

## **Appendix A: Guide to Implementation Tools**

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## **I. Who Implements the Comprehensive Master Plan?**

The Comprehensive Master Plan is implemented by the planning department staff; staff members in other departments; the Planning Commission; the City Council; nearby cities and counties; regional governmental agencies; state governmental agencies; land developers; conservation groups; homeowners' associations; and potential home-buyers, among others.

While governmental agencies are dominant in the list above, it should be emphasized that private citizens and groups are important forces for implementing public plans.

### **Plan Implementation Approaches**

The City of Loveland, like most local governments today, uses a wide variety of programs to implement their plans. The City relies on a few traditional programs, such as the zoning ordinance and subdivision regulations, as well as some non-traditional approaches such as conservation easements.

### **Implementation Tools**

This document describes the various tools available to implement the Comprehensive Master Plan. Effective community planning involves multiple tools, which require coordinated, multi-level administration, and consistent enforcement. Several plan implementation tools are described below.

The implementation tools are organized as follows:

#### **PUBLIC SECTOR IMPLEMENTATION MEASURES**

- Annexation
- Zoning Ordinance (Title18)
- Subdivision Regulations
- Building and Housing Code Administration
- Design Review
- Impact Assessment
- Intergovernmental Cooperation
- Growth Management
- Historic Preservation
- Transfer of Development Rights
- Exactions and Fees
- Development Review
- Comprehensive and Strategic Planning
- Public Participation and Outreach Programs

#### **PUBLIC INVESTMENT PROGRAMS**

- Public Construction Programs
- Open Lands Preservation
- Land Acquisition

- Economic Development Programs
- Housing Programs
- Human Services Programs
- Redevelopment Programs (Urban Renewal) **Error! Bookmark not defined.**
- Capital Improvements Programming and Capital Budgeting
- Transportation Planning
- Transportation System Management (TSM)
- Federal Transportation Programs

#### **PRIVATE-SECTOR PLAN IMPLEMENTATION PROGRAMS**

- Private Construction Programs
- Public-Private Partnerships
- Homeowner's Associations (HOA's) and Private Restrictions
- Deed Restrictions and Covenants

Within each section, the following outline is used. Note that not all four sections are included for each Plan implementation tool:

- the implementation measure's or method's definition;
- the method's purpose as an implementation tool;
- historical perspective and current use as an implementation tool; and
- relationship to long-range and short-range plans and planning, where applicable.

There are links from the implementation tools to their respective ordinance (Municipal Code) sections, specific plan elements on department web sites, and other city web pages of interest.

## **II. Public–Sector Plan Implementation Measures**

### **A. Annexation**

**Definition:** “Annexation” means the process by which land is added to the city in accordance with the provisions of the Colorado Revised Statutes and this code.

Annexation may be initiated by the City or by a land owner. Land annexed may enter as part of a Planned Unit Development (PUD) process or may be zoned to one of the existing districts in the Zoning Ordinance.

#### **Purpose**

Annexation is governed by the City’s Intergovernmental Agreement with Larimer County. The City’s Land Use Plan identifies those areas, contiguous to the City, which the City plans to bring into the City and extend the provision of municipal services within the foreseeable future, in order to support urban-level growth (2 units/acre or more) and accommodate growth of the City. This area is called the Growth Management Area under the City’s Intergovernmental Agreement. The City also annexes enclaves, those areas of the County which are surrounded by the city, and to which the city often provides municipal services.

#### **Historic Perspective and Current Use**

- A. Annexation is a legislative act by City Council and each application shall be considered on a case-by-case basis only.
- B. The proposed annexation shall be consistent with the philosophies of the currently adopted Comprehensive Master Plan.
- C. The annexation application shall be accompanied by an application for initial zoning.
- D. The annexation application must disclose the public facility requirements of the property to be annexed, and how such requirements are to be satisfied by the property owner. These requirements may be satisfied by commitments of land dedication, payment of cash, construction of public facilities, or other method offered by the property owner in the annexation petition and accepted by the City Council.
- E. The proposed annexation shall comply with other policies, terms and special conditions that the City Council might impose. (Ord. 4717 § 5, 2002; Ord. 4299 § 1 (part), 1997)

The City Council need only consider the annexation application after approving a resolution finding that the application complies with the eligibility criteria contained in C.R.S. §§ 31-12-104, and 31-12-105, as amended from time to time. After making such a finding, the City Council may consider the following:

- A. Public facilities and community services.
- B. Impact on existing residents of the City.
- C. Compliance with Comprehensive Master Plan.
- D. School District impacts.
- E. Compliance with pertinent intergovernmental agreements.
- F. Best interest of citizens.
- G. Cost/benefit analysis.
- H. Street compliance with City standards.

- I. No building permit or development plan shall be issued for property annexed into the City of Loveland until a subdivision plat has been approved and recorded pursuant to [Title 16](#).
- J. Water rights. The annexation shall comply with the water rights requirements of [Title 19](#). (Ord. 4717 § 5, 2002)

## B. Zoning Ordinance (Title 18)

**Definition:** Zoning is the process by which a county or a municipality is divided into districts and the regulations concerning the use of lands are established. Loveland's Zoning code is [Title 18](#) of the Municipal Code. As of April 1, 2005, the following districts existed:

R1	Establishing Low-Density Residential	R1e	Established Low Density Residential
R2	Developing Two-Family Residential	R3	Developing High-Density Residential
R3e	Established High-Density Residential	Be	Established Business
B	Developing Business	I	Developing Industrial
DR	Developing Resource	PUD	Planned Unit Development

In addition to base zones, many codes contain *overlay zones*, which apply (in combination with base zones) to historic districts, floodplains, or other areas where additional or parallel regulations are desired.

Loveland's zoning code addresses the following issues:

- Uses permitted by right
- Uses permitted by special review
- Minimum lot area and lot width
- Front, rear, and side yards setbacks
- Maximum building height
- The size, type, and location of signs
- Off-street parking requirements
- Useable Open Space
- Site Plan Review
- Outside Lighting
- Landscaping

Other issues that may be addressed by zoning codes include:

- Minimum distances between buildings
- Maximum percent of the lot that may be covered by structures
- The design of structures and sites (sometimes)
- The ratio of floor area within a building to the area of the building site (sometimes) (This has the effect of regulating the maximum floor area permitted.)
- The minimum floor area of single family homes (rarely)
- The number of housing units suitable for families of low or moderate income, as a share of a housing development (sometimes)
- Design review (sometimes)

**Purpose:**

Generally, Zoning is intended to avoid disruptive land use patterns. That is, to prevent the activities on one property from generating external effects that are detrimental to other properties. In developed areas that are in good condition, zoning is generally perceived as a means of preserving the status quo. In undeveloped areas, zoning is intended to preserve the status quo, or to serve as a guide for new land use patterns.

