

SECTION 2.0

INVENTORY OF EXISTING CONDITIONS

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Section 2.1

Demographic Data and Trends

2006 Demographic Data for the Loveland Growth Management Area



The population is expected to increase a total of 28% between 2000 and 2010.

The population of the Loveland Growth Management Area (GMA) continues to grow. The population of the Growth Management Area in 2006 was estimated at 70,571 people in 27,620 households.

Of households in the GMA, married couple families compose a majority (59%) of households. Almost half of married couple families, accounting for 27% of all households, have children. Single-parent families account for 13% of all households, or one in three families with children. Single persons account for 23% of all households.

Loveland remains less racially diverse than the U.S. or Colorado as a whole, with African-American, Native American, Native Alaskan, Asian, Pacific Islander and multi-racial populations together accounting for less than one in ten residents (7.8% in 2006). The Loveland GMA's Hispanic population currently accounts for almost one in ten residents (9.6 % in 2006).

Median household income in the Loveland GMA in 2006 is estimated at \$58,583 per household with per capita income of \$26,494. The median income for family households is slightly higher, at \$68,298. However, 9.25% of family households earned under \$25,000, with 3.75% earning under \$15,000 in 2005.



Among residents age 25 and over, 90.4% had completed a high school degree in 2000.

A majority of households in the GMA (73%) were homeowners in 2006. Approximately 70-73% of housing units within the City were single-family detached, with the remainder being multi-family (apartments and condominiums), single-family attached (duplexes and townhomes) and mobile homes.

The median age of residents in 2006 was 38.4. One-quarter (24.7%) of the population were under age 18, while 13% were age 65 and over.

Among residents age 25 and over, 90.4% had completed a high school degree in 2000. Approximately 36% had completed post-secondary education, including 8.5% who had completed an Associate's degree, 18.8% who had completed a bachelor's degree, and 8.6% who had completed a bachelor's and advanced degree. Statistics on professional and trades certifications are not available.

Approximately 14.4% of Loveland residents had a disability in 2000. Among those over age 65, this proportion was 35.9%.

(All figures rounded to the nearest one-tenth of one percent)

Key Household and Demographic Trends in the Loveland Growth Management Area, 2000 – 2011



...the percent of population age 65 and over...is expected to rise to 14.27% by 2010.

This section highlights key demographic trends in the City's Growth Management Area.

Population Growth

Population growth is the most noticeable trend in the Loveland GMA. After increasing 34% between 1990 and 2000, the population is expected to increase a total of 28%, between 2000 and 2010. By 2011, there will be an estimated 77,949 people in 30,793 households in the GMA.

Aging Population

In 2000, persons under age 18 accounted for 27% of the population. By 2006 this figure declined to 24.7% and is expected to decline to 22.9% by 2011. Meanwhile, the percent of the population age 65 and over increased from 12.3% in 2000 to 13% in 2006, and is expected to rise to 14.27% by 2010.

The median age of the population is expected to increase from 38.4 in 2005 to 39.7 by 2011.

Smaller Household Size

The average household size in 2000 was 2.58 persons; this is expected to slowly decline to 2.53 persons in 2010. Household composition is expected to change slightly, as growth in family households (11.3%) lags slightly behind overall growth in households (12.6%) between 2005 and 2010. Therefore, the total number of households is growing somewhat faster than population



Ethnic and racial diversity will increase slowly.

Growing Racial and Ethnic Diversity

Ethnic and racial diversity will increase slowly. In 2000, racial minorities accounted for 7.7% of the population, while Hispanic persons accounted for 9.3% of the population. These figures are expected to grow to 8.6% and 10.4%, respectively, by 2010.

(All figures rounded to the nearest one-tenth of one percent)

2006 Demographic Data Tables

Table 2-1: Population and Households		
Date	Loveland GMA	
	Population	Households
1990 Census	45,508	17,050
2000 Census	60,838	23,440
2006 Estimate	70,571	27,620
2011 Projection	77,949	30,793
Growth 1990-2000	33.69%	37.48%
Growth 2000-2006	16.00%	
Growth 2006-2011	10.45%	
Source: US Census Bureau; Claritas		

Table 2-2: 2006 Estimated Households by Type and Presence of Own Children		
Household Type	Loveland GMA	Larimer County
Single Male Household	9.5%	10.95%
Single Female Household	13.3%	12.95%
Married-Couple Family	59.1%	53.99%
With own children	27.0%	24.94%
No own children	32.2%	29.05%
Male Householder	3.8%	3.42%
With own children	2.3%	1.90%
No own children	1.6%	1.53%
Female Householder	9.0%	7.62%
With own children	6.3%	5.11%
No own children	2.8%	2.51%
Nonfamily: Male Householder	3.0%	6.19%
Nonfamily: Female Householder	2.1%	4.87%
Source: US Census Bureau; Claritas		

Table 2-3: Race and Ethnicity		
2006 Estimated Population by Single Race Classification	Loveland GMA	Larimer County
White Alone	92.21%	90.09%
Black or African American Alone	0.45%	0.82%
American Indian and Alaska Native Alone	0.79%	0.71%
Asian Alone	0.91%	1.76%
Native Hawaiian and Other Pacific Islander Alone	0.04%	0.11%
Some Other Race Alone	3.26%	3.91%
Two or More Races	2.35%	2.60%
2006 Estimated Population Hispanic or Latino		
Hispanic or Latino	9.64%	9.51%
Not Hispanic or Latino	90.36%	90.49%

Table 2-4: 2006 Estimated Households by Household Income	Loveland GMA	Larimer County
Less than \$15,000	7.58%	8.80%
\$15,000 to \$24,999	9.03%	8.94%
\$25,000 to \$34,999	10.22%	9.65%
\$35,000 to \$49,999	15.14%	14.46%
\$50,000 to \$74,999	23.37%	21.41%
\$75,000 to \$99,999	14.78%	14.27%
\$100,000 to \$149,999	14.20%	14.99%
\$150,000 to \$249,999	4.60%	5.47%
\$250,000 to \$499,999	0.95%	1.48%
\$500,000 or more	0.13%	0.52%
Estimated Average Household Income	\$69,661	\$74,307
Estimated Median Household Income	\$58,583	\$59,509
<i>Source: US Census Bureau; Claritas</i>		

Table 2-5: Total Family Household Income	Loveland GMA	Larimer County
Less than \$15,000	3.75%	3.43%
\$15,000 to \$24,999	5.48%	4.93%
\$25,000 to \$34,999	7.83%	7.23%
\$35,000 to \$49,999	12.73%	12.11%
\$50,000 to \$74,999	27.61%	24.37%
\$75,000 to \$99,999	18.06%	17.96%
\$100,000 to \$149,999	17.70%	19.78%
\$150,000 to \$249,999	5.62%	7.53%
\$250,000 to \$499,999	1.09%	1.97%
\$500,000 or more	0.13%	0.69%
Average Family Household Income	\$65,420	\$88,993
Median Family Household Income	\$68,298	\$72,883
<i>Source: US Census Bureau; Claritas</i>		

Table 2-6: 2006 Tenure of Occupied Housing Units	Larimer County		Loveland GMA	
Total Housing Units	105,909		27,620	
Owner-Occupied	72,739	68.68%	20,202	73.14%
Renter-Occupied	33,170	31.32%	7,418	26.86%
<i>Source: US Census Bureau; Claritas</i>				

Table 2-7: City of Loveland, CO Dwelling Units by Type		
Type	2000 Census	2003 Housing Study
Single-family	70.1%	74%
SF, attached	6.8%	12.5%
Multi-family	20.6%	9.8%
Mobile home	2.5%	3.1%
<i>Source: 2000 U.S. Census, McCormick and Associates Household Survey (2003)</i>		

