussed; industrial should be limited to prescribed areas like along 402; higher density residential and senior housing should be near amenities; downtown should have more retail and housing options; and neighborhoods should have easy access to mixed-use commercial nodes. Having neighborhoods with a mix of different housing types for a range of income levels is important, especially with the anticipated changes in demographics.



Existing Goals

- *Balance the quality and character of new residential neighborhoods, while maintaining or upgrading existing neighborhoods.*
- *Include multi-use activity centers at the regional, community, and neighborhood levels.*
- *Concentrate and revitalize commercial outlets along US 34 and US 287 while reducing traffic conflicts and improving parking.*
- *Encourage multi-use, high-quality employment districts, particularly along I-25, US 34, and south of SH 402.*
- *Provide sufficient lands for industry in the Fort Collins-Loveland Airport area and along the I-25 Corridor.*
- *Continually monitor, and revise as necessary, the Growth Management Plan.*
- *Proactively annex all eligible areas, including enclaves, within the Loveland GMA.*
- *Preserve the unique identities of communities in the Northern Colorado region with buffers.*

Source: 2005 Comprehensive Plan

Community Design

When it came down to what Loveland should look and feel like, everyone had an opinion. There was a lot of conversation about leveraging the arts in the community design and identity and integrating art into gateway features and wayfinding. Property and building maintenance, and possibly burying utility lines were also brought up as ways to make Loveland feel more walkable, aesthetically pleasing and friendly. The provision of sidewalks, landscaping and parks and open space also has a significant impact on walkability and the mental wellbeing of residents.

In general, stakeholders liked the small town feel of Loveland with the location and convenience of a bigger city. For some this translates as a denser, transit-oriented community, with central services and gathering spaces. For others, this meant retaining quality of life aspects like high quality development, civic leadership at a neighborhood level, and historic preservation.



Downtown

Authenticity, destination appeal, and a variety of fun things to do in Downtown Loveland is a vision shared by many in the community. Stakeholders want to see the arts reflected in Downtown through public art, quality building design, and strong connections with Civic Center Park and City Hall, Fairgrounds Park, Rialto Theater Center and the Feed and Grain project. Preservation of historic Downtown buildings, and appropriate massing and scale for new buildings, are also important. Lovelanders envision a Downtown with a wider variety of dining and entertainment options. They embrace that Downtown is emerging to be a compact and walkable neighborhood, and want to advance that with strong pedestrian appeal. Many also want Downtown to be a centralized, transit-accessible location for housing and services that cater to low mobility populations, such as seniors. Many Loveland stakeholders support significant public participation in Downtown redevelopment, programming, and business support in order to achieve the community vision.

Growth Management

How Loveland should grow was not a very controversial issue among stakeholders. Most participants wanted to make sure that we redevelop the city's core and fill in the existing enclaves before developing outward. This is a more efficient use of land and infrastructure, and helps focus Loveland's resources. Ideas for implementing this included requirements for contiguous development, building outside the flood plain, and allowing new development only if water, sewer and infrastructure capacities are available. The interface with surrounding towns will become more challenging, especially when it comes to shared services and dissipating buffers. Loveland should be more proactive in acquiring county enclaves to ensure efficient provision of city services while encouraging infill development.

Key Points

- *Population growth is increasing traffic volumes, necessitating improvements to existing roads, construction of new roads, and additional travel options.*
- *Lakes, the Big Thompson River, and the railroads limit both options for north-south and east-west travel in and through the City.*
- *Transit ridership has increased, yet local and regional transit service improvements are still needed to better serve residents and commuters.*
- *An incomplete pedestrian and bicycle network deters active transportation and limits mobility.*
- *An aging population will become more dependent on alternatives to driving solo.*
- *The transportation network will need to balance vehicular mobility with an ability to conveniently and safely walk, bike, or ride transit between destinations.*

Overview

Loveland continues to experience above average population growth, at a rate of 39% between 2000 and 2012 compared to 21% statewide. This rapid rate of growth is challenging the existing transportation network. The City's historic core contains a higher and denser mix of land uses and a street grid that provides a high level of connectivity for walking, biking and driving. However, beyond the core, suburban and rural neighborhoods are characterized by low-density residential uses and include fewer through streets, limited connectivity and cul-de-sacs, which makes them largely auto-dependent and difficult to efficiently serve with transit. The City's 35 lakes further hinder through travel of all modes.

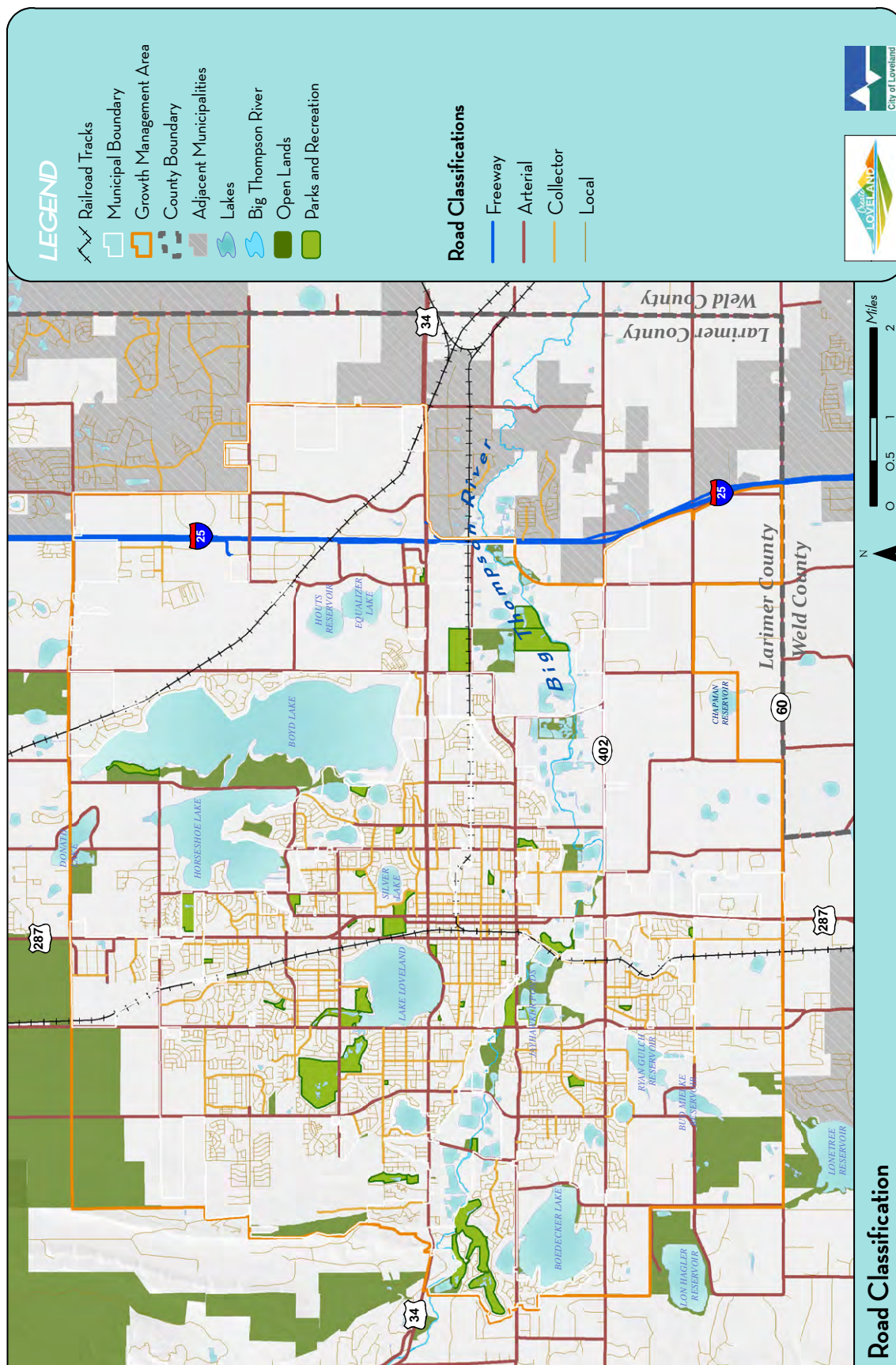
Mobility in the community plays a large role in the standard of living for residents, and a well-balanced, well-maintained transportation system is critical for sustaining Loveland's high quality of life. Improving vehicular mobility, transit accessibility, and pedestrian and bicycle connectivity and safety is a priority for the City and other transportation agencies, as documented in recent plans which include:

- 2035 Transportation Plan (2012)
- Bicycle and Pedestrian Plan (2012)
- Community Sustainability Plan (2012)
- North I-25 Environmental Impact Statement (2011)
- North Front Range Metropolitan Planning Organization 2035 Regional Transportation Plan (2011)
- Transit Plan Update (2009)
- Destination Downtown: HIP Streets Master Plan (2009)
- NFRMPO Regional Bike Plan (2013)

Vehicular Mobility

The street network in Loveland has approximately 330 miles of arterial, collector and local streets, which are classified based on the degree of mobility and access they provide. Road classifications are shown on page 16. Construction and widening of the existing arterial street system has not kept pace with the growth in traffic, according to the 2035 Transportation Plan. While Loveland has made significant expenditures to maintain, widen, and extend the street network, the increase in local and regional travel is pushing many of the facilities beyond an acceptable level of service. A number of arterial streets, including sections of Highway 287 and Eisenhower Boulevard, are currently experiencing issues associated with increased congestion. Existing arterials will need to be improved and new arterials constructed in order to complete gaps in the system and provide relief to existing streets and serve future development.