The Loveland Municipal Code States, "The zoning regulations and districts, which have been made in accordance with a comprehensive zoning study, are designed to lessen congestion in the streets; to secure safety from fire, panic and other dangers; to promote health and general welfare; to provide adequate light and air; to prevent overcrowding of land; to avoid undue concentration of population; and to facilitate the adequate provision of transportation, water, sewage, schools, parks and other public requirements. These regulations have been made with reasonable consideration, among other things, as to the character of each district and its peculiar suitability for particular uses, with a view to conserving the value of buildings and encouraging the most appropriate use of land throughout the city in accordance with the adopted master plan for the city or other approved planning or engineering studies."

**Historical Perspective and Current Use**

A zoning ordinance is perhaps the most common method used by local governments to implement their plan. Zoning separates conflicting land uses, preserves valued environmental features, ensures new development is located according to the comprehensive plan and promotes quality development which will not harm the public health, safety and general welfare.

Zoning represents a balance between individual property rights and rights of the general public to a healthy, safe, and orderly living environment. A tight, consistent connection to the stated goals and objectives of the comprehensive plan must exist. Over seventy years of judicial zoning case law exists.

Zoning evolved after World War I, with an emphasis on separating land uses in order to protect health and safety. Most people still believe it is important to separate industry from residences and to keep uses that generate a lot of traffic close to major roads. However, most communities today recognize that there are many occasions when a mix of uses or densities is desirable.

An official zoning map based on the community comprehensive plan defines each zoning district. Each district allows two general classes of land use: specified *uses permitted by right* are allowed anywhere in the district provided construction standards are followed; and *uses permitted by special review*.

Zoning ordinances are administered primarily through the review of requests for development permits for new development, or permits for the remodeling of existing structures. If the proposed use is not a permitted or conditional use, the parcel must be *rezoned* to a zoning district in which the use is allowed. Rezoning requires a public notice and a hearing before the local zoning agency and approval of the local governing body.

In Loveland, most new development occurs under the Planned Unit Development (PUD) process rather than the zoning code.

### **Relationship to Long-Range and Specific plans**

The [Comprehensive Plan Map](#) and the [Official Zoning Map](#) should be compatible. The correspondence need not be exact. The zoning map may contain less intensive use categories, such as Developing Resource (DR), as holding zones for undeveloped or under developed areas, but not more intense uses.

The *zoning ordinance* reflects commonly held views of how lands within a jurisdiction can, or should, be used at the present time, or in the very near future. In zoning hearings, major consideration is usually given to the current structure of the community, the road system, utility systems, community facilities, and market conditions when evaluating which land uses are acceptable in which locations.

When an intensive land use is being proposed, most planning commissions are wary of approving applications that are based on hoped-for conditions that exist only in plans for the distant future. Planning commissioners want to know how the land use will fit into the community today, and when new infrastructure and community facilities will be available.

Generally, when zoning is intended to preserve the status quo for a long time (as in stable residential areas, or undeveloped natural areas) that guidance from the long-range plan is appropriate. However, if a specific plan, which is consistent with the goals and policies of the long-range plan, has been prepared and adopted, then it should be used as a guide for zoning. A zoning district map can provide a picture of future development patterns for a community if regulations are rigorously administered and the underlying data and assumptions in the local land use plan are accurate and reflect a widely shared community vision.

Zoning often describes *minimally acceptable development standards*. Integration of several **plan implementation tools** is generally necessary to encourage compatibility of private development desires and the community Comprehensive Plan goals.

## **C. Subdivision Regulations**

**Definition:** Regulations adopted and administered by a local government, which regulate the division or subdivision of any lot, tract or parcel of land for the purpose, whether immediate or future, of transfer of ownership, development, or building development. Subdivision of land is governed by [Title 16](#) of the Loveland Municipal Code.

### **Purposes**

The general purposes of subdivision regulation are to:

- Ensure that clear legal records are kept of land transfers.
- Permit land owners to describe properties in terms of lot and block numbers, rather than using the cumbersome metes and bounds descriptions.
- Require that minimum design standards (for lots, blocks, streets, etc.) be observed.
- Require that subdivider install on-site improvements (i.e., improvements on the property being subdivided), or make financial contributions for them.

- Require that subdivider contribute financially for the cost of off-site improvements, (e.g., parks, sewage treatment plants, schools, etc.) that serve the property being subdivided, but are not located on the site (sometimes).
- Assure that potential environmental impacts are considered in the land development process.
- Prevent fraudulent practices in the sale of real estate.
- Ensure that the land subdivision and development pattern is in harmony with the local general plan.

Subdivision regulations are for the general purpose of guiding and accomplishing a coordinated, adjusted and harmonious development of the city and its environs which will, in accordance with present and future needs, best promote health, safety, morals, order, comfort, convenience, prosperity and general welfare, as well as efficiency and economy in the process of development, including among other things, energy conservation, promotion of solar energy utilization, adequate provision for traffic, the promotion of safety from fire, flood waters and other dangers, adequate provision for light and air, the promotion of healthful and convenient distribution of population, the promotion of good civic design and arrangement, wise and efficient expenditure of public funds and the adequate provision of public utilities and other public requirements, to ensure that the development of individual lots is done in a manner as to protect the health, safety and general welfare of the community, to improve the livability of residential neighborhoods, enhance the appearance and customer draw of commercial areas, increase property values, improve the compatibility of adjacent land uses, and contribute to the overall image and appeal of the city, to ensure that adequate community facilities are in place to serve development, and to ensure that new development is accountable for its proportionate fair share of the cost of necessary facility construction and expansion. (City of Loveland Municipal Code).

The City determines public improvements required by a subdivision using the [City's Adequate Community Facilities Ordinance](#). The intent of the ordinance is to adopt a program to ensure that community facilities needed to support new development meet or exceed the adopted level of service standards established by the city; to ensure that no development approval, subdivision approval, or building permits are approved or issued which cause a reduction in the levels of service for any community facilities below the adopted level of service established by the city; to ensure that adequate community facilities needed to support new development are available concurrent with the impacts of such development; to establish uniform procedures for the review of the adequacy of community facilities needed to service new development and new subdivisions; to facilitate implementation of goals and policies as set forth in the comprehensive master plan relating to adequacy of community facilities; and to ensure that all applicable legal standards and criteria are properly incorporated in these procedures and requirements.