Table 2-8: Educational Attainment Population age 25 and over		City of Loveland (2000 Census)
Educational attainment		%
Less than 9th grade		2.8
9th to 12th grade, no diploma		6.8
High school graduate (includes equivalency)		27.9
Some college, no degree		26.6
Associate degree		8.4
Bachelor's degree		18.8
Graduate or professional degree		8.6
Percent high school graduate or higher		90.4
Percent bachelor's degree or higher or higher		27.7
Source: US Census Bureau		

Table 2-9: Disability Status		City of Loveland (2000 Census)
		%
Population 5 to 20 years	11,775	100.0
With a disability	887	7.5
Population 21 to 64 years	28,833	100.0
With a disability	4,156	14.4
Percent employed	61.0	(X)
No disability	24,677	85.6
Percent employed	83.8	(X)
Source: US Census Bureau		

Loveland GMA Demographic and Household Trends, 2000-2011
Tables

Table 2-10: Population and Household Trends		Loveland GMA		
		2000 Census	2006 Estimate	2011 Projection
Population		60,838	70,571	77,949
Percent Change			16.00%	10.45%
Households		23,440	27,620	30,793
Percent Change			17.83%	11.49%
Families		16,987	19,884	22,080
Percent Change			17.06%	11.04%
Housing Units		24,093	28,855	32,218
Percent Change			19.77%	11.66%
Group Quarters Population		617	663	678
Percent Change			7.40%	2.22%
Average Household Size		2.58	2.55	2.53
Percent Change			-1.36%	-0.79%
Source: US Census; Claritas				

Table 2-11: All Households by Household Income		Loveland GMA					
		2000 Census	%	2006 Estimate	%	2011 Projection	%
Total Households		23,513		27,620		30,793	
Less than \$15,000		2,434	10.35%	2,095	7.58%	1,988	6.46%
\$15,000 to \$24,999		2,685	11.42%	2,493	9.03%	2,392	7.77%
\$25,000 to \$34,999		2,929	12.46%	2,823	10.22%	2,760	8.96%
\$35,000 to \$49,999		3,909	16.62%	4,183	15.14%	4,266	13.85%
\$50,000 to \$74,999		5,921	25.18%	6,455	23.37%	6,539	21.23%
\$75,000 to \$99,999		2,876	12.23%	4,082	14.78%	4,821	15.66%
\$100,000 to \$149,999		2,002	8.52%	3,921	14.20%	5,325	17.29%
\$150,000 to \$249,999		655	2.79%	1,270	4.60%	2,121	6.89%
\$250,000 to \$499,999		99	0.42%	262	0.95%	482	1.57%
\$500,000 or more		4	0.02%	35	0.13%	99	0.32%
Average Household Income		\$57,594		\$69,661		\$79,391	
Median Household Income		\$49,235		\$58,583		\$65,258	
Per Capita Income		\$22,496		\$27,494		\$31,575	
Source: US Census; Claritas							

Table 2-12: Family Households by Household Income	Loveland GMA					
	2000 Census	%	2006 Estimate	%	2011 Projection	%
Total Family Households	17,123		19,884		22,080	
Less than \$15,000	815	4.76%	745	3.75%	673	3.05%
\$15,000 to \$24,999	1,331	7.77%	1,090	5.48%	972	4.40%
\$25,000 to \$34,999	1,749	10.21%	1,557	7.83%	1,412	6.39%
\$35,000 to \$49,999	3,051	17.82%	2,532	12.73%	2,458	11.13%
\$50,000 to \$74,999	5,043	29.45%	5,491	27.61%	5,063	22.93%
\$75,000 to \$99,999	2,612	15.26%	3,590	18.06%	4,229	19.15%
\$100,000 to \$149,999	1,865	10.89%	3,520	17.70%	4,842	21.93%
\$150,000 to \$249,999	574	3.35%	1,117	5.62%	1,962	8.89%
\$250,000 to \$499,999	82	0.48%	217	1.09%	392	1.78%
\$500,000 or more	2	0.01%	27	0.13%	77	0.35%
Average Family Household Income	\$65,420		\$79,063		\$91,183	
Median Family Household Income	\$58,014		\$68,298		\$77,730	
Source: US Census; Claritas						

Table 2-13: Population by Age	Loveland GMA					
	2000 Census	%	2006 Estimate	%	2011 Projection	%
Total Population	60,838		70,571		77,949	
Age 0 to 4	4,200	6.90%	4,531	6.42%	4,793	6.15%
Age 5 to 9	4,513	7.42%	4,634	6.57%	4,873	6.25%
Age 10 to 14	4,851	7.97%	4,853	6.88%	4,906	6.29%
Age 15 to 17	2,833	4.66%	3,386	4.80%	3,314	4.25%
Age 18 to 20	2,150	3.53%	2,673	3.79%	2,729	3.50%
Age 21 to 24	2,474	4.07%	3,251	4.61%	3,479	4.46%
Age 25 to 34	7,937	13.05%	8,813	12.49%	9,898	12.70%
Age 35 to 44	10,463	17.20%	10,008	14.18%	10,281	13.19%
Age 45 to 49	4,886	8.03%	5,832	8.26%	5,602	7.19%
Age 50 to 54	3,908	6.42%	5,560	7.88%	6,309	8.09%
Age 55 to 59	2,910	4.78%	4,541	6.43%	5,926	7.60%
Age 60 to 64	2,229	3.66%	3,293	4.67%	4,714	6.05%
Age 65 to 74	3,780	6.21%	4,567	6.47%	5,887	7.55%
Age 75 to 84	2,680	4.40%	3,243	4.60%	3,572	4.58%
Age 85 and over	1,024	1.68%	1,387	1.97%	1,667	2.14%
Age 16 and over	46,317	76.13%	55,407	78.51%	62,253	79.86%
Age 18 and over	44,441	73.05%	53,167	75.34%	60,063	77.05%
Age 21 and over	42,291	69.51%	50,494	71.55%	57,334	73.55%
Age 65 and over	7,484	12.30%	9,197	13.03%	11,126	14.27%
Median Age			38.4		39.65	
Average Age	36.52		38.18		39.52	
Source: US Census; Claritas						

Table 2-14: Population by Sex	Loveland GMA					
	2000	%	2006	%	2011	%
	Census		Estimate		Projection	
Total Population	60,838		70,571		77,949	
Male	29,892	49.13%	34,739	49.23%	38,384	49.24%
Female	30,946	50.87%	35,832	50.77%	39,565	50.76%
Male/Female Ratio	0.97		0.97		0.97	

Table 2-15: Occupation by Type, 2000	City of Loveland	City of Loveland %	Larimer County %
Employed civilian population 16 years and over	26,164	100.0	100.0
Management, professional, and related occupations	8,639	33.0	39.6
Service occupations	3,346	12.8	13.9
Sales and office occupations	7,211	27.6	24.8
Farming, fishing, and forestry occupations	101	0.4	0.5
Construction, extraction, and maintenance occupations	3,044	11.6	9.6
Production, transportation, and material moving occupations	3,823	14.6	11.5
<i>Source: 2000 U.S. Census</i>			

Table 2-16: Occupation by Industry, 2000	City of Loveland	City of Loveland %	Larimer County %
Agriculture, forestry, fishing and hunting, and mining	281	1.1	1.5
Construction	2,584	9.9	9.0
Manufacturing	4,648	17.8	14.8
Wholesale trade	840	3.2	2.6
Retail trade	3,897	14.9	12.8
Transportation and warehousing, and utilities	827	3.2	3.4
Information	967	3.7	2.8
Finance, insurance, real estate, and rental and leasing	1,447	5.5	5.0
Professional, scientific, management, administrative, and waste management services	2,173	8.3	10.4
Educational, health and social services	4,544	17.4	20.9
Arts, entertainment, recreation, accommodation and food services	1,829	7.0	9.2
Other services (except public administration)	1,192	4.6	4.3
Public administration	935	3.6	3.4
<i>Source: 2000 U.S. Census</i>			

Section 2.2

Existing Conditions and Resource Maps

The city of Loveland on April 1, 2006 has a population estimated at 64,123 people, 26,355 housing units, and an average of 2.43 persons per housing unit. The City's land area was 30.83 square miles. The population of the Growth Management Area in 2006 was estimated at 70,571 people in 27,620 households.