To maximize the use of the existing road network, the City has implemented several improvements to its modern communication, computer, and control technologies, including:

- New traffic signal software and controllers
- Vehicle detection systems to optimize traffic signal timing
- Digital message signs and video surveillance
- Installation of several miles of fiber optic cable

Transit Accessibility

Transit service in and through Loveland consists of the City of Loveland Transit (COLT) and FLEX regional service. COLT provides local and paratransit service within City boundaries. COLT's three bus routes operate with 1-hour headways from 6:30am to 6:30pm Monday through Friday and on Saturdays from 9:00am to 5:30pm. FLEX is an intercity north/south regional bus route, governed by seven jurisdictions, that connects Regional Transportation District (RTD) service in Longmont to northern Colorado via Highway 287 northward to Berthoud, Loveland, and Fort Collins.

FLEX and COLT serve two existing transit stations on US 287: the North Transfer Station at Orchards Center at 29th Street and the South Transit Center at 8th Street. Two existing Park and Ride facilities near I-25 at US 34 and SH 402 are currently not directly served by transit, but do serve as locations for carpooling. The Park and Ride facility at I-25/US 34 will be serviced by the Colorado Department of Transportation's planned bus service on I-25 between Fort Collins and Colorado Springs, beginning in early 2015.

As the existing transit service picks up riders only once per hour, does not serve early morning or evening commuters, and is not offered on Sundays, its viability as an alternative to driving is limited. Those who can't afford cars are dependent on the bus system, however inconvenient it may be, while others are more likely to drive than schedule their days around transit hours of operation. Furthermore, many bus stops include benches and shelters, but several lack sidewalk connections to nearby origins and destinations. Improvements to the transit system are unlikely in the near future due to limited

funding and the lack of a regional transit authority. Nevertheless, the City has identified several transit improvements it would like to complete and continues exploring the feasibility of regional transit with Fort Collins, Berthoud, Larimer County, and the North Front Range Metropolitan Planning Organization.

Bicycle & Pedestrian Connectivity

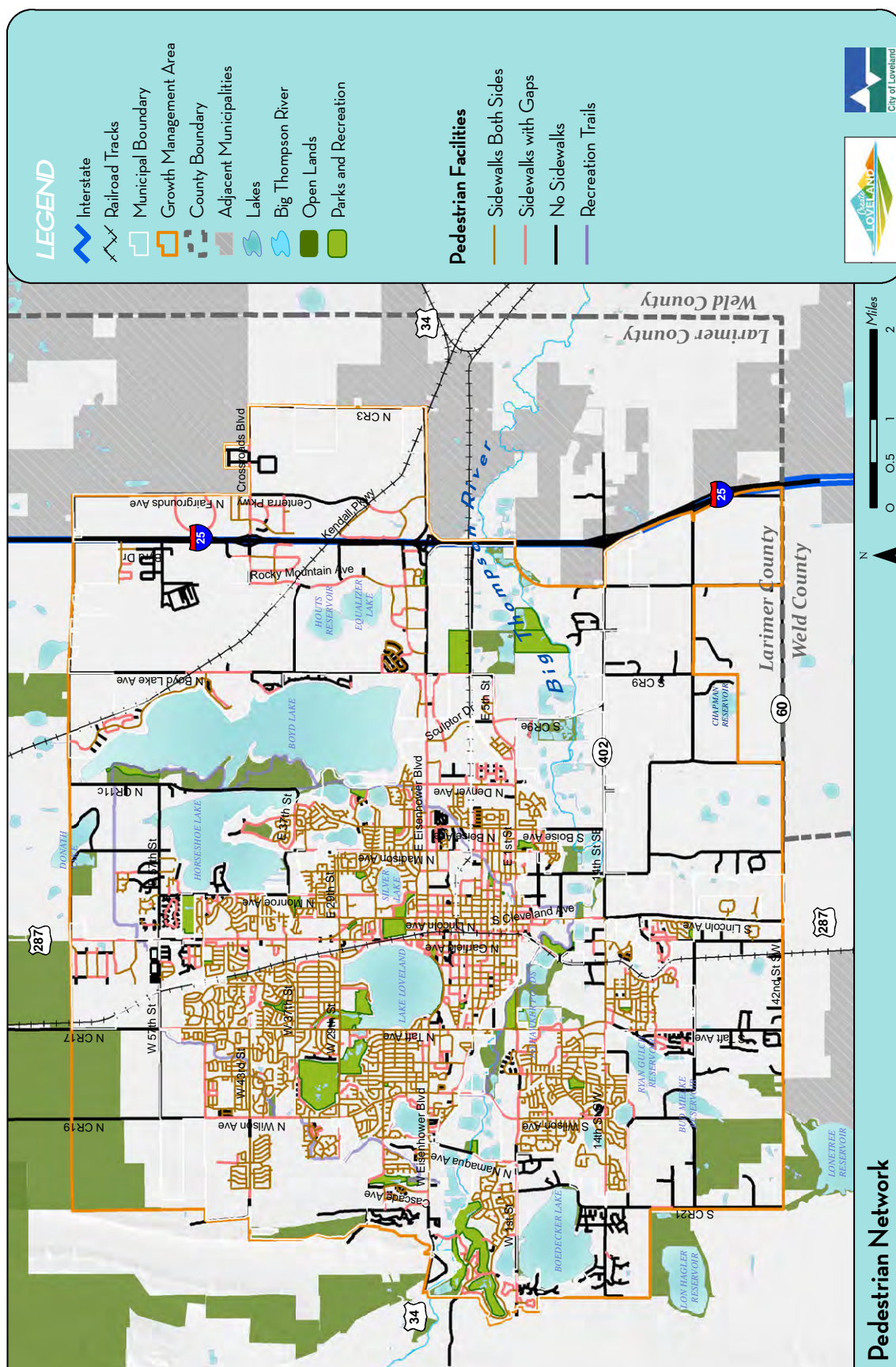
The current bicycle system includes recreational trails, shared use paths, bike lanes, and bike routes that provide the framework for a good bicycle system. However, many bicycle facilities have obstacles such as poor condition, missing segments, or limited crossings of high volume streets.

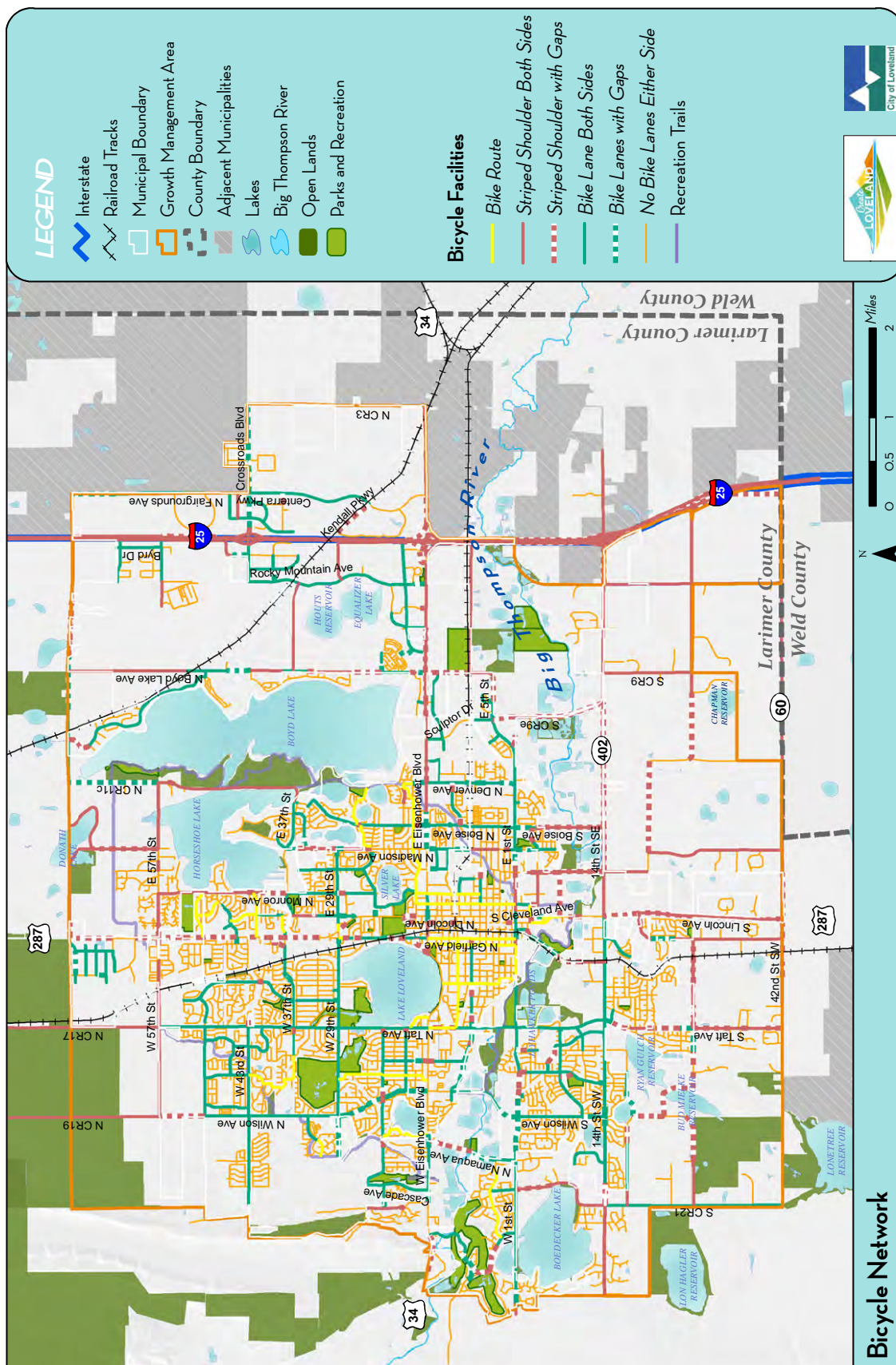
Similarly, the City's pedestrian system lacks connectivity, including sidewalk gaps as shown on page 18, requiring pedestrians to walk on or near the road, which is unsafe and uncomfortable for pedestrians. Alternatively, pedestrians must take longer, circuitous routes that discourage walking and encourage driving. Where sidewalks do exist, numerous curb cuts providing vehicular access to homes and businesses along major streets create conflicts between motorists and walkers. Pedestrian lighting, street furnishings, and landscaping, which could further contribute to a comfortable and aesthetically pleasing walk, are scarce.