Loveland's Municipal Code, Title 16 addresses:

- Submittal procedures & requirements
- Surveying
- Development standards for public improvements
- Sewer, water, stormwater, street & landscaping improvements
- Designation of Lots and Blocks
- Protection of irrigation ditches and watercourses
- Flood protection

- Street names
- Landscaping
- Pedestrian accesses
- Utilities
- Open spaces playfields
- Capital Expansion Fees
- Adequate Community Facilities
- School land dedication (or fee-in-lieu)
- Street maintenance fee
- Affordable housing

### **Historical Perspective and Current Use**

Subdivision ordinances usually specify administrative procedures to be followed in the division of land; design standards for subdivisions; and the identification of improvements (e.g., streets, utilities) to be installed. Some subdivision ordinances also specify fees to be paid by the subdivider to offset the impacts (financial and other) the local jurisdiction will experience if the subject land is subdivided and developed. The standards may govern any aspect of a subdivision, such as lot sizes and shape, access, road widths, tree plantings, and sidewalk placement, as a condition of approval in order to record the land division or subdivision. All standards must be in writing.

Subdivision regulations are administered by the Current Planning Division, in close cooperation with Public Works, Parks and Recreation, Open Lands, the Thompson R2-J School District, Water and Power, and other relevant departments.

In a growing community like Loveland, subdivision administration is a day-in, day-out job.

### **Relationship to Long-Range and Short-Range Plans**

Subdivision regulations are used to assure that the street patterns in new land developments follow the general design set forth in the long-range general plan. The long-range plan applies primarily to the location of major arterials; it does not apply to the location of local streets, because local streets are usually not shown on general plan diagrams. They are often shown on short-range district plan diagrams.

Subdivision regulations also assure that major utility lines are located in accordance with long-range plans. Local utility services (i.e., lines serving individual properties) are not generally shown in these plans.

In Loveland, most new subdivisions are created as Planned Unit Developments, which should be consistent with the *Land Use Plan*. It is important that subdivision patterns be appropriate for the type and density of land uses recommended for the area in the Land Use Plan. Some subdivisions are created under the zoning ordinance.

Subdivision standards set the future community development pattern and ensure that the development pattern is consistent with the comprehensive plan. Subdivision control can be a useful and long lasting tool to implement the plan by regulating how new developments are laid out, including streets, sidewalks, and utilities. Subdivision controls will ensure the adequacy of

schools, parkland, sanitary sewer collection systems, public water distribution systems, storm water collection systems, public transportation systems and the street network in new developments.

The administration of the subdivision ordinance is very closely tied to short-range district plans, and to single-topic plans, such as those for transportation, utilities, housing, and conservation.

## **D. Building and Housing Code Administration**

**Definition:** Building codes have been developed nationally and internationally to standardize minimum requirements for new construction, repairs and additions. Housing codes address all existing structures.

The Uniform Building Code, 1997 Edition, is adopted by reference as the building code of the city (Section 15.08.010). This code is a complete code covering all buildings hereafter constructed, erected, enlarged, altered or moved into the city. In 2005, the City announced its intention to adopt the International Building Code (IBC) rather than the UBC.

The Uniform Housing Code, 1997 Edition, is adopted by reference as the housing code of the city (Section 15.12.020).

The Uniform Conservation Building Code, part of the Uniform Building Code, accommodates remodeling of historic buildings.

### **Purpose:**

Generally, Building and Housing codes ensure the health, safety and welfare of the public, have a very strong fire safety orientation, and include electrical, plumbing, heating ventilation and air conditioning (HVAC), mechanical and building codes.

Specifically, the purpose of the building code is to provide minimum standards to safeguard life and limb, health, property and public welfare by regulating and controlling the design, construction, quality of materials, use and occupancy, location and maintenance of all buildings and structures within the city and certain equipment specifically regulated therein for the purpose of protecting the public health, safety and general welfare. The purpose of the Uniform Housing Code is to provide minimum requirements for the protection of life, limb, health, property, safety and welfare of the general public and the owners and occupants of residential buildings.

### **Historical Perspective and Current Use:**

New construction must meet code requirements before a Certificate of Occupancy is issued by the City's Building Department.

For existing buildings, code enforcement carried out by the City's Building Department is the prime method of implementing the Building and Housing Codes. Code enforcement is generally carried out in response to specific complaints.

### **Relationship to Long-Range and Specific plans**

Building codes are the last level of regulation before new construction commences. All the good intentions of the comprehensive plan, the zoning ordinance and other regulations are for naught if the building codes are not rigorously enforced with these other review standards. The building official now has the benefit of all other reviews and can make decisions based on both the building code and **plan implementation tools**.

Housing codes can ensure that occupied dwelling units, including rental units, meet minimum standards for health and safety. Enforcement of the Housing Code depends upon the capacity for code enforcement. Loveland does not have a regular “rental license” or inspection program.

## E. Design Review

**Definition:** Review and regulation of the design of buildings and their sites. (This program is often included as a section of a zoning ordinance)

Loveland's Design Review is encompassed in the [Site Development Performance Standards and Guidelines](#) adopted by the City. Design guidelines are also included in specific plans such as the U.S. 34 Corridor Plan and the Major Arterial Corridors Design Guidelines, and in the City Community Design Elements chapter of the 1994 Comprehensive Master Plan).

The City has codified design standards for commercial and industrial development, as well as for the Be (Existing Business) zone that covers the downtown area.

Design standards are generally specified for Planned Unit Developments (PUD's) in Loveland.

### **Purpose**

Design review often considers the physical design of:

- Individual structures
- Districts (such as historic districts or office parks)
- Sites for individual buildings or groups of buildings

If architectural design controls are considered desirable in a community, it usually is more satisfactory to have the review process conducted by a board of local citizens who have qualifications in the areas of architectural design, urban design, historic preservation, building industry practices, etc. Such a design review board should establish and adhere to clearly defined design criteria.

### **Historical perspective and current use**

The review involves the regulation of the design of buildings and the premises. It is separate and should not be confused or substituted for building code review to obtain a building permit. It may be part of a site plan review. Often consultants are retained to develop design standards for very specific situations, such as historic downtown building facades or commercial corridor revitalizations.

### **Relationship to Long-Range and Specific Plans**

Buildings constructed, with or without design review, can be expected to last 30 years or much more. Design review, therefore, can have significant long-range impacts, and the process may be considered important to the implementation of the long-range plan. This is especially true for those general plans that have urban design elements or historic preservation elements in them. If a locality expects to experience considerable urban growth, through new construction on vacant lands, or through reconstruction in areas undergoing renewal, design review when conducted by a well-qualified board of reasonable people, can have a positive influence on the implementation of long-range and specific plans.