A 2003 survey estimated 74% of housing units were single-family detached units; 12.5% were single-family attached units; 9.8% were multi-family units; and 3.1% were mobile homes (the 2000 Census gives a slightly lower figures of 70.1% single-family units and 6.8% for single-family attached, and a higher figure of 20.6% for multi-family units). Housing demand is expected to grow as a result of new employment, retirees relocating to Loveland, and from in-commuters who would like to move to Loveland. From 2000 to the end of 2005, Loveland issued building permits for a total of 6,280 dwelling units, including 4,012 single-family detached units (64% of new units), 1,014 single-family attached (townhome or duplex) units (16% of new units), and 1,254 multi-family units (20% of new units).

Table 2-17: City of Loveland Dwelling Units by Type				
Type	2000 Census	2003 Housing Study (GMA)	Built, 1995-2000	Built, 2000-2005
Single-family	70.1%	74%	70.7%	63.9%
SF, attached	6.8%	12.5%	9.8%	16.2%
Multi-family	20.6%	9.8%	19.5%	19.5%
Mobile home	2.5%	3.1%	N/A	N/A
<i>Source: 2000 U.S. Census, McCormick and Associates Household Survey (2003), City of Loveland Building Division</i>				

The Loveland area had an estimated 39,430 jobs in 2005, of which an estimated 6,043 were sole proprietorships¹. Approximately 46% of Loveland's working residents commute out of the community. Likewise, 52% of employees in Loveland commute in from elsewhere.²

¹ North Front Range Metropolitan Planning Organization: 2035 Economic and Demographic Forecast for the North Front Range Modeling Area & its Sub-Regions

² North Front Range Metropolitan Planning Organization: 2001 Household Travel Survey

Existing Conditions and Resource Maps

The following maps provide an overview of the existing conditions in the community.

Airport

In 2006, the Fort Collins-Loveland Municipal Airport finished its Master Plan Update process. The Master Plan was largely adopted by City Council, with some details still outstanding. The map identifies airport critical zones and noise contours, which directly impact allowed land uses in Loveland.

Community Facilities

This map includes City government facilities, the community's two hospitals, and the downtown Community Health Center. City facilities tend to be clustered near the downtown. This includes the Civic Center Complex, Library, and Chilson Recreation/Senior Center; the Police and Courts Facility; and several smaller facilities.

Two major hospitals, McKee Medical Center and the Health Center of the Rockies, as well as numerous clinics provide health care services to the community. The Loveland Community Health Center, supported by the McKee Foundation, provides care for the uninsured and under-insured.

Enterprise Zones

Colorado's Enterprise Zone program provides tax incentives to encourage businesses to locate and expand in designated economically distressed areas of the state. Businesses located in a zone may qualify for ten different Enterprise Zone Tax Credits and Incentives to encourage job creation and investment in these zones.

Historical Growth

The City has grown rapidly from its historic roots. In 1980, the City had just 30,215 people compared to over 64,000 in 2006.

Historic Preservation

This map shows those properties which were surveyed because they are most likely eligible for designation as historic landmarks or because they contribute to a historic district. This includes many properties in the downtown and surrounding neighborhoods, as well as historic rural properties. The map also shows locally designated historic landmarks as of October 2006.

Irrigation Features

This map shows ditches and canals that transport water to and from various reservoirs. Loveland's municipal water comes from the Colorado-Big Thompson Project, a system over 100 structures integrated into a transmountain

water diversion system. Reservoirs within the Loveland GMA have a diversity of ownership; Lake Loveland is owned by the City of Greeley. In some instances, canals and ditches provide an aesthetic amenity or a right-of-way for recreation trails.

Natural Areas

The 1996 document, *In the Nature of Things*, provides a general inventory and ranking of natural areas used as the basis of required environmental reports and priorities for land acquisition set forth in the Open Lands Plan. This inventory is being updated to reflect current realities. Some lands have been protected through acquisition or conservation easements, while many other natural areas have been preserved through subdivision developments that set aside natural areas.

Open Lands

City and County Open Lands and other programs have protected over 1,900 acres in the Loveland GMA. The Open Lands program is funded by a County sales tax (shared between the City and County) and by a Capital Expansion Fee (CEF) on new residential development.

Parks

The City has 27 parks totaling 287 acres, with a further 160 acres of undeveloped future parkland. The newest addition is the Sports Park on Boyd Lake Avenue, which opened in September 2006. Phase I of the expanded Old Fairgrounds site along the Big Thompson River south of downtown will begin construction soon. The City also maintains a recreation trail that will encircle the city and connect to other trails, built either through private development or by the City. Parks and Recreation capital projects are funded in part by Capital Expansion Fees (CEF's).

Schools – Elementary and Middle/High

The Loveland GMA is served by the Thompson R2J School District. Agreements between the district and the City provide for district review of impacts from new developments, and land dedication or fee-in-lieu payments for residential developments in order to ensure school construction keeps pace with growth. Transportation issues, and the sharing of facilities, are also important areas of cooperation between the City and the school district.