In an effort to balance vehicular mobility with bicycle and pedestrian connectivity, the City approved its Bicycle and Pedestrian Plan in 2012. The plan intends to accommodate those who are unable to drive, whether from a disability, the inability to afford a car, age, as well as choice riders/pedestrians by increasing the use, safety, and convenience of biking and walking within and around the City. A good bicycle and pedestrian network can also attract and retain a talented workforce of 25 to 44 year olds – a demographic the City needs to sustain growth.

The Bicycle and Pedestrian Plan identifies and prioritizes Citywide improvements over the long term. The City has also identified downtown streetscape improvements in the Destination Downtown: HIP Streets Master Plan, which seeks to improve the pedestrian environment, encourage cycling, and facilitate vehicular travel and parking.





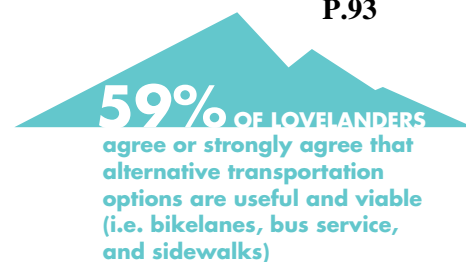


What We've Heard

Interviews with stakeholders focused primarily on the lack of both a reliable public transportation and convenient multi-modal system in Loveland. They want to see completion of the bike loop and more progressive planning for shared use path and recreational trails in new development. They also wanted a bus system that provides for the people that need to use it: the working poor and elderly; while encouraging use by others like patrons to Downtown. Expanding the hours of bus service would make transit more convenient and attractive.

They emphasized that traffic issues need to be anticipated; east-west and north-south streets are not big enough or lack connectivity, and road quality is deteriorating. Specific corridors or intersections with improvement needs that were mentioned include US 34, 402, Madison, intersection at Boise and US 34, 1st and Lincoln, I-25, north-south connections on western side, and additional east-west corridor options.

New ideas were brought up, like a circulator bus between downtown and Centerra, making 1st and 4th streets more pedestrian friendly, and increasing regional transit and bicycle connections to Estes Park and Fort Collins. Participants also agreed that there should be a complete streets policy, and additional staff to help implement the Bike and Pedestrian Plan.



Existing Goals

- | | | |
|--|--|--|
| <ul style="list-style-type: none"> • Recognize the important relationship between land use and transportation and develop appropriate policies that promote a long-term sustainable transportation system. • Plan a safe, efficient, continuous, coordinated and convenient multi-modal transportation system that serves the needs of the community. • Develop transportation plans that sustain the economic vitality of the community consistent with the Loveland Comprehensive Master Plan. • Develop street access policies that balance the needs of property access with safety, | <p>community mobility, and street capacity.</p> <ul style="list-style-type: none"> • Develop long-term travel demand management policies that will allow the street system to maintain acceptable service levels far into the future. • Provide and maintain a safe and effective bicycle and pedestrian system that allows individual citizens of all ages and abilities to be able to efficiently chose to bike or walk to a variety of destinations. • Fill in the missing bicycle and pedestrian segments and provide for safe intersection crossings that connects residences and places of work, shops, schools, transit, | <p>activity centers and public activities.</p> <ul style="list-style-type: none"> • Design and develop a "complete streets" bicycle and pedestrian system that adheres to local, state and national codes. • Instill bicycle and pedestrian safety, awareness and encouragement through education programs for all levels and abilities for bicyclists, pedestrians and motorists. • Develop a sustainable and reliable source of bicycling and pedestrian funding. Provide accountability through annual bicycle and pedestrian performance reporting. |
|--|--|--|

Source: 2035 Transportation Plan; Bicycle and Pedestrian Plan

Key Points

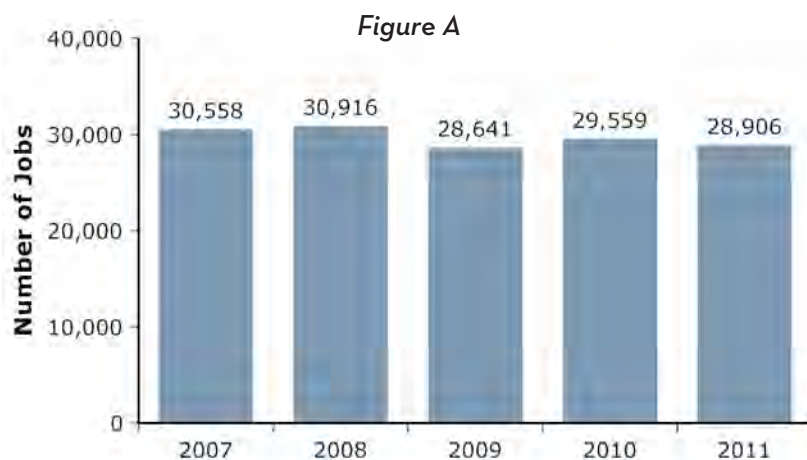
- Loveland's job base has declined since 2007, but has begun to rebound slightly as of 2011. The rebound has likely continued into 2013.
- Loveland's job-housing balance has shifted from 1.2 to 1.0 between 2007 and 2011. In other words, the City has been losing jobs and adding housing units.
- Unemployment is declining but has not yet reached pre-recession levels.
- Loveland median household income increased by about 5 percent between 2008 and 2012.
- Loveland has relatively high retail sales per household, which indicates that the City attracts shoppers from outside the City.
- Loveland sales tax revenue has grown substantially—by 25 percent—since 2009.
- Commercial vacancy rates are low, but slightly higher than the broader Larimer County market.

Overview

Employment conditions and opportunities impact economic growth and development and are indicative of the strength of the local economy and future growth potential.

Jobs in Loveland

In 2011, Loveland had approximately 29,000 jobs, as shown in Figure A below. Despite general economic recovery, the Loveland job base remains roughly 6.5 percent below pre-recession levels.