Situations arise when the community wishes to protect certain areas or neighborhoods from development which might detract from their appearance and may negatively affect property values. In such cases certain additional, more detailed, standards addressing exterior appearance may be warranted. In Loveland, specific design guidelines apply to the historic downtown, to corridors, such as Hwy 34 and 287, that have corridor plans, and to arterial streets. The National Trust of Historic Places and the National Main Street Center have developed easy to understand standards for such reviews.

Like the site plan review, a design review process is an excellent tool to implement the plan. Development petitions, which detract from the sense of place the community that the community would like to foster, or which detracts from the appearance of its surrounding neighborhood or would have a negative effect on property values can be regulated.

Examples of using design review standards could include: building permits for historical residences in an historic preservation district, building permits for commercial buildings in a downtown development (or historic) district, or building permits for commercial or industrial buildings in a business park.

Design reviews are particularly effective tools to implement small area design within the context of the community comprehensive plan. Downtown or residential historic districts are prime examples of plan implementation of a small area scale.

Others could include lake front development, river redevelopment opportunities and commercial corridor revitalization programs. In short, any area, district or neighborhood, for which special consideration or standards are suggested in the plan, can and should be subject to a design review by the plan commission.

The National Trust of Historic Places and the National Main Street Center have developed easy to understand standards for such reviews.

## **F. Impact Assessment**

### **Definitions:**

**Environmental impact assessment:** the analysis of the potential effects on the local physical environment that are attributable to some identifiable action or actions.

**Economic impact assessment:** the analysis of the potential effects on the general economic

conditions within a jurisdiction that are attributable to some identifiable action or actions.

**Fiscal impact assessment:** the analysis of the potential changes to the fiscal condition of local government that are attributable to some identifiable action or actions.

**Social impact assessment:** the analysis of the potential effects on local social conditions that are attributable to some identifiable action or actions.

### **Purpose**

The purpose of impact assessment is to ascertain the truth about the potential short-term and long-term effects of some proposed action, so that an informed decision can be made concerning that proposed activity.

The procedure is intended to identify the negative impacts of the project, mitigation measures that would alleviate the negative impacts, and alternatives to the project.

Impact assessment should provide a community with valid, objective data so that it can reject a project if it concludes that the negative impacts cannot be satisfactorily mitigated, or can approve a project, subject to specific mitigation measures being taken.

### **Historic perspective and current use**

Fiscal impact assessment is currently carried out for areas within the GMA, but not yet within the City, for which development and/or annexation is proposed.

### **Relationship to Long-Range and Specific plans**

It is customary to analyze the potential impacts of some proposed activity on both the short-range and the long-range future. Both analyses are important.

Impact assessment can have a strong influence on specific plans because their cost (in dollars and in time) can be so great that they retard development, both good and bad.

Impact assessments are important for long- range plans because actions taken in the short-term usually have long-term effects.

## **G. Intergovernmental Cooperation**

**Definition:** Intergovernmental cooperation through an intergovernmental agreement constitutes a formal, contractual agreement between two or more governing entities. Cooperation may address a variety of issues: governments may cooperate in planning for land use, transportation and housing; or they may cooperate in the provision of public services such as police and fire protection, waste management, or public transportation. Some governments even engage in revenue sharing to reduce zero-sum competition for tax dollars.

### **Historic Perspective and Current Use**

Intergovernmental cooperation is specifically enabled by the Colorado State Constitution,

C.R.S. 29-1-201 *et seq.* Intergovernmental cooperation is carried out formally through intergovernmental agreements (IGA's). Loveland currently participates in an IGA with Larimer County regarding growth management. A majority of Colorado communities surveyed in 2005 participate in an intergovernmental agreement.<sup>1</sup> Larimer County Commissioners have also proposed exploring creation of a regional Council of Governments (COG) that regional municipalities may join.

### **Relationship to Short- and Long-Range Planning**

Many vital issues, such as watersheds, air quality, ecosystems, economic conditions, land use, commuter patterns, housing, media markets, and effects from growth and change, spill over multiple jurisdictions and affect entire regions. Governments may cooperate in development plan review (as Loveland and Larimer County do in the GMA and CPA [see below]) or may adopt joint plans (such as the Plan for the Region between Fort Collins and Loveland).

## **H. Growth Management**

**Definition:** Growth management programs are programs prepared, adopted, and administered by local governments which are designed to regulate urban growth. These programs can influence:

1. The amount of growth
2. The rate of growth
3. The type of growth (e.g., employment inducing, affordable housing, etc.)

Growth Management is carried out through the [Intergovernmental Agreement \(IGA\) for Growth Management](#) with Larimer County (and other municipalities that have joined the Agreement) as well as the County's Land Use Plan.

In the mid-1970's Larimer County joined with the Cities of Loveland and Fort Collins to establish future urban service areas in a coordinated manner. This effort ultimately resulted in the adoption of Intergovernmental Agreements (IGAs) between the jurisdictions and designation of Urban Growth Area (UGA) overlay zoning districts around the two cities. These Agreements and UGA boundaries have been amended several times but the basic purpose and structure have remained the same.

Since 1980, Urban Growth Areas have been used as a tool to encourage urban development to locate in cities and towns or adjacent to these areas with the expectation that the developed areas would soon be annexed. The first UGAs were established around the cities of Fort Collins and Loveland via Intergovernmental Agreements (IGAs). In 1994, the Town of Berthoud and Larimer County entered into an IGA that established an urban growth management area surrounding the Town.

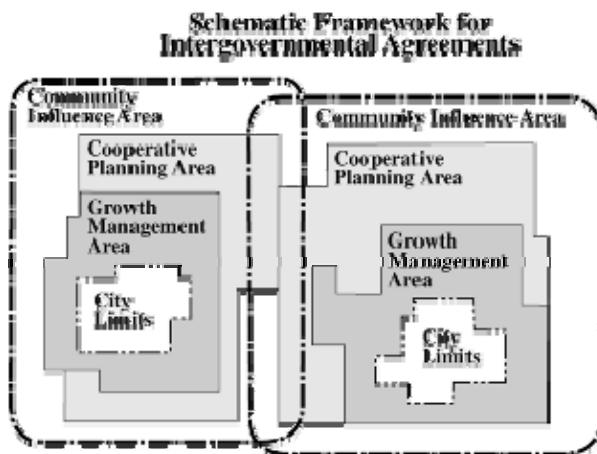
In 1994-95, Larimer and Weld Counties, and many of the municipalities within these Counties, with assistance from the State of Colorado Department of Local Affairs, funded a regional planning study. This study made numerous recommendations pertaining to the desired form and pattern of the region and identified opportunities for coordination and collaboration on land

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<sup>1</sup> Colorado Department of Local Affairs.

use issues. One set of recommendations suggested the criteria upon which urban growth boundaries should be based and another suggested that there be some degree of consistency among the various Intergovernmental Agreements in the region. In later meetings held to work on implementation of the above recommendations, it was thought that additional geographical boundaries should be considered for the purpose of long-term planning and coordination among jurisdictions. Also, it was noted that at least one municipality did not care for the use of the word "growth" in the term "urban growth boundaries."