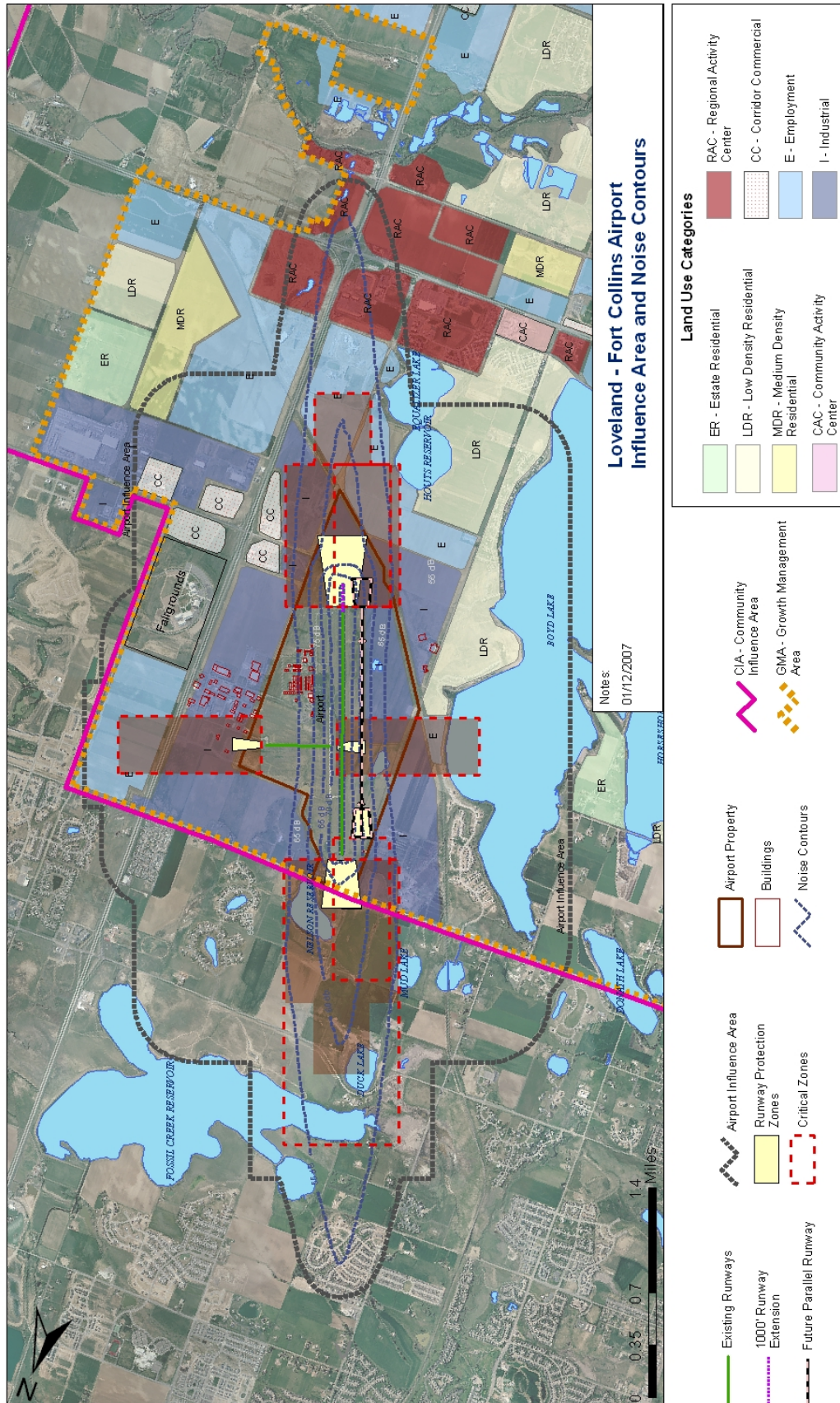
Aims Community College and Colorado Christian University provide accredited post-secondary education courses.