Jobs - Housing Balance

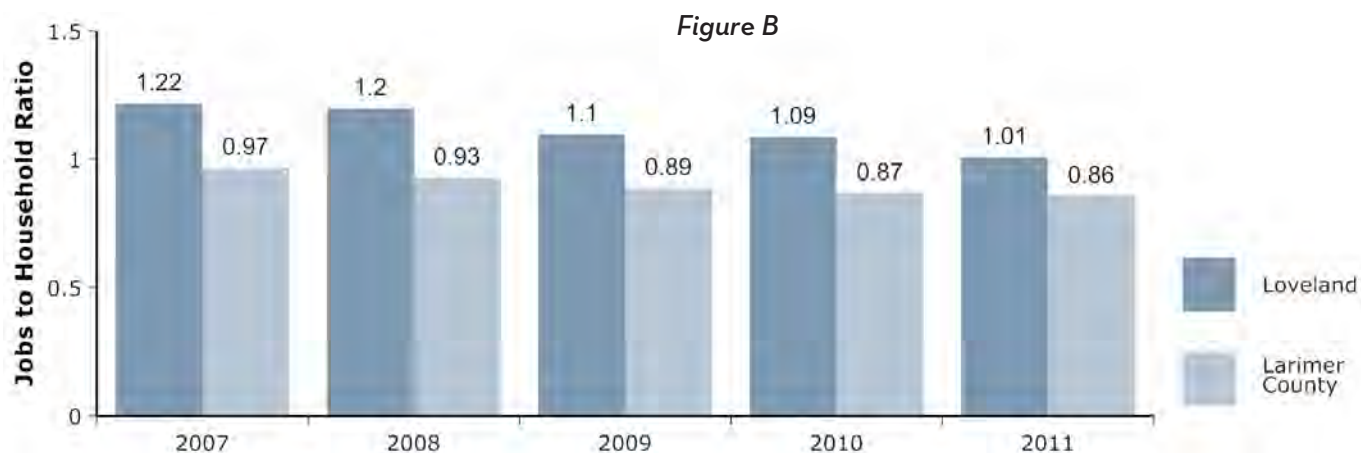
Comparing employment numbers with household data indicates whether a community is a net importer or exporter of employment. A ratio above 1.0 suggests that a community is a net employment importer while a ratio below 1.0 indicates residents tend to work outside the City. In 2007, Loveland had approximately 30,500 jobs and 25,000 households, or 1.2 jobs for every household in the City. Over the next five years, the number of jobs declined while the number of households grew, and as of 2011 there was approximately 1.0 job per household (29,000 jobs and 28,000 households). Figure B on the following page shows the Loveland job to housing ratio compared to Larimer County.

Since 2007, the number of jobs per household has declined in both the City of Loveland and Larimer County. In general, Loveland has more of a balance between employment and households while more Larimer County workers tend to commute outside of the county for work.

It should be noted that the data understates total job numbers because self employed individuals are not reported by the U.S. Census.

Loveland's unemployment rate peaked at about 10 percent in 2009 and remained high between 2009 and 2011. The economic recovery is showing signs in Loveland, as unemployment fell to about 8 percent by the





end of 2012. The chart below shows the unemployment rate in Loveland and Larimer County between 2008 and 2012.

Loveland has historically had a structurally higher unemployment rate than Larimer County, but the post-recession recovery has been slightly more pronounced in Loveland. Loveland's unemployment rate fell by 2.1 percentage points between 2011 and 2012, compared to 1.7 percentage points in Larimer County.

Household Income

Related to employment, household incomes contribute to economic and commercial development within a community. Incomes directly impact consumer spending, municipal tax revenues, and private capital investment

within the City. Higher incomes have a positive impact on tax revenue and public and private investments.

Figure D on the next page shows Loveland median household incomes compared to Larimer County. Loveland household income tends to be similar to incomes throughout the county, although it varies from year to year. The variation can result from changes in demographic characteristics, local employment opportunities, and overall economic conditions. As of 2012, median household income in Loveland, \$56,800, is slightly higher than the median income in the county, \$55,900.

Loveland benefits from a relatively high median household income compared to selected peer communities. As shown in the chart on the right, in 2012, Longmont had

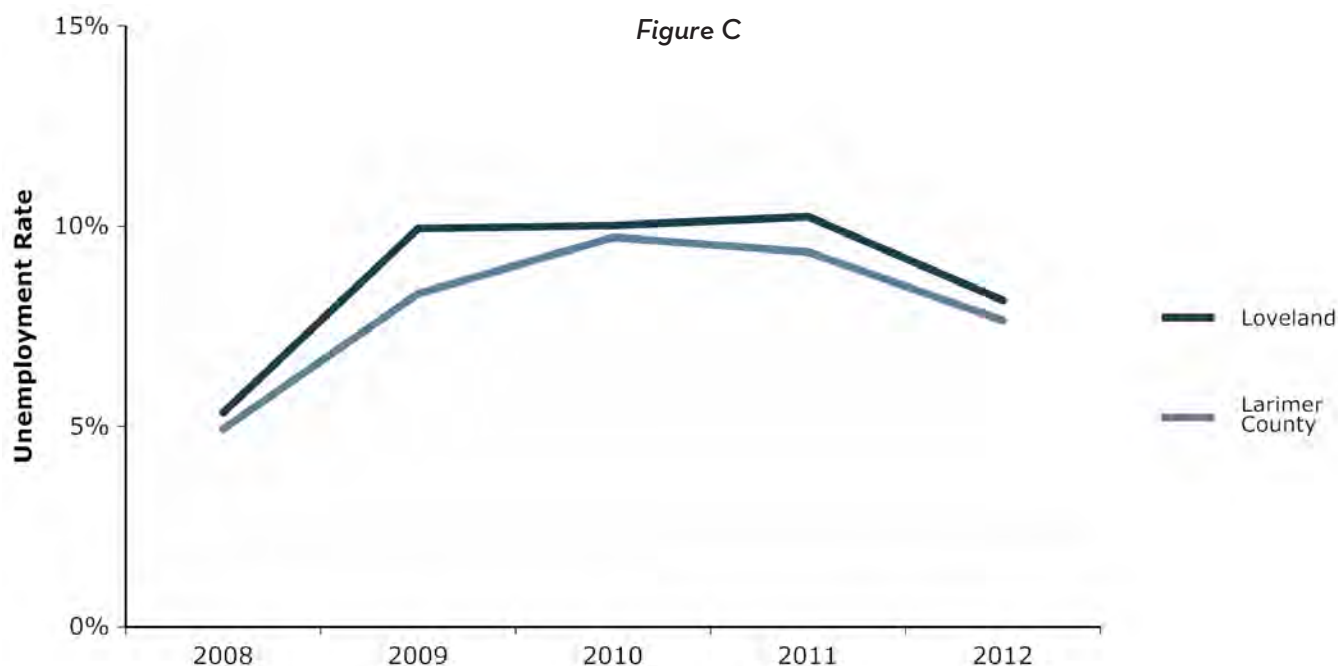
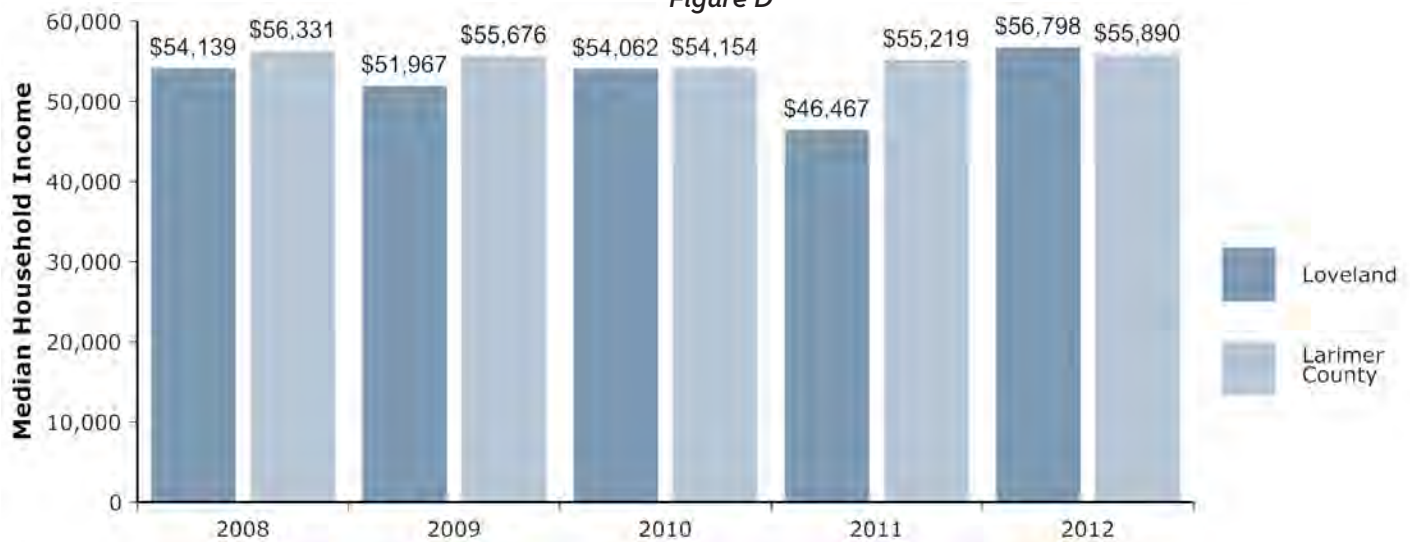


Figure D



a higher median income than Loveland. Greeley and Fort Collins had lower median incomes, although these values are likely lower due to the presence of college students. The median household income in Loveland is approximately \$56,800. Loveland's median household income has grown by about 5 percent between 2008 and 2012.

Retail Sales And Sales Tax Revenue

Retail sales are another indicator of economic growth and commercial development in a community. Areas with high retail sales and growth potential are attractive to new businesses, which can create additional tax revenue and jobs within the City. Most Colorado municipalities are dependent on sales tax revenues and Loveland is no exception. Sales tax is the largest component of general fund revenue in Loveland. Loveland, in particular, benefits from the sales tax revenue generated from the regional shopping center at Centerra.