The Intergovernmental Agreement for Growth Management identifies three areas surrounding Loveland: *Loveland's Growth Management Area; Loveland's Cooperative Planning Area; and Loveland's Community Influence Area.*



The **Growth Management Area** is that area into which urban development and annexation shall be directed and within which urban level services to support urban development will be needed. Urban level services for the GMA are anticipated to be provided by the City of Loveland, the private sector, or a special district. The GMA includes land that is expected by the Parties to be annexed and developed within a timeframe as anticipated by the Loveland Comprehensive Plan.

Within Growth Management Areas, the County would agree to approve only urban-level

development according to the city's adopted plan, and the cities would agree to annex all properties when they become eligible. Policies and regulations in the Intergovernmental Agreements should specify required facilities, design standards and phasing criteria for new development. The County would agree that urban development will not be approved outside the GMAs except in specifically named areas and according to the adopted County Plan.

The intent of the County is to reinforce Growth Management Areas as the only location of future urban-level development in the County (except for the unincorporated community of LaPorte). The County will work with each of the cities and towns in Larimer County to reach mutually-beneficial Intergovernmental Agreements which address the principles of the Master Plan and the growth management concerns of each jurisdiction.

Municipalities that could someday "grow together" could jointly identify their respective cooperative planning areas so they do not overlap, and therefore avoid having future disputed annexation areas. This arrangement could be used to avoid future "annexation wars," and to plan for community buffers or separators.

The **Cooperative Planning Area** is that geographical area beyond the GMA where the Parties do not consider urban development as currently appropriate or desired, but where development may likely present impacts upon present and future growth patterns within the GMA, the City of Loveland, and Larimer County. Lands within the CPA may eventually be annexed into the City of Loveland and urban level services may be necessary beyond the timeframe anticipated for the GMA by the Loveland Comprehensive Plan. It is intended that these areas will be jointly planned by Larimer County and the City of Loveland. Until joint plans are agreed upon, only the development referral provisions in Section 5 of this Agreement apply in these areas.

The **Community Influence Area** is that area beyond the GMA for which the City of Loveland has an interest in future development proposals due to the potential impact upon the City as the result of development. The CIA may overlap the GMA and CPA boundaries of other municipalities. Development applications within the CIA will be referred to the City of Loveland by Larimer County for comment during the County's development review process as provided for under the terms of this Agreement.

### **Purposes**

The City of Loveland and Larimer County have determined that it is in their mutual best interests to preserve the unique identities of communities in the northern Colorado region; that maintaining and enhancing areas of urban development in a thoughtful and deliberate way involves cooperation in land use and transportation planning, implementation of growth management policies, and the identification and preservation of open lands and natural areas; and that concentrating urban development in areas designated for such development affords greater efficiency in the delivery of such services as electrical power, water, storm water, sanitary sewage disposal systems, transportation, fire and police protection and other services, and also affords a measure of predictability to landowners and residents concerning where services will, in the future, be provided and urban development will be permitted.

### **Historical Perspective and Current Use**

Most local governments already have de facto growth management programs, whether they know it or not. Often these take the form of a basket full of semi-related programs and regulations that reflect local attitudes toward growth and development. It is probably more desirable for local planners to work with community leaders to think through local goals, which are reflected in long-range and specific plans, and then to fashion a specific program that manages urban growth, using a variety of traditional and innovative techniques.

### **Relationship to Short-Range and Long-Range Plans**

The Loveland Comprehensive Plan shall be the generally applicable advisory master plan for the GMA and shall be considered as the supporting basis for the supplementary regulations applicable within the Loveland GMA Overlay Zone District. It is the intent of the City of Loveland and Larimer County that Loveland will annex all property within the GMA that is eligible for annexation.

The County implements its IGAs through a Growth Management Area Overlay Zoning District. Proposed developments within the Overlay District that has any contiguity to the City are referred to determine eligibility for annexation. If such development sites are not annexed, the GMA Overlay District calls for supplementary regulations to determine permitted uses and development standards. Supplementary regulations are intended to bridge the "gap" between City and County standards to ensure compatibility when the area is annexed and surrounded by urban development in the future.

The Intergovernmental Agreement allows the implementation of the land use plan by:

- Implementing the Larimer County Master Plan and Loveland Comprehensive Plan;

- Establishing effective means of joint planning and management of urbanization within the unincorporated portion of Larimer County in the vicinity of the City of Loveland;
- Establishing rules for referral of development applications for consideration of annexation, for comment, and to determine development applications that will be subject to supplementary regulations adopted for the Loveland GMA Overlay Zone District;
- Assuring that urban development occurs only as urban level facilities and services are able to be provided to such development;
- Assuring land eligible for annexation to the City of Loveland is annexed to the City prior to development;
- Assuring urban development that occurs in the unincorporated portion of Larimer County in the vicinity of the City of Loveland is annexed to the City as soon as possible;
- Providing an effective means for the appropriate maintenance of public improvements intended to serve urban development;
- Discouraging annexation conflicts between Loveland and other municipalities; and
- Preventing development within the jurisdiction of one party from negatively impacting infrastructure in the other Party's jurisdiction, and provide for mitigation of such impacts when they occur.

## I. Historic Preservation

**Definition:** The [Historic Preservation Program](#) is intended to protect, enhance and perpetuate the use of historic properties in the Loveland community. Loveland's Historic Preservation Commission, comprised of seven members appointed by City Council, is responsible for recommending historic landmark designations to the City Council, administering the Landmark Rehabilitation Loan Program, and promoting historic preservation through education and community outreach.

The City of Loveland is a *Certified Local Government*, a status authorized by the National Park Service and the Colorado State Historic Preservation Office.

In addition to the above activities, many historic preservation programs take responsibility for the preparation, adoption, and enforcement of a special section of the local zoning ordinance, designed to protect the basic characteristics of historic sites, buildings, or areas. In Loveland, the [Be district](#) was established to preserve the character of the historic downtown; associated standards and guidelines are contained within the [Site Development Performance Standards and Guidelines](#).