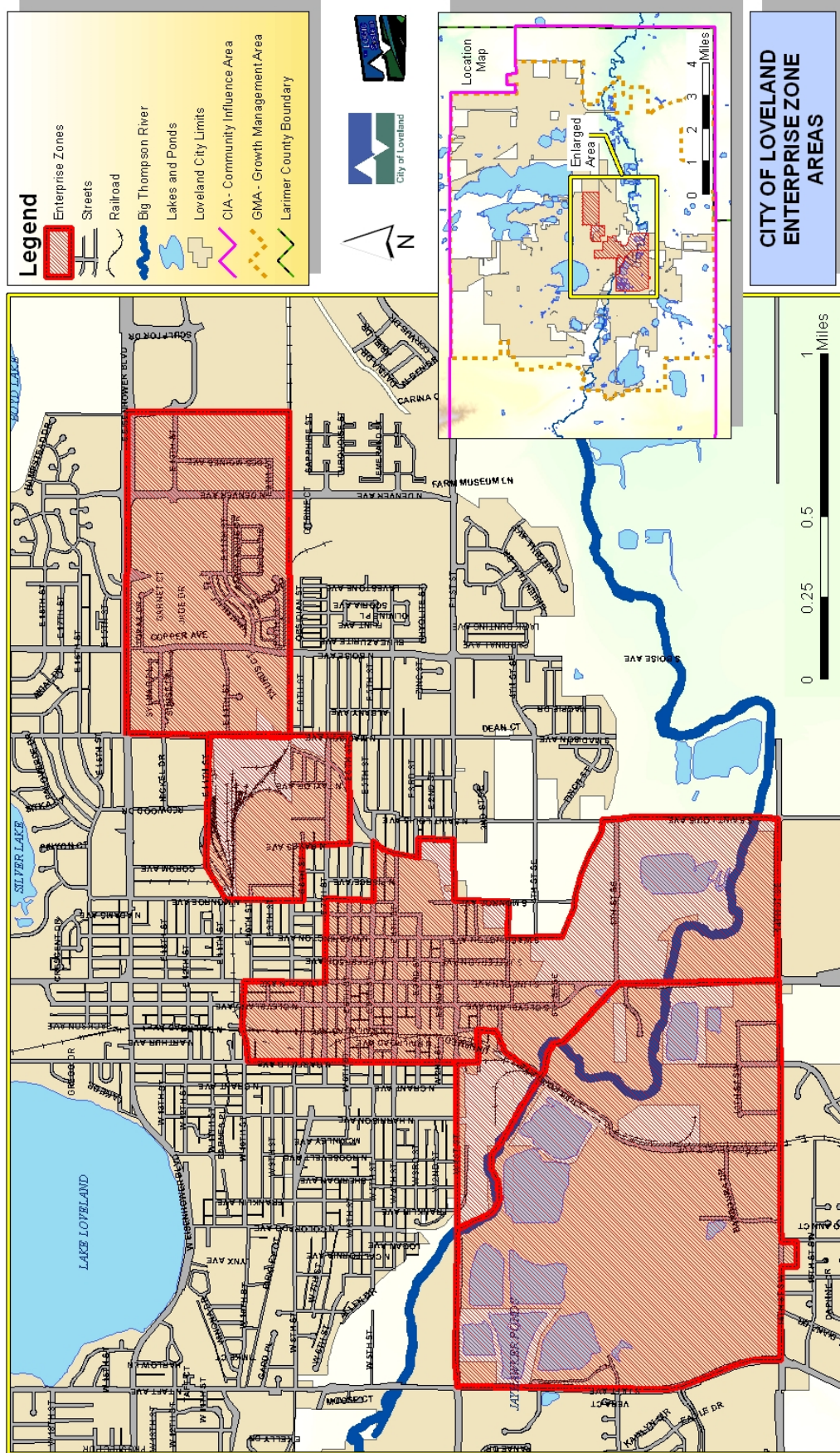
Topography

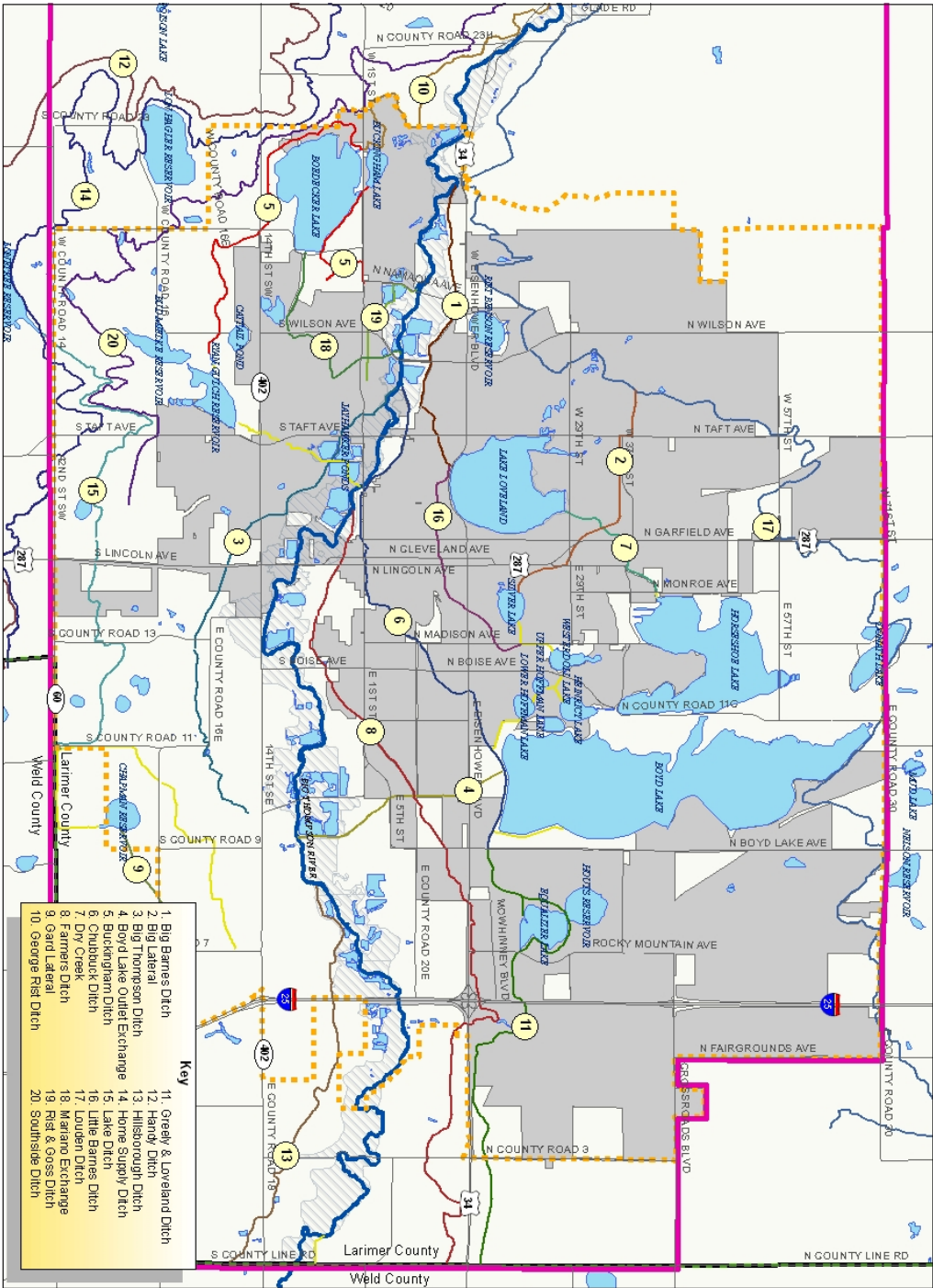
Topography is an important land use consideration, both in terms of development potential of slopes, and in terms of view shed and open space amenities. The most prominent topographical features in the GMA are the Hogback and First Ridge west of the City, and the ridge southeast of the Big Thompson River valley.

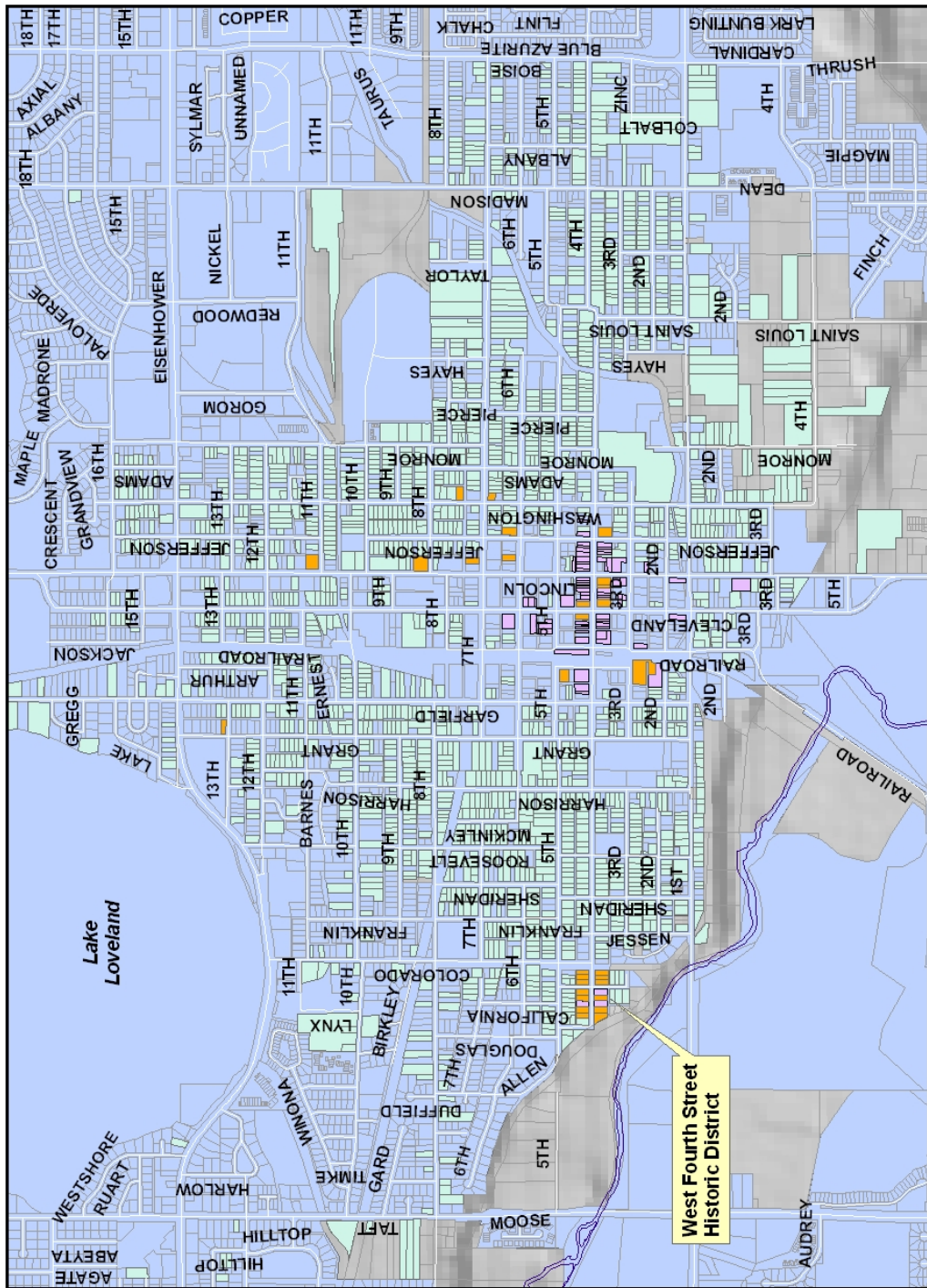
Wetlands

The Big Thompson River floodplain and numerous wetlands provide valuable floodway, habitat and open space throughout the GMA.