Evaluating retail sales per household can help determine retail revenue potential within a community. High retail sales per household indicate that the local economy captures a large portion of residents' retail spending as well as attracts spending from non-residents. Low values reveal a leakage of retail sales outside of the local economy.

Loveland benefits from a relatively strong retail economy. When compared to selected peer communities, Loveland captures more retail spending per household

Figure E

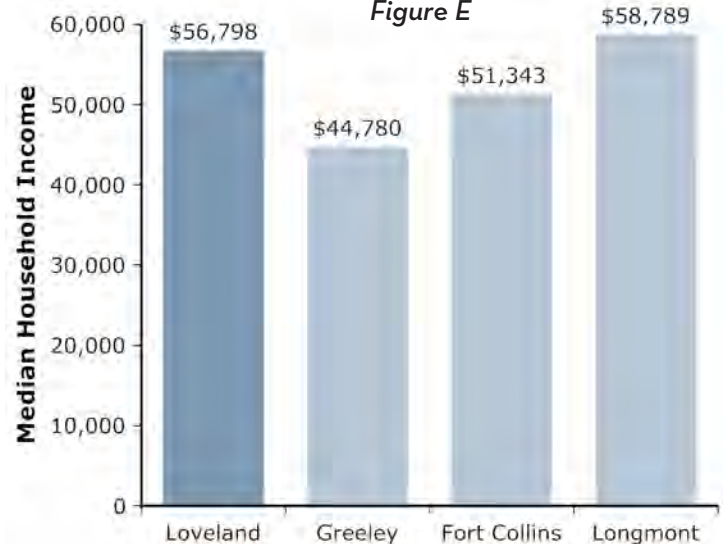
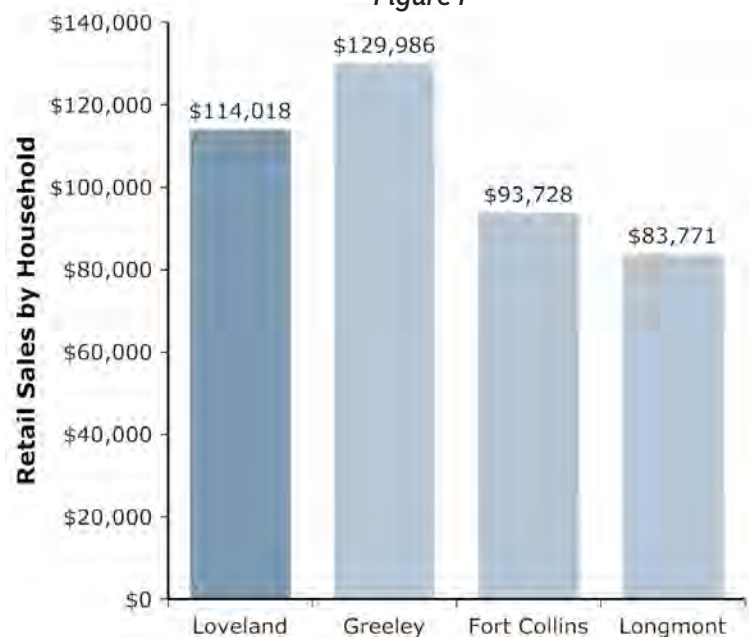


Figure F



than Fort Collins and Longmont, as shown in the chart on the previous page. Greeley captures comparatively more retail spending per household because it functions as a regional trade center for northeast Colorado and captures taxable business-to-business sales related to the oil and gas industry.

Since retail sales tax revenue is an essential source of municipal revenue, annual tax revenues are another important metric used to evaluate economic strength within a community. Figure G shows Loveland sales tax revenues from the past five years.

During the recession, retail spending and corresponding sales tax revenues declined. However, as retail spending recovers sales tax revenues continue to rise. In 2013, Loveland collected approximately \$36 million in sales taxes.

Loveland sales tax revenues are somewhat vulnerable to cyclical economic changes because a large portion of the Loveland tax revenues come from the sale of clothing, electronics, and general merchandise. Purchases of these items are more volatile than purchases on essentials such as groceries. A breakdown of retail sales tax revenue by category is shown in Figure H.

Approximately 40 percent of Loveland sales tax is generated by clothing, electronics, and general merchandise spending. Restaurants, bars, and alcohol purchases contribute 16 percent of retail sales tax revenues.

Commercial Real Estate Markets

The existing commercial real estate markets are critical to future economic development. While Loveland land uses are heavily residential, the conditions of three primary types of commercial real estate—industrial, office, and retail—have considerable impact on the local economy.

Vacancy rates among commercial real estate properties are indicative of economic prosperity; space available for business to move or expand; and opportunities for capital investment. High vacancies can indicate weak economic conditions, overbuilding, or both. Low vacancy rates indicate potential for capital investment in new construction.

Figure I below shows commercial vacancy rates in Loveland over the past six years, which have declined since the recession. Current Larimer County commercial

**Loveland sales tax revenue
has grown substantially—by
25 percent
—since 2009.**

71% of Lovelanders
agree or strongly agree that
Loveland is attracting shopping
opportunities that our
community
wants.

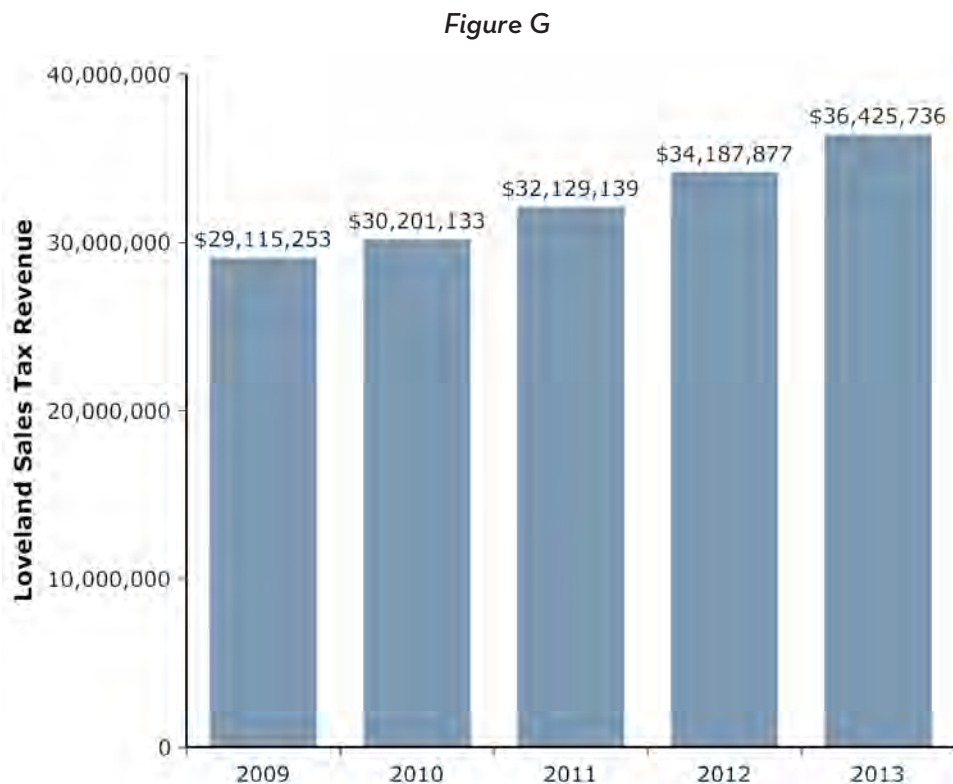
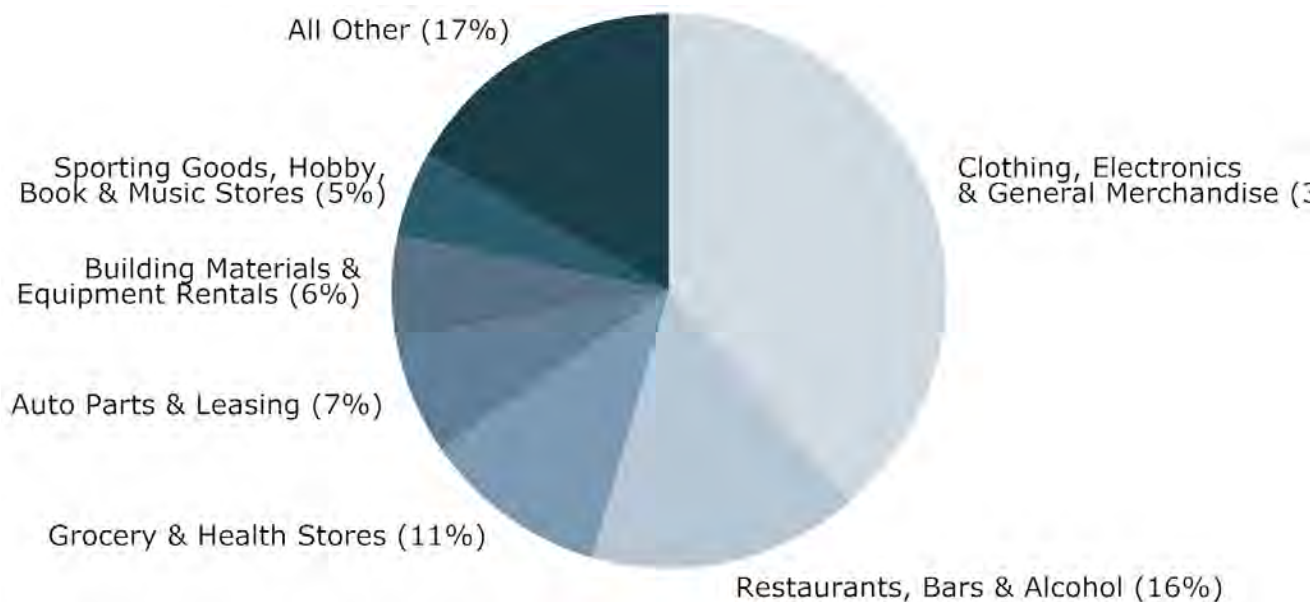