### **Purpose**

The City of Loveland declared as a matter of public policy that the protection, enhancement, perpetuation, and use of improvements of special character or special historical interest or value, located within the City, is a public necessity and is required in the interest of the health, safety and welfare of the people. The purposes of Historic Preservation are to promote the public health, safety, and welfare through:

- A. The protection, enhancement, and perpetuation of such improvements and of districts that represent or reflect elements of the City's cultural, social, economic, political, and architectural history;

- B. Promoting and encouraging continued private ownership and utilization of such improvements and historic districts;
- C. Safeguarding the City's historic and cultural heritage, as embodied and reflected in such landmarks and historic districts;
- D. The enhancement of property values, and the stabilization of historic neighborhoods;
- E. Fostering civic pride in the beauty and noble accomplishments of the past;
- F. Protecting and enhancing the City's attraction to residents, tourists, and visitors, and serving as a support and stimulus to business and industry;
- G. Strengthening the economy of the City;
- H. Promoting good urban design; and
- I. Promoting the use of historic districts and landmarks for the education, pleasure, and welfare of the public.

### **Historic Significance and Current Implementation**

A *Loveland Historic Preservation Survey*, completed in 1999, examined more than 2,300 historic properties. Of those properties surveyed, 340 are individually eligible for listing in the National Register of Historic Places, and almost 1500 contribute to potential National Register districts. The Survey established that Loveland's basic infrastructure includes significant historic assets and recommends establishing historic districts for Loveland's downtown and other resources. In 2000, the results of a consensus-based, citizen-driven process demonstrated that Loveland was indeed ready for an organized preservation program which simultaneously respects the needs of individual property owners. The [Historic Preservation Plan](#) was created in 2002.

In addition to nominating structures for historic landmark designation, the City's Historic Preservation Program manages the Landmark Rehabilitation Loan Programs and assists historic building owners in acquiring other loans, grants and incentives available from Federal and State government to preserve and rehabilitate historic structures.

### **Relationship to Long-Range and Specific plans**

The City's Historic Preservation Plan guides the Historic Preservation Program as well as recommending a program of action for revitalizing the historic downtown area and promoting cultural heritage tourism.

Historic preservation programs certainly have long-range goals and implications but they usually call for actions to be taken in the short-term future. They are therefore relevant to both long-range and specific planning programs.

### **J. Transfer of Development Rights**

**Definition:** Transfer of Development Rights (also called Transfer of Development Units): A concept in which some or all of the rights to develop a parcel of land in one district (the "sending district") can be transferred, by sale or barter, to a parcel of land in a different district (the "receiving district").

It is necessary for the governing jurisdiction to agree that the increase in the level of permitted development in the receiving district is appropriate and acceptable. The sending districts are

usually those in which the local jurisdiction wishes to limit or curtail development; they are typically agricultural areas, or historic sites and buildings.

This tool is similar to a *Purchase of Development Rights* program in that the property owner agrees to separate his/her development rights from the bundle of rights that go with the land and a conservation easement is put into effect. Rather than the local government purchasing the development rights to a property, a TDR program transfers the "rights to develop" from one area to another. The property owner still sells his or her development rights, but those rights are bought by a developer. In turn, the developer can use those development rights to create a denser subdivision, for example.

### **Purpose**

The concept of transferring development rights was originally developed to allow the sale of "air rights" over historic sites and buildings, as a means of preserving them. It has subsequently been used to allow the sale of development rights in rural areas where development is not wanted, and the transfer of those rights to areas where urban development is wanted.

### **Historical Perspective and Current Implementation**

Transfer of development rights programs have been gaining popularity as a market driven approach to preserve open space and/or rural character of land while encouraging development in urbanized areas. Loveland does not have a Transfer of Development Units program. Larimer County's pilot TDU program, the Fossil Creek Reservoir Transferable Density Units (TDU) Program, was approved in 1998. It is an outgrowth of Larimer County's Master Planning process, initiated in 1994.

### **Relationship to Long-Range and Specific plans**

The transfer of development rights, and the consequent construction of concentrated urban development, must be considered an action with long-term implications, and is therefore clearly related to long-term planning. While zoning changes are usually responsive to current real estate market conditions (and therefore related to short-term planning), the transfer of development implies a longer-lasting effect. However, the transfer of development rights has not yet had a long history, and it may be too early to tell how permanent these transfers will be. One of the major themes of the new Larimer County [Master Plan](#) is to provide buffers or "community separation" between growing communities. This was to be accomplished by voluntary means such as acquisition of land or interests in land, or by transferring development rights. Creating a "model" transfer of development rights program in the vicinity of Fossil Creek Reservoir was one of five "essential elements" of the Master Plan process. This pilot program is laying the groundwork for new TDU program areas in the county with the ultimate goal being a county-wide transfer of development rights program involving a number of receiving areas and sending areas across the county.

To use TDU, a community must have a comprehensive plan in place. The plan designates sending and receiving areas. The components of a TDR program include a preservation zone, a growth area, a pool of development rights, and a procedure for transferring development rights.

The “rights to develop” are transferred from one area – a “sending” or preservation area - to another – “receiving” or development area. The costs of purchasing the easements are recovered from developers who receive the building bonus.

TDR programs can:

- Provide certainty about where development will happen;
- Create incentive for developers to buy development rights rather than the local government needing to find a source of funds to purchase them;
- Allow higher density (developer incentive) than zoning ordinance might allow.
- Create a competitive market between sellers and buyers.

However, they may be limited by:

- Lack of community willpower to designate a “receiving” area;
- Misconceptions about the concept of density and meaning of “higher” density;
- Program dependence on a stable and predictable real estate environment;
- A consensus necessary to place conservation easements on agricultural areas while allowing for an increase in development densities or “bonuses” in other areas; and
- The challenge of administering a TDR program.

## K. Exactions and Fees

### Definitions

**Exactions:** Contributions of land or construction of facilities, performed by a developer for a local government in order to defray some of the financial costs anticipated from land development. The land or facilities may be either on the site of the land development, or off-site.

**Fees:** Financial contributions made by a developer to a local government to defray some of the financial costs anticipated from land development. The costs to be defrayed are often for off-site utilities or streets; they may also be for off-site schools, parks, or other public facilities. Fees are often offered as alternatives to exactions.

The City of Loveland has several types of fees and exactions:

- Capital Expansion Fees (CEF's)
- System Improvement Fees (SIF's) and Plant Investment Fees (PIF's)
- School land dedication or fee-in-lieu

Some exactions are based on the City's Adequate Community facilities (ACF) ordinance.

### Purpose

As a condition of approval local governments can impose an impact fee on a private developer. The fee structure must be premised on an objective analysis. The study would analyze all public costs associated with new development and develop a schedule of fees that a private developer must pay.