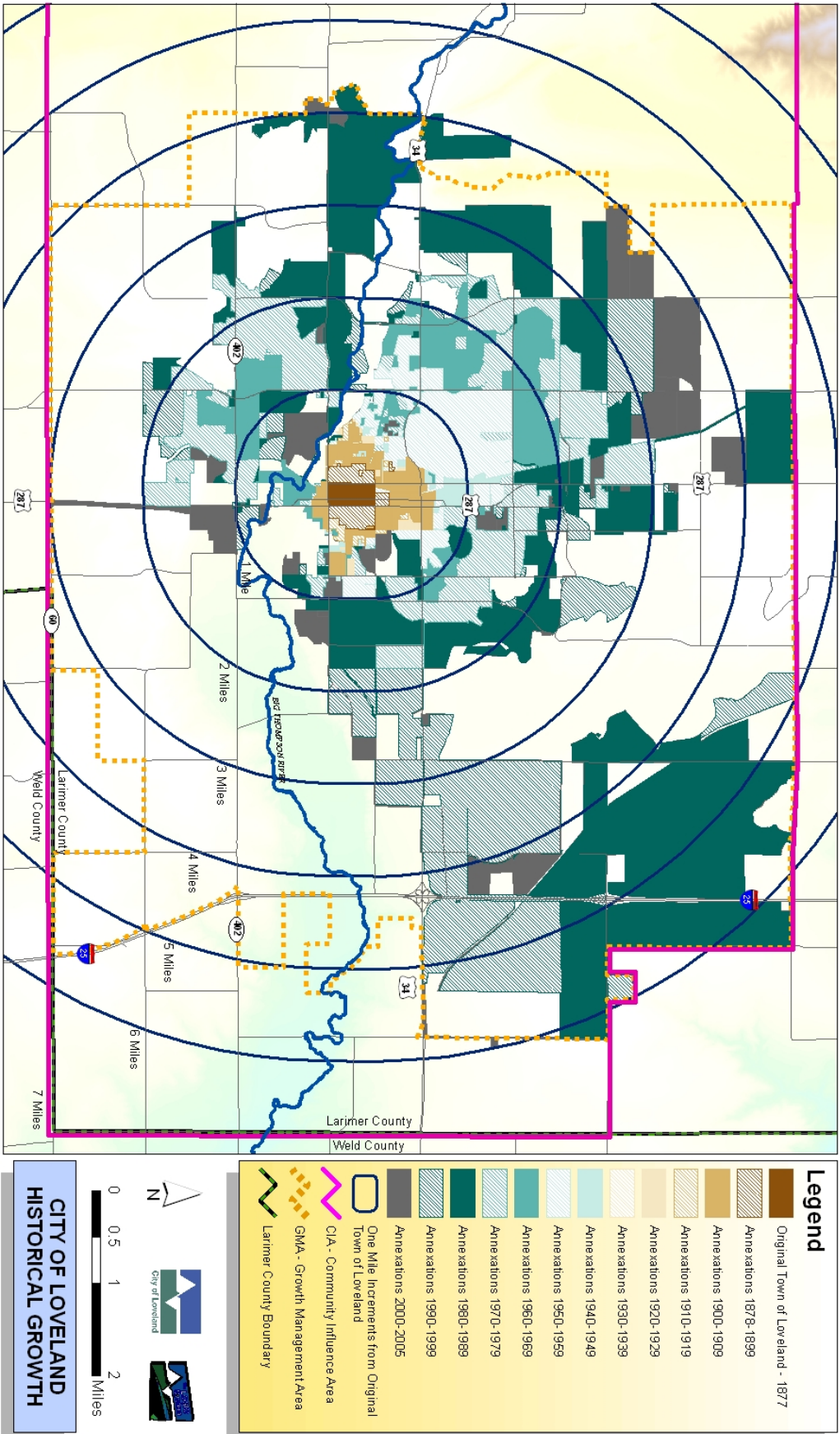


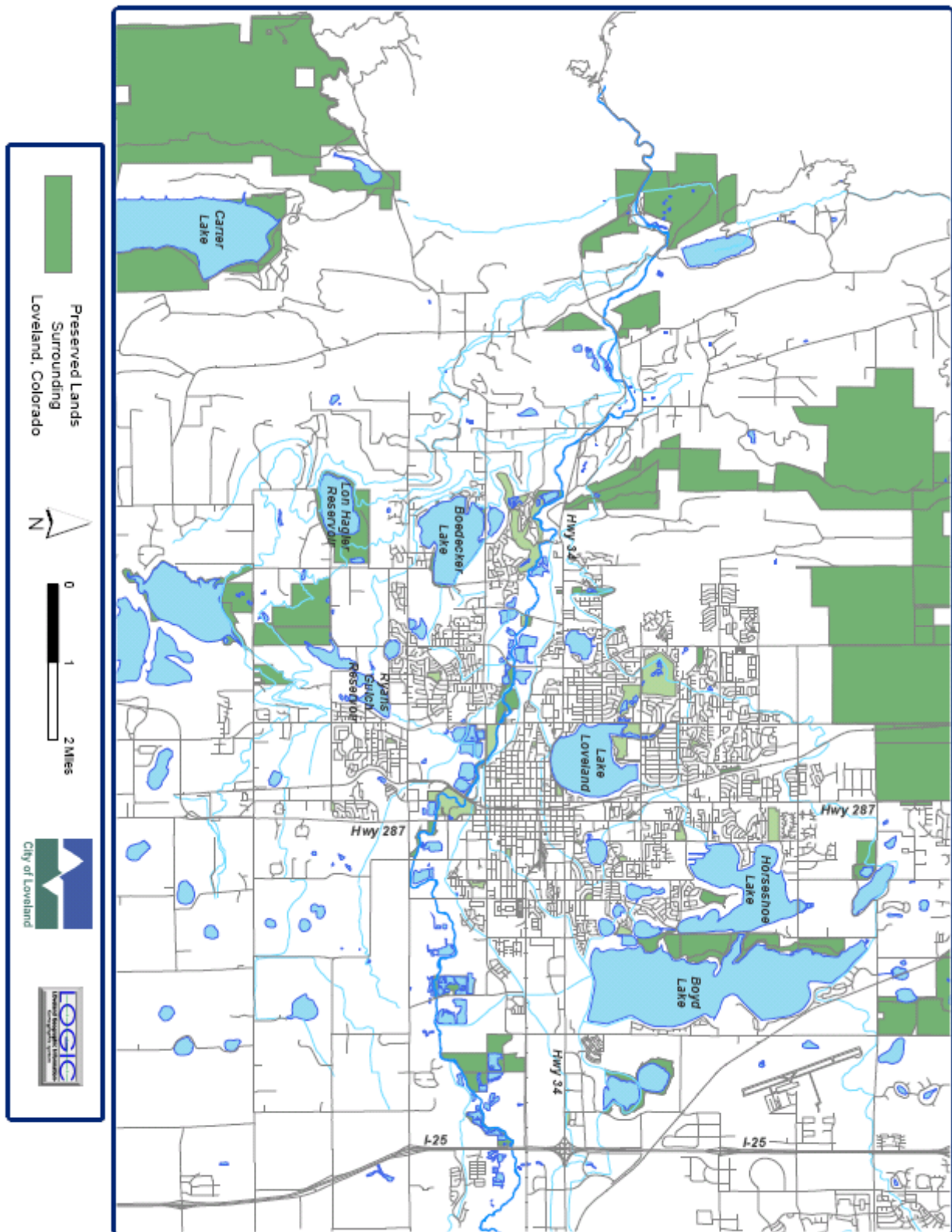


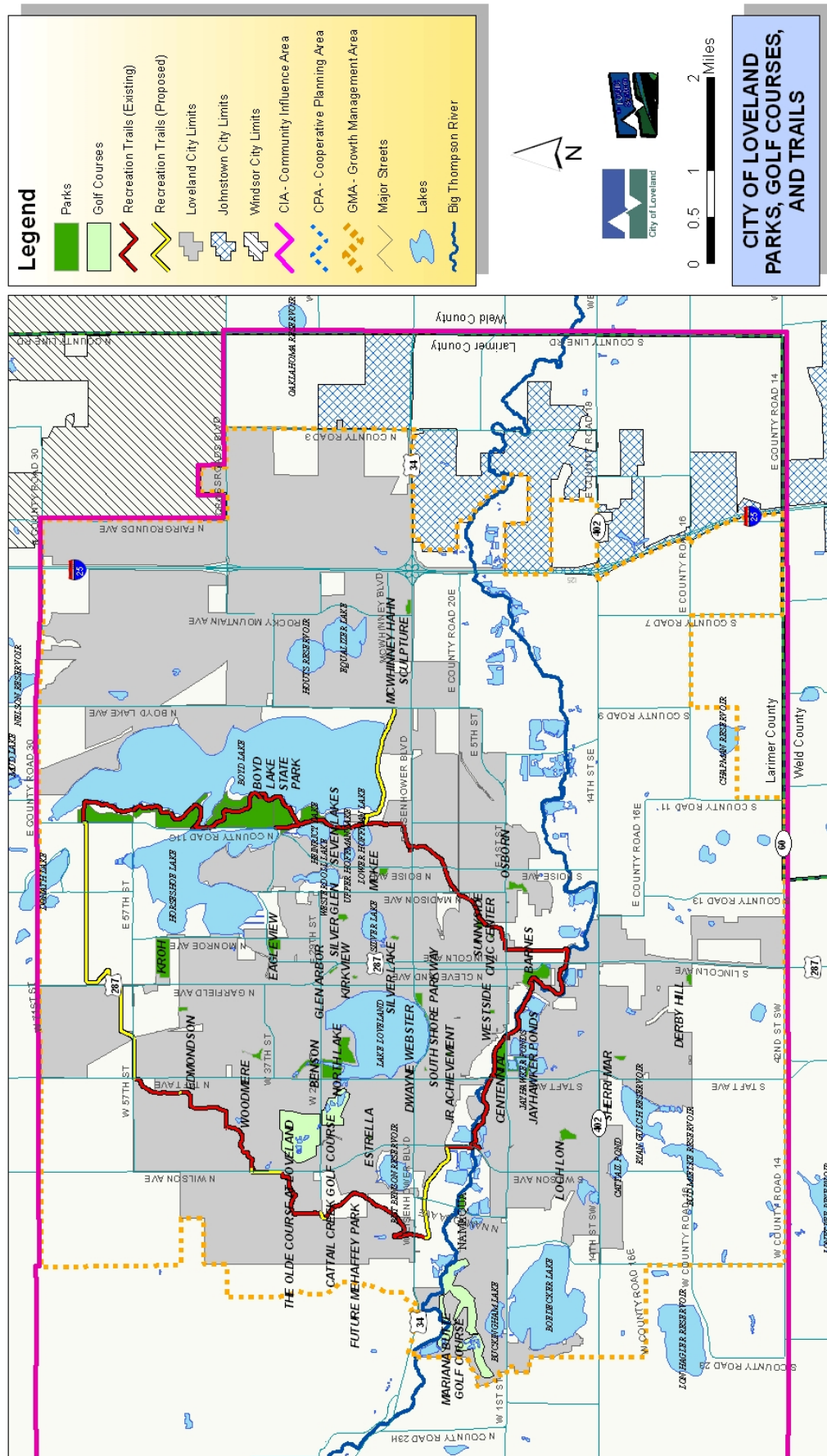


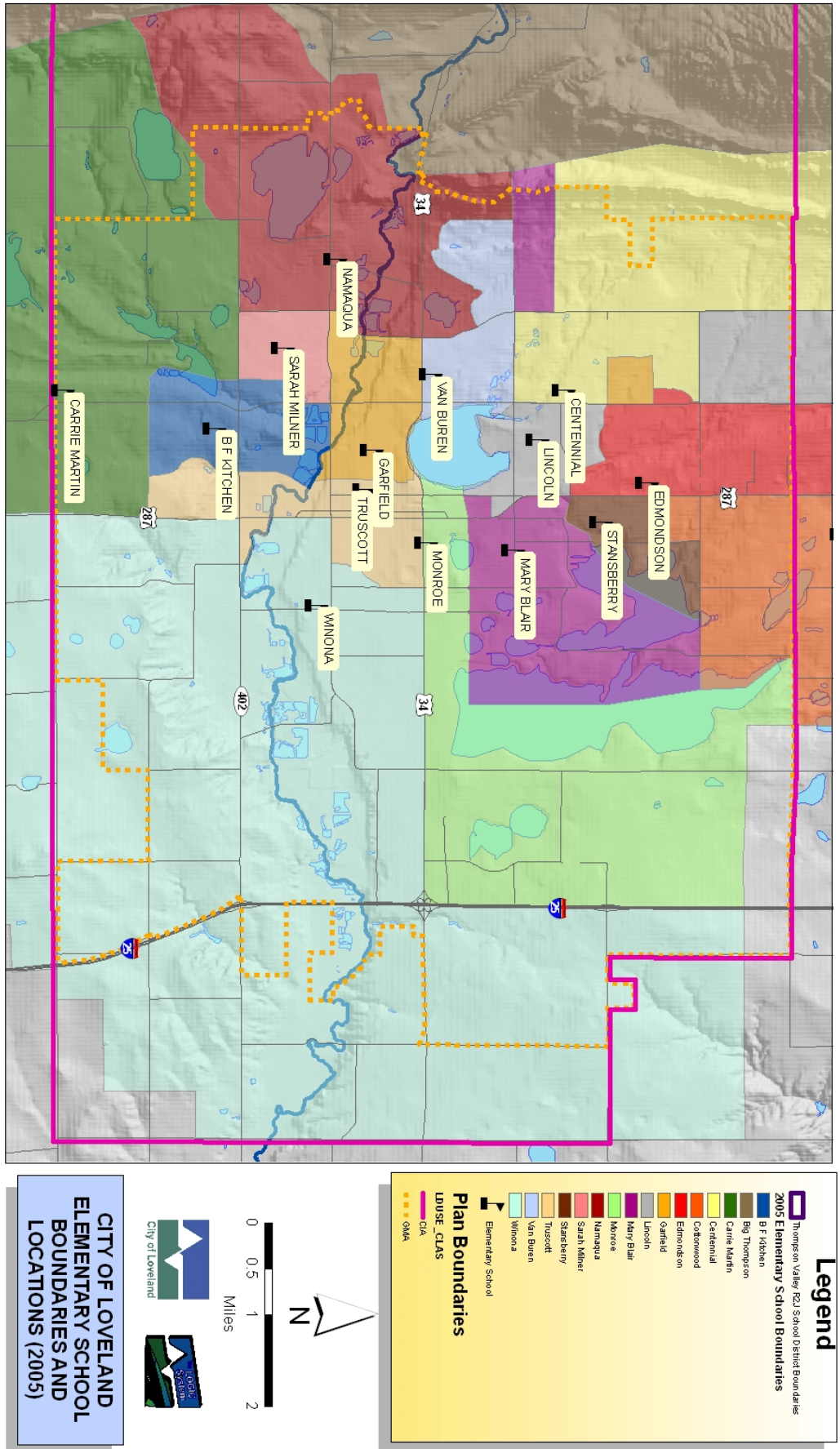


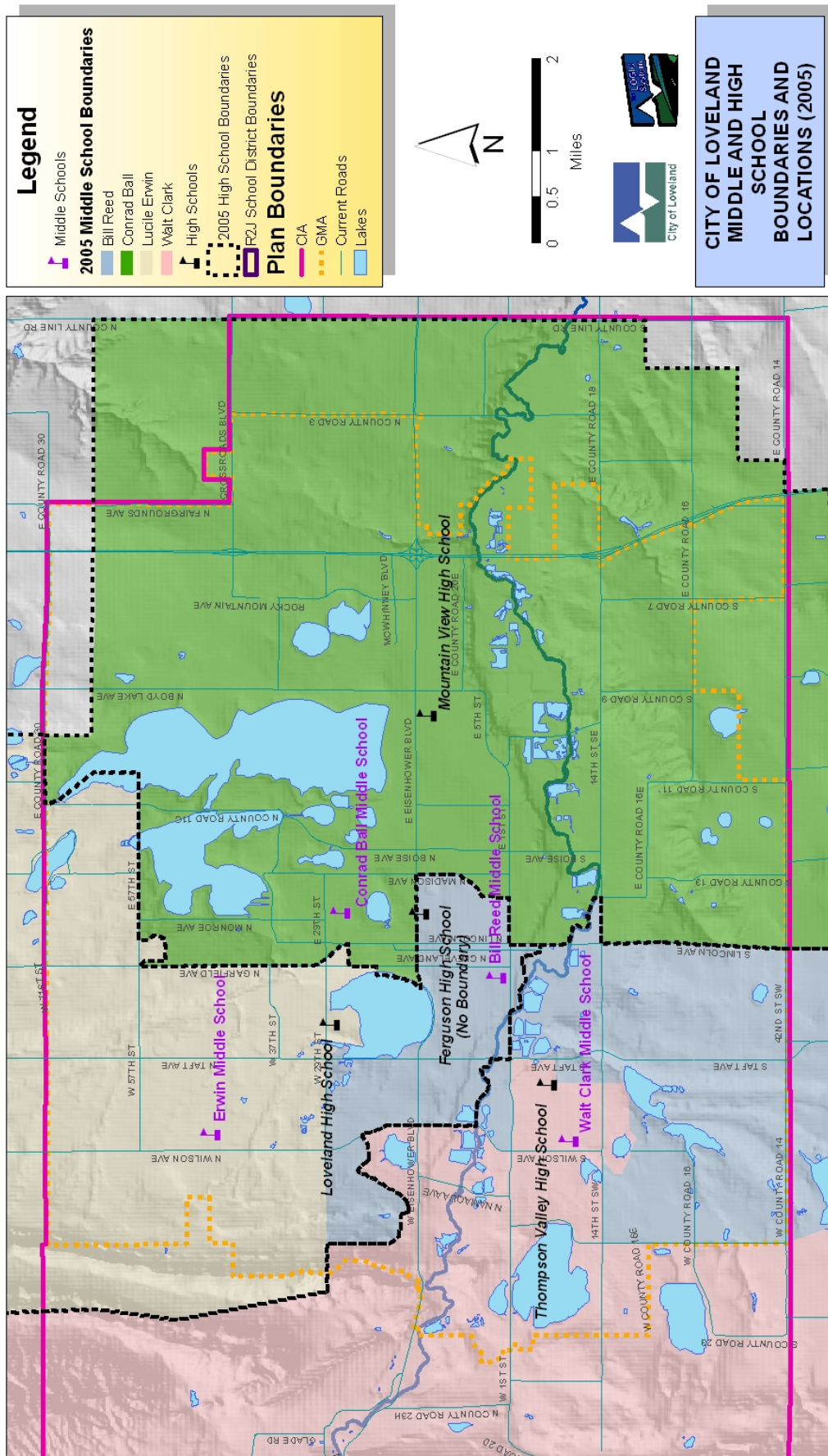