Figure H

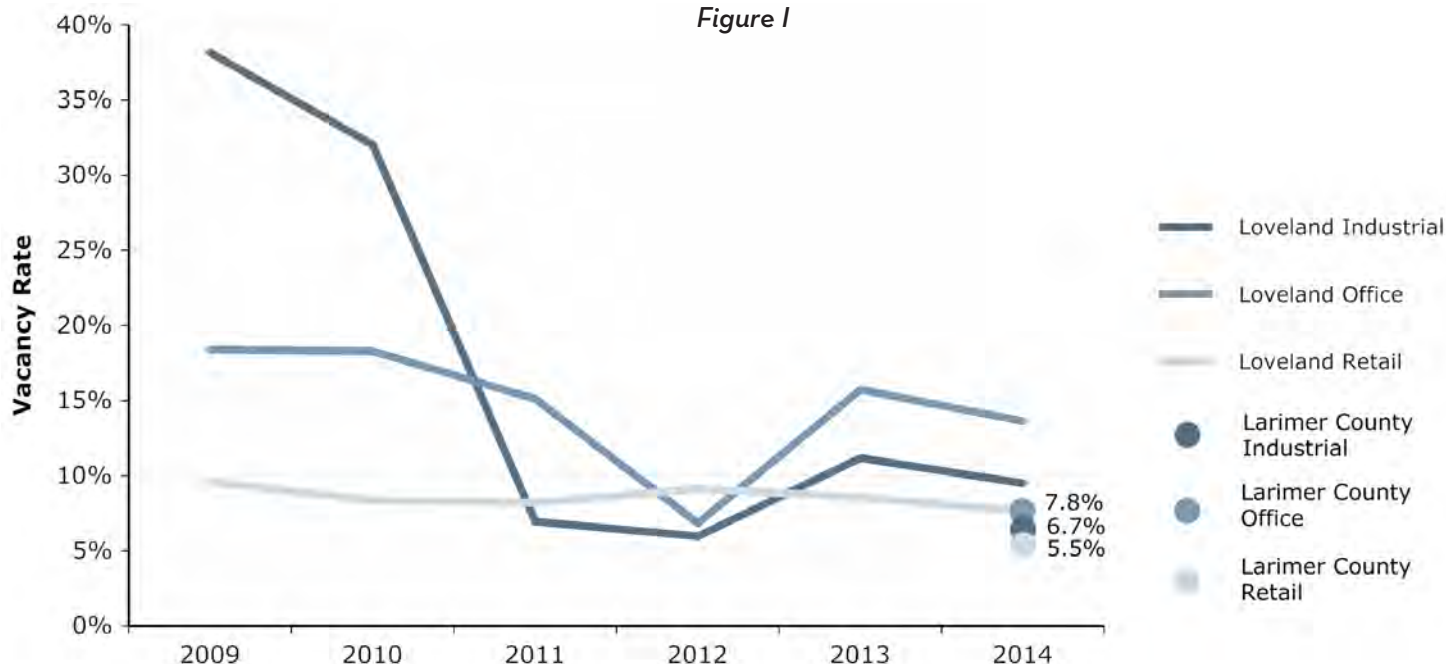


vacancy rates are represented by the dots on the right side of the graph.

Loveland current commercial vacancy rates are comparable, though slightly higher, than the county as a whole. During the recession, high vacancies were partially attributable to vacancies in the Centerra development. The 810,000 square foot Rocky

Mountain Center for Innovation and Technology, the former Hewlett-Packard campus, contributes to industrial vacancies as various tenants have occupied the complex in recent years. Loveland has recently re-zoned industrial properties for other uses which, in conjunction with overall economic recovery, contributed to the decline of industrial vacancies since 2010.

Figure I



Existing Goals

- *Encourage the development of multi-use, high-quality employment districts where campus-type settings are appropriate, particularly along the transportation corridors of I-25, US 34, and along SH 402.*
- *Encourage development in the Downtown that strengthens and diversifies the retail, economic and employment base.*
- *Office developments are encouraged to locate according to their intensity, service area and employment characteristics. High quality community design criteria should be developed.*
- *Make Loveland the heart of innovation and creativity in Colorado.*
- *Make Loveland a destination which attracts businesses, visitors, and consumers.*
- *Make the right investments easy to come, stay and grow.*

What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. When asked what the economic development issues were in Loveland, participants had a wide range of answers; from the high rate of out-commuting and needing to retain the younger workforce, to inconsistent branding and streamlining the City's development process and fees. The solutions to these problems were equally as diverse, covering everything from better wayfinding, to connecting downtown to Centerra with a circulator bus. The Airport was mentioned again as a potential major economic driver. Partnerships and more coordinated events can also be a way of attracting more activity to Loveland.

Many participants agreed that Loveland should be proactive in attracting new clean, tech industries, while leveraging the artistic identity to encourage the creative industry and art tourism. Incubator space has already shown success in Loveland, and could be expanded. Cottage industries and micro businesses, like food trucks, could also be better supported. In order to have a more resilient economy, Loveland should avoid the idea of one huge corporation, and instead focus on the vitality of existing businesses and start-ups. Since relocating businesses also look at affordable workforce housing, infrastructure, accessibility to parks and recreation, and availability of daycare and preschool facilities, Loveland needs to maintain high quality services, facilities and development standards.

Source: 2005 Comprehensive Plan; 2012 Economic Development Strategic Plan

Key Points

- About 40% of Loveland housing units were built before 1980. Regionally, Greeley has older housing stock and Fort Collins has younger housing.
- About two-thirds of Loveland's housing units are owner-occupied, which tracks with the statewide average.
- About two-thirds of Loveland housing units are single family homes, which is a larger share than in Greeley (60%), Fort Collins (56%) or Longmont (60%).
- Median home values in Loveland are about \$210,000, which makes the City less affordable than Greeley (\$158,000), but more affordable than Fort Collins (\$249,000).
- Rental unit vacancy rates are at a 10-year low, and median gross rents are at a similar high point.

96% OF LOVELANDERS
agree or strongly agree that
their family feels safe in our
community.

Overview

This snapshot examines the current state of the Loveland housing market including housing age, value, ownership, and availability.

Housing Age

Housing age is the best proxy for housing condition available from federal data sources. As shown in Figure A, approximately 43 percent of housing in Loveland was built before 1980. Compared to Loveland, Greeley has an older housing mix while Fort Collins has built a larger share of its housing since 1980.