The City of Loveland's Economic Vitality Plan states that growth should pay for itself. CEF's,

SIF's and PIF's (see above) are designed to pay for the capital costs of expanding on-site or off-site services and facilities that the new land development generates (such as the need for trunk sewers, schools, parks, additional expressway lanes, etc.) in order to maintain the existing levels of service or (in the case of streets) meet the Capital Improvement Plan. These fees do not pay for operating costs, or for any costs associated with repairing or replacing existing facilities, or bettering facilities/implementing new service (i.e. adding dedicated bicycle lanes where they don't already exist).

The details of the SIF and PIF program can be found together with the [water and power department rates](#).

The regulatory aspects of the CEF program can be found in [Title 16 \(Chapter 16.38\)](#) of the Municipal Code. The budgetary aspects of the CEF program can be found in the annual [budget book](#) in the *Budget Overview* and *Capital Improvements* sections. CEF fees are collected at the building permit stage. Note that in the Historic downtown, new development is exempt from CEF's.

### **Historic Perspective and Current Implementation**

Many communities are experiencing a large, and growing, funding gap for public infrastructure investments. Imposition of impact fees attempts to shift the burden from public sources to those who directly benefit from the projects, making new, private development responsible for supporting itself, rather than relying on local tax dollars. There must be a direct and logical connection between the fees imposed and the size and type of development subject to the impact fees.

Local governments can impose impact fees to finance transportation systems, utility systems, recreation and open space facilities, solid waste and recycling systems, police, fire and emergency medical facilities, and libraries can be included in an impact fee program. There are a series of "tests" or standards, which the fees must pass, in order to be legal; these include authority, specificity, proportionality, and accountability. Capital Expansion Fees are governed by a 2001 Colorado law, although it is not clear if this law applies to a home-rule community such as Loveland.

Land developers, of course, pass the cost of exactions and fees on to the purchasers of the newly developed lands.

### **Relationship to Long-Range and Specific Plans**

Exactions and fees programs are, of course, administered as land is developed. This means that the programs are closely related to specific planning and to short-range budgeting.

The City's Capital Expansion Fees are calculated in one of two ways. Street fees are based on the Capital Improvement Plan (CIP), which is updated every five years. All other CEF, SIF, and PIF fees are calculated based on the "Current Service Standard" methodology.

The location of any new facilities contributed through exactions, or paid for by contributed fees, should, of course, be consistent with the long-range plan.

## **L. Development Review**

**Definition:**

Development Review: The review, by the city, of applications for a (1) site development plan; (2) rezoning or zoning; (3) general, preliminary, or final development plan; (4) final or preliminary subdivision plat; (5) annexation; (6) variance; (7) project development plan; (8) overall development plan; (9) lot merger; (10) boundary line adjustment; (11) zoning compliance plan; or (12) appeal.

The Planning Commission receives referral items on new developments for which they must provide comments and approval. If the site plan involves a variance, conditional use, or Planned Unit Development, the planning commission can impose certain conditions and safeguards as conditions of approval. In all other cases, if the petition meets the standards described in the zoning ordinance, approval must be given as this is a use by right.

**Purpose:**

Development review may involve private development or may include standards for all conditional use permits as well as the location and architectural design of any public building, the location of any public art, the location, acceptance, change of use, sale, or acquisition of land for any park, playground, street, alley or other public right-of-way, airport, parking facility or other public facility, the location, extension, abandonment or authorization of any public utility, the location, character, and extent of acquisition, leasing or sale of lands for public or semi-public housing, urban renewal, relief of congestion, or other matters specified by statute or ordinance for referral (i.e., business improvement districts or group homes). Specific review procedures and standards should be identified in the zoning ordinance.

In some cases, the local planning commission may provide advisory comments on projects proposed by public agencies outside of local government (such as school districts, park districts, utility districts, etc.) While state and federal governmental agencies are usually exempt from local control, local governments often comment on the environmental, traffic, financial, and other impacts of proposed state and federal projects.

**Historical Perspective and Current Implementation:**

The Development Review Team (staff reviewing the site plan proposal) includes representatives from building, engineering, water and power, fire marshal, police, current and long range planning, private utilities and other agencies and city personnel as required by the community services director. The community services director or the director's designee serves as chairperson. Only when all of the staff comments have been satisfactorily addressed, should the petition be approved.

The development standards and guidelines used to review a site plan include plans and guidelines adopted by reference in the municipal code or as a part of the comprehensive plan including, but not limited to "development standards and specifications governing the construction of public improvements," "fire master plan," "site development performance standards and guidelines," "plat and map digital submission standards," "traffic impact study guidelines and policies," "transportation plan," and "water conservation plan."

**Relationship to Short-Range and Long-Range Plans:**

Site plan review shapes new development and redevelopment of older areas into compliance with the plan. With a site plan approval the zoning administrator or building inspector will have

clean and definite criteria from which to review any building permit application. Standards outlined in the zoning ordinance will be the criteria to evaluate all plan referrals.

Site Plan review standards complement zoning district standards and give Planning Commissions and staff clear and consistent standards, from which to make objective reviews. The standards act in tandem with subdivision control standards and regulate development not involving subdivisions.

## M. Comprehensive and Strategic Planning

**Definition:** A disciplined effort to produce fundamental decisions and actions that shape and guide what an organization (or other entity) is, what it does, and why it does it.

### Purpose

The [Community and Strategic Planning](#) Division oversees the City's Comprehensive Master Plan and implements projects identified in the Plan. Projects include downtown redevelopment, annexation of County enclaves and implementation of intergovernmental agreements. The Division has also initiated a 10-year update to the 1994 Comprehensive Master Plan. Major projects of the division are summarized below and additional details are available through the links to the left of this page. The Community and Strategic Planning Division is now under the direction of the Assistant City Manager and part of a new Community and Business Relations group. This group will include the City's Human Services Division, and public information and economic development functions.

Comprehensive planning attempts to consider a very broad range of topics that affect the quality of life in the urban environment, all at one time. This is the case in the preparation of the usual multi-topic plan; it is not the case in the preparation of a single-function plan. The Comprehensive Master Plan focuses on the next ten years but is generally a longer-term plan; the 2005 update is meant to envision the community in 2030. Hence, the Comprehensive Plan includes both an idealized *2030 Vision Narrative* and points to more detailed analysis, including projections of population and land use. The Comprehensive Plan will be updated every five (5) years and a new plan will be created every ten (10) years.