**Downtown & Surrounding
Neighborhoods
Historic Survey
and Landmarks**

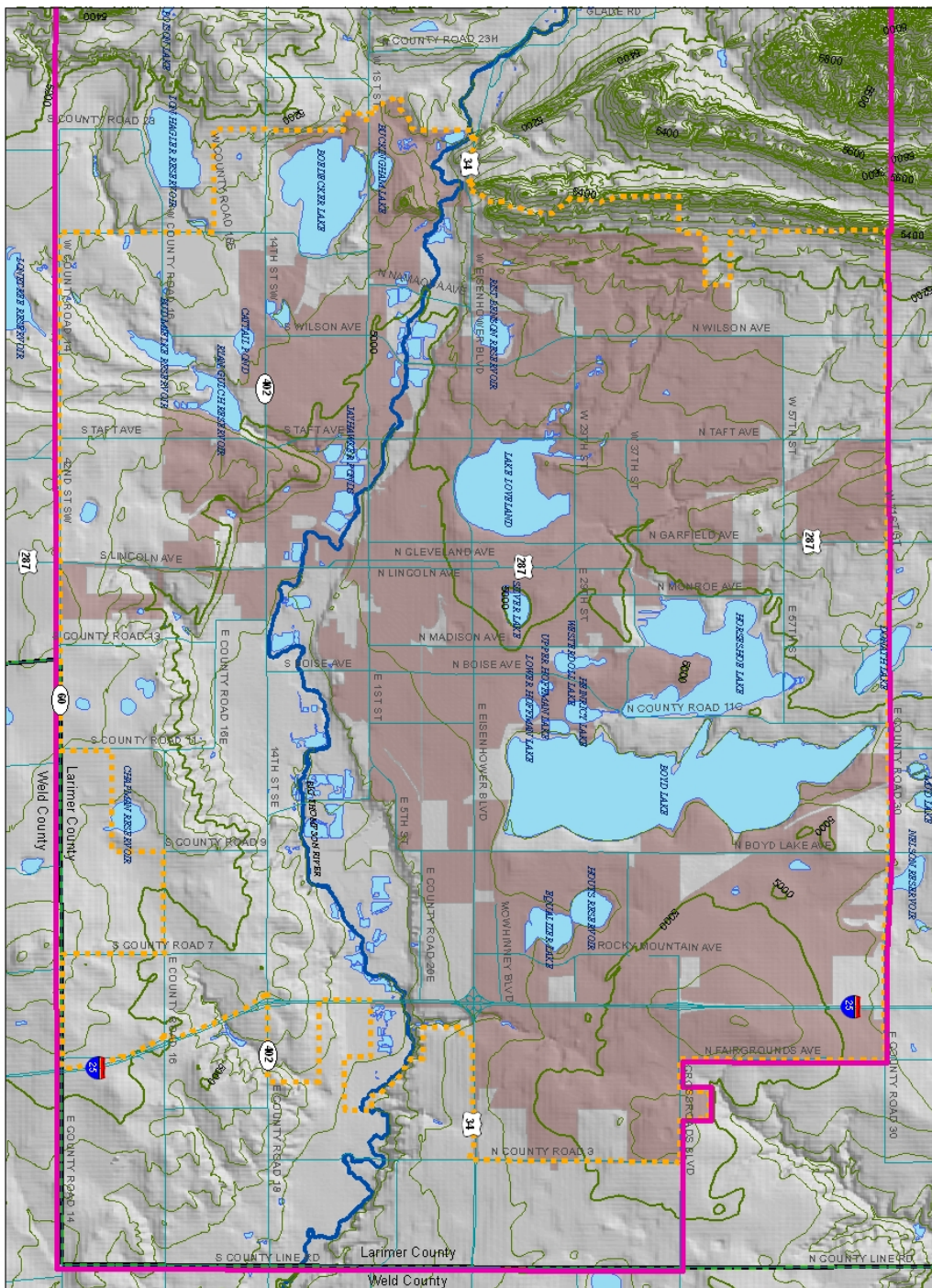












Legend

- CIA - Community Influence Area
- GMA - Growth Management Area
- Larimer County Boundary
- Major Streets
- Big Thompson River
- Lakes
- Loveland City Limits

0 0.5 1 2

Miles

Contour Interval 40 feet

CITY OF LOVELAND

TOPOGRAPHY