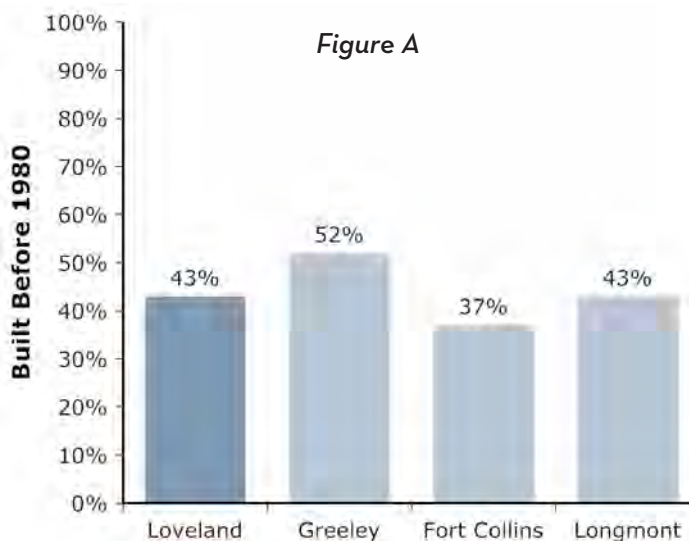


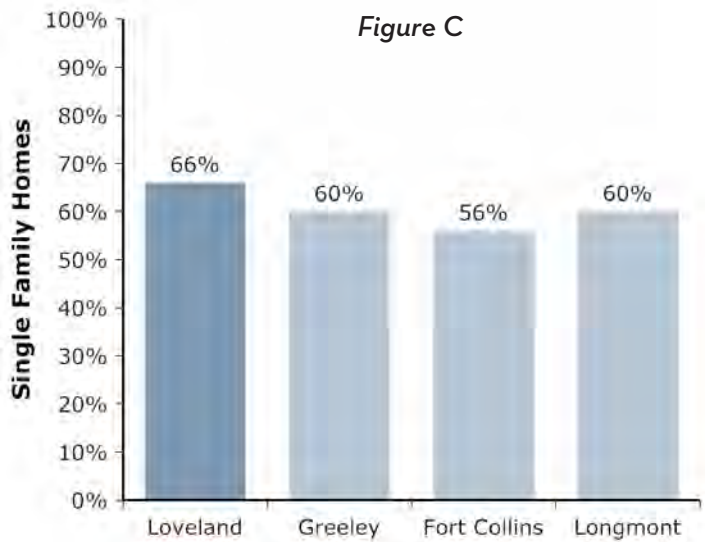
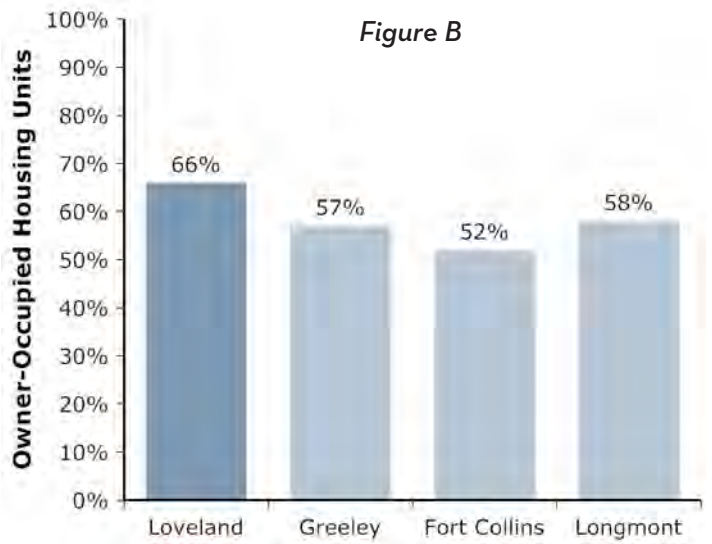
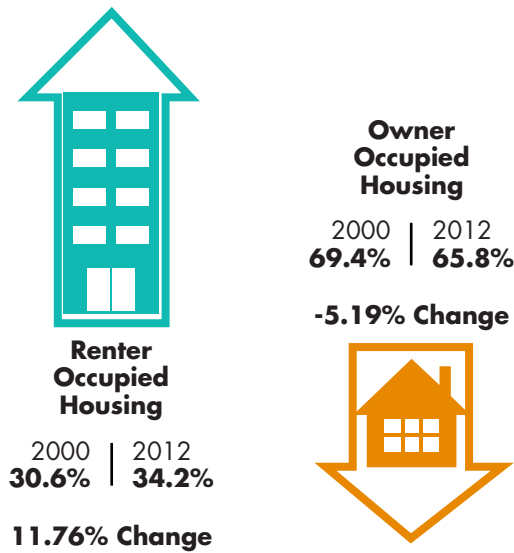
Two in five houses were built before 1980.

Homeownership

In addition to housing age, homeownership is an important characteristic that can reveal certain demographic and resident characteristics such as, life stage, income level, and duration of residence. Suburban communities such as Loveland tend to have relatively high homeownership rates. The chart on the following page shows homeownership rates in Loveland compared to three peer communities.

As shown in Figure B on the next page, currently 66 percent of Loveland housing is owned rather than rented, which is higher than in neighboring communities. Greeley and Fort Collins have lower homeownership rates in part because universities increase demand for rental properties. Loveland homeownership rate is nearly identical to the statewide rate of 67 percent.

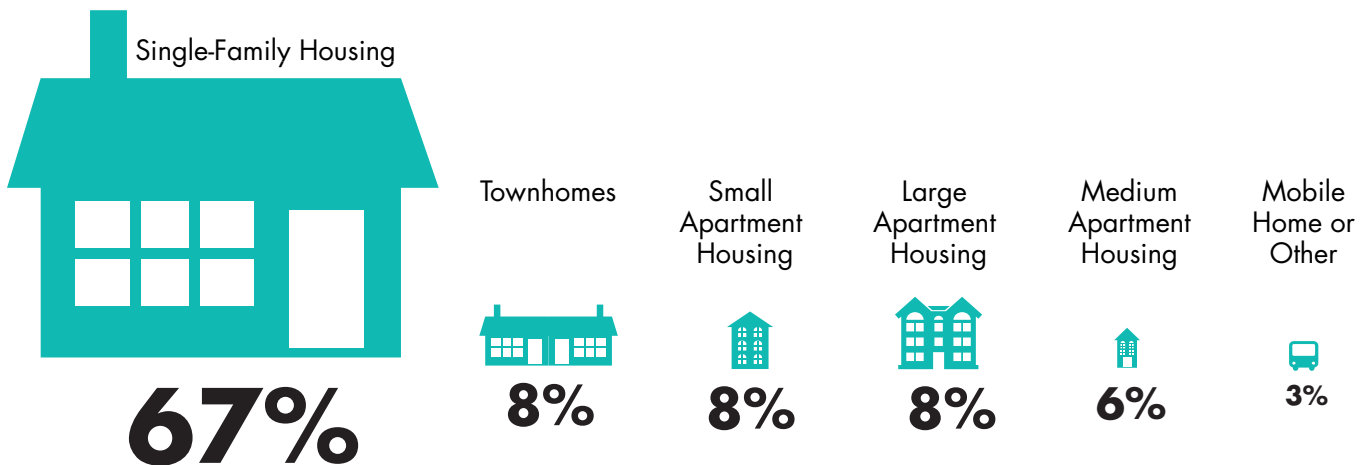




Housing Type

Within a suburban context, homeownership is often correlated with housing structure as the majority of owner-occupied units are single-family houses rather than multifamily buildings. Table C shows the percentage of Loveland housing units that are single-family homes compared to three peer communities.

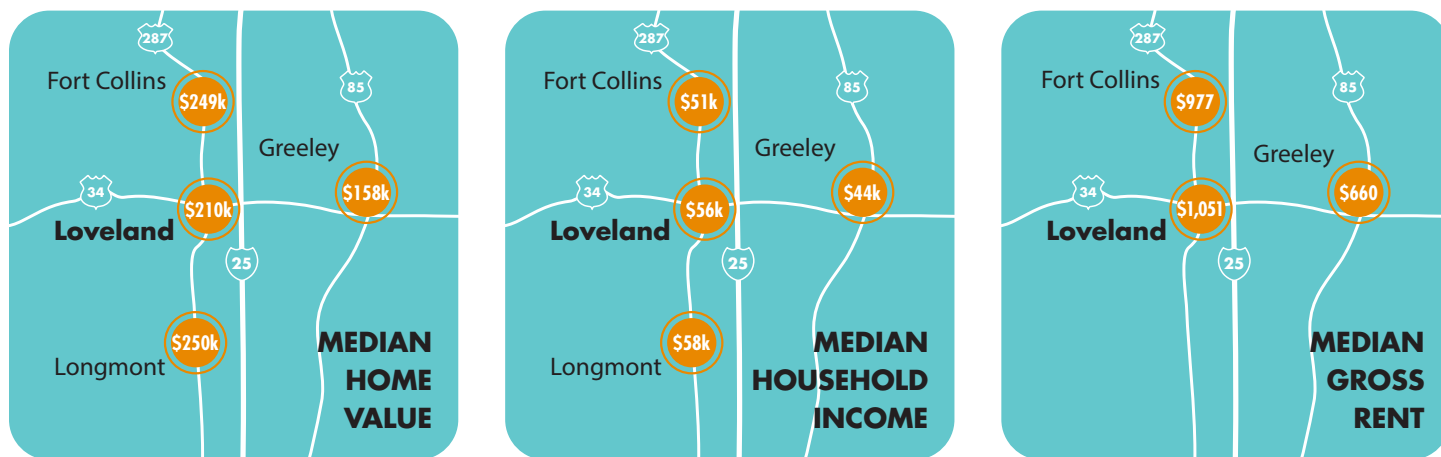
The percentage of single-family structures mirrors the homeownership rates shown above. Loveland has the largest proportion of single-family homes, nearly all of which are owned rather than rented. The other communities have more single-family homes than owner-occupied units suggesting that rented single-family units are more prevalent in these peer communities.



Housing Value

Median home value is another useful metric for evaluating current housing conditions within a community. While a range of values exists within any city, the median value is useful when comparing between locations.

Figure D shows the median home value for Loveland and neighboring communities. As of 2012, the median home value in Loveland is \$209,600 which is lower than the median values in both Fort Collins and Longmont. Only Greeley has a lower median home value.

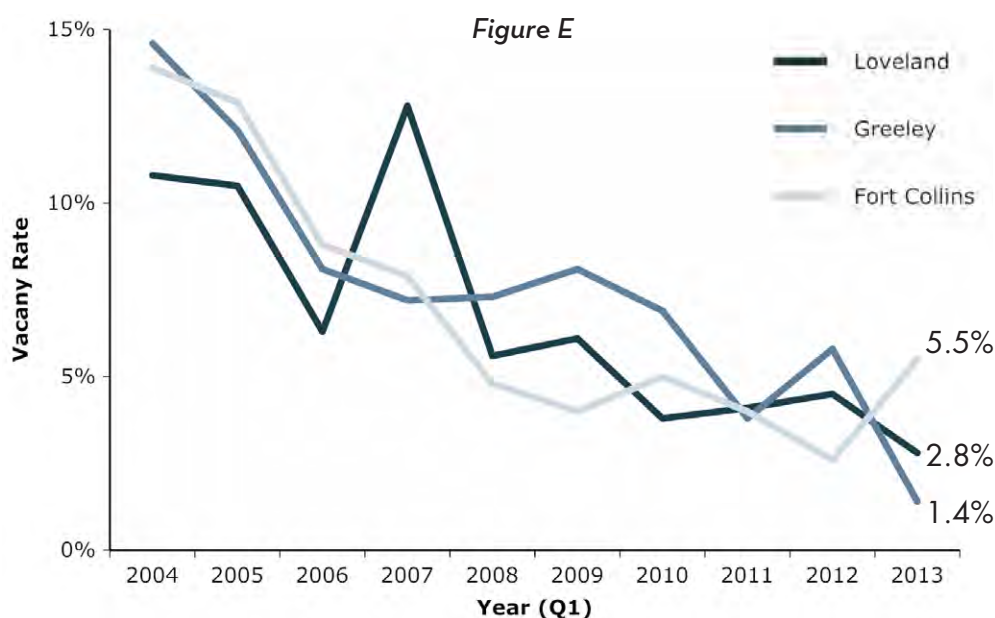


Rental Housing

While the majority of Loveland housing stock is owner-occupied units, 44 percent consists of rental units. Rental housing vacancy rates can reveal housing needs, affordability, and development potential. Low vacancy rates put upward pressure on rents, making housing less affordable. At the same time, low vacancy rates also indicate stronger future development potential.

As shown in Figure E, over the past decade, vacancy rates declined in each community. The Loveland rental market was particularly soft in 2007, in part because new multifamily development had temporarily outpaced growth. Although it varies year to year, Loveland apartment vacancy rates tend to be similar to neighboring communities.

In addition to vacancy rates, rental rates can also indicate housing affordability and development potential. The median rent in Loveland is over \$1,000. It is higher than in neighboring communities, although Fort Collins' median rent is nearly \$1,000, while Greeley's is only \$660. Longmont median gross rents were unavailable, but the average gross rent was \$983 in the first quarter of 2013. These high rents correspond with the declining vacancy rate and could suggest Loveland has a strong potential for future rental housing development. These rental market characteristics may also signal the need for more affordable ownership options.



What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. The main conversation about housing centered on the need to bolster the affordable housing options in Loveland. Sufficient availability of affordable housing is a huge issue; as many participants noted, it can take many months to obtain housing because the rental market is so competitive. Housing should be centrally located and safe, with truly restrictive housing and easy access to services. There is also a gap in affordable housing units for seniors; there is a long wait and units are scattered throughout the City. Funding these projects is a challenge, since City fee waivers are unpredictable and Federal funds are hard to come by. Apart from providing more affordable housing options, there was a strong sentiment that Loveland needs a better understanding of homeless and homeless needs in the City.

Additional concerns include lengthy development processes, open-space requirements. Requirements to set-aside open space have forced developers to create HOAs, which burdens homeowners. Fees or public dedication of these lands could help relieve that burden. There are enclaves that could be good sites for annexation, but the process is too lengthy. The City sometimes misses opportunities when incentives are very geographically focused. These should be broadly available, to help disperse and mix housing price points.

Existing Goals

- *The development of a full range of housing types to meet the needs of all age and socio-economic groups is encouraged.*
- *A mix of housing densities throughout the City is encouraged.*
- *Residential development in areas which have been officially designated as floodplain areas is discouraged.*
- *Pedestrian and bicycle friendly development is encouraged by considering walking or biking safety and distance to parks and schools and easy access to major employment and shopping centers.*
- *Motor vehicle access to low density lots should be from local streets (not collectors).*
- *Residential development proposals are encouraged where appropriate to incorporate the "clustering" of units to promote open space.*
- *Businesses and home occupations should be allowed in residential areas that are unobtrusive and compatible with residential neighborhood character.*

Source: 2005 Comprehensive Plan

GLOSSARY OF PLANNING TERMS

Affordable Housing

Housing that does not cost more than thirty percent of monthly income (for rent or mortgage), and when the housing is of sufficient size to meet the needs of the household (also described as “workforce” housing).

Clustered Residential Development

A development design technique which concentrates residential buildings on a portion or portions of a site to leave the remainder undeveloped and used for open space or to protect natural features such as stream corridors and wetlands.

Community Facilities

Non-commercial establishments, such as places of worship, libraries, museums, civic buildings and other cultural and religious facilities for general public use.

Condominium

A building, or group of buildings, in which at least three dwelling units, offices, or commercial areas are owned individually, and the structure, common areas, and facilities are owned by all the owners on a proportional, individual basis.

Demographics

The study and statistical data of human population, including its size and composition.

Density

The average number of dwelling units per gross acre of land on a development site, including all land within boundaries of the site for which the density is calculated, including streets and public and private open space.

Development

Dwelling

A building or structure in which people live. This can be a building, such as a house or part of a building (e.g., an apartment unit).

Gateways

Points of entrance to and exit from Loveland along major streets.

Geographic Information System (GIS)

A system for capturing, storing, and using spatially referenced data and creating maps.

Household

A group of two or more related or unrelated people who usually reside in the same dwelling, who regard themselves as a household, and who make common provision for food or other living essentials.

Infill Development

The development of new housing or other uses on vacant parcels or other scattered vacant sites within already built up areas.

Infrastructure

Facilities such as roads, water and sewer lines, treatment plants, utility lines, and other permanent physical facilities in the built environment needed to sustain industrial, residential or commercial activities.

Intergovernmental Agreement (IGA)

A written agreement between two or more governmental jurisdictions.

Level of Service Standard

An expression of the minimum capacity required to satisfy needs for a particular service or facility.

Live-Work

A structure allowing someone to live and have a place of business in the same unit.

Lot

A parcel of land having fixed boundaries that is either vacant, occupied, or designed to be occupied by one or more buildings or accessory uses.

Mixed-Use

The development of a tract of land, building, or structure with two or more different uses. Uses may be mixed either vertically in a structure or horizontally across a development site.

Multi-Family Residential

A building with individual sanitary and eating facilities, occupied by two or more families living independently of each other, but not including congregate residences and similar group accommodations.

Multi-Modal Transportation

An integrated approach having two or more modes of travel (bicycle, pedestrian, transit, rail, aircraft, and motor vehicle).

Neighborhood

An area in the City with characteristics that distinguish it from other areas, and which may include distinct economic characteristics, schools or parks, with boundaries defined by physical features such as roads or ditches. A neighborhood is generally not much larger than one-half mile in diameter.

Neighborhood Commercial Center

Neighborhood Commercial Centers are intended for commercial, retail, office, and other activities. They may include public uses and housing. Commercial centers provide shopping services to adjacent and surrounding neighborhoods, or to the community.

Open Space—Private

Open space that is privately owned or maintained by a homeowner association or other group and is not usually accessible by members of the public.

Open Space—Public

Land owned by the City or other public agency where public access may or may not be permitted, but which fulfills a recreational or other function (e.g., ecological, educational, or cultural).

Park

A tract of land designed and improved to be used by the public for active and passive recreation.

Public Facilities

Land uses including schools, day care facilities, churches, libraries, jails, recreation centers, airports, hospitals, fairgrounds, utility lines, power substations, fire stations, police/law enforcement stations, and government offices.

Redevelopment

The replacement or reconstruction of buildings that are in substandard physical condition or that do not make effective use of the land on which they are located.

Roadway

Thoroughfare or public space, not less than twenty feet in width, which has been dedicated or deeded to the public for transportation use.

Senior Housing

Housing which qualifies as housing for persons age 55 or older under the provisions of the Fair Housing Act (1968), the Fair Housing Amendments Act (1988), or the Housing for Older Person Act (1995), all as from time to time amended.

Single Family Residential

A detached principal building designed and intended to be occupied by not more than one family or household.

Special Needs Housing

Housing aimed at meeting the particular needs, in terms of size and type, of those individuals and groups who may experience particular difficulties in finding accommodation. Such housing can provide an element of care—adapted for seniors and people with physical disabilities.

Transit-Oriented Development (TOD)

Development of commercial space, housing, services, and job opportunities close to public transportation, thereby reducing dependence on automobiles. TODs are typically designed to include a mix of land uses within a quarter-mile walking distance of a transit stop or core commercial area.

Universal Design

The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

Xeriscape

Creative landscaping for water and energy efficiency and lower maintenance. The seven xeriscape principles are: good planning and design; practical lawn areas; efficient irrigation; soil improvement; use of mulches; low water demand plants; and good maintenance.