Strategic planning appears to be best suited to concentrate on one, or a few topics at a time. Single-topic planning is far less complex than multi-topic planning. It is probable, therefore, that strategic planning can be accomplished more quickly than traditional planning, and will appear to be more efficient. Strategic Plans may be created by individual departments (i.e. Parks and Recreation; Water and Power) or divisions within departments (i.e. the Natural Lands plan). Some strategic plans are the responsibility of the Community and Strategic Planning Department. These plans relate to Historic Preservation; Urban Renewal; and Corridor and Area Planning.

Strategic planning identifies the key decision makers in a community, and the "stakeholders" (i.e., those individuals or groups with an interest in the outcome of decisions made in the planning process). Strategic planning involves making a "situation assessment," sometimes identified as the analysis of Strengths, Weaknesses, Opportunities, and Threats (SWOTs), and the identification of strategic issues.

Strategic planning places major emphasis on the identification and application of strategies to resolve the identified issues, and thereby attain the desired goals. The apparent strength of strategic planning lies in its consideration of strategies that are to be used to attain the desired vision of the future (i.e., the goals of the plan). In other words, emphasis is placed on plan implementation.

### **Relationship to Long-Range and Specific plans**

Comprehensive Planning takes a longer view of what the community may look like in the future and points to Strategic Planning Opportunities to achieve goals. Strategic planning appears to be well suited for the consideration of immediate problems, and for identifying strategies to resolve them in the near future.

## **N. Public Participation and Outreach Programs**

**Definition:** Those processes where citizens and other stakeholders are encouraged to take a leadership role, along with their local government administrators and elected officials, in making decisions and developing policies that directly affect daily life in their communities.

### **Purpose**

The purpose of the City's draft Public Participation Plan is to engage citizens in meaningful public participation on planning-related issues by encouraging community and stakeholder collaboration in the decision-making process. More specifically, the intent of this element is to:

- Support more citizen-driven initiatives
- Look to citizens as leaders who share in the decision-making process
- Empower citizens to take the lead in solving problems
- Invite citizens to become partners with local government

### **Historical Perspective and Current Implementation**

Surveys show that citizens want to be listened to by their elected and appointed officials; that citizens want to share the power of governance; and that citizens want a sense of belonging to a community. Consequently, in community planning, the emphasis has changed from institution-centered governance to citizen-centered governance.

The City of Loveland has come to increasingly recognize the importance of involving the public in the planning and development-related decision-making process. In 2003, the City created a Communications Plan to "provide the community and employees with excellent information related to issues and activities of City government in a manner that facilitates participation in City Government."<sup>2</sup>

The term "public" includes individuals, community organizations, governmental entities, and professionals in relevant field(s). Public participation also assumes that all groups or individuals who would want to participate are welcome to be involved.

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<sup>2</sup> City of Loveland Communications Plan

Active public participation can foster a sense of community when people make decisions together; identify themselves as part of something larger than the sum of their individual relationships; and commit themselves for the long term to their own, one another's, and the group's well-being.

### **Relationship to Short-Range and Long-Range Plans**

At least once every ten years, the City prepares a new Comprehensive Master Plan ("the Plan"). Every five years, the Plan is re-evaluated (See Section 7.0 Process and Procedures for Amending the 1994 Comprehensive Master Plan) to ensure that it remains current.

Additionally various City departments periodically update Plan elements. These Plan elements may be functional plan elements (such as Transportation, Parks and Recreation, Water and Power, Open Lands plans) or plans specific to a certain geographic area (such as the I-25 Corridor Plan).

## **III. Public Investment Programs**

### **A. Public Construction Projects**

**Definition:** Public construction projects: Construction projects sponsored by a public agency. Public construction projects typically include roads, transit systems, public buildings, water supply systems, airports, etc.

#### **Purpose**

Public construction projects are undertaken to provide the general public with facilities that are not provided by private enterprise.

#### **Relationship to Long-Range and Specific plans**

Construction projects (both public and private) generally have a long-term usefulness (30-50 years, or more). Therefore the specific location, function, size, and character of these long-lived facilities should be compatible with the long-range plan. Note, however, since the long-range plan is general in nature that it should not be relied on to provide specific guidelines for construction projects.

Specific plans, such as the 5-Year Capital Improvement Plan (CIP), the Facilities Plan, and individual departmental plans, are a more appropriate setting for project design guidelines than are long- range plans.

### **B.1. Open Lands Preservation**

#### **Definitions**

**Open Lands:** Any parcel or area of land or water essentially unimproved and set aside, dedicated, designated or reserved for public or private use or the enjoyment of owners and occupants of land adjoining or neighboring such open lands.

#### **Purpose**

The 2003 [Open Lands Plan](#) focuses on the protection of a system of inter-connected natural areas, viewsheds, and agricultural lands, mostly within the City's Growth Management Area (GMA). The Big Thompson River Corridor remains at the core of the open lands system.

#### **Historic Perspective and Current Implementation**

In 1995, Larimer County residents passed a ballot initiative for a county-wide open lands sales tax. The quarter cent sales tax has been used to protect open lands, natural areas, wildlife habitat, regional park reserves, and agricultural lands, and to develop regional trails. At least 55% of the tax revenue is distributed to six municipalities within the county. To guide the use of this revenue, the City adopted its first Open Lands Plan in 1996, based on a 1993 document, *In the Nature of Things*, which identified and evaluated over 100 natural areas in the

community. The [Open Lands Plan](#) was updated in 2003. As of May 2005, the City had protected 1,180 acres through direct ownership and 2,969 acres through conservation easements.

### **Relationship to Long-Range and Specific plans**

Open lands preservation may be achieved through land acquisition (below) or by requiring that sensitive natural areas be preserved through the development review process. Open lands preservation has many short- and long-range planning implications related to protection of natural ecosystems; water quality; wildlife; air quality; neighborhood access to recreation; viewsheds; and many other planning issues. Open lands acquisition can also be used to shape growth. Open lands plans can potentially interfere with transportation plans (or vice-versa) if they are not coordinated.

## **B.2. Land Acquisition**

### **Definitions**

**Land acquisition:** The purchase of land in fee simple (i.e., all rights in the land), or the purchase of limited rights in land (e.g., mineral rights only, or development rights only).

**Purchase of Development Rights:** A landowner agrees to sell the rights to develop his or her property to a local government, land trust or other entity. The development rights to a piece of property can be separated from the bundle of rights that go with the land. With the sale of that development right, a conservation easement is put into effect which restricts development in perpetuity. The value of the development right is determined by the difference between the market value and agricultural value of the farmland.

### **Purpose**

There are two alternative purposes in public acquisition of private lands:

1. To make the site available for full public access and usage (e.g., as the site for a public building, an airport, a park). This usually requires acquisition in fee simple.
2. To acquire limited rights to the property (e.g., air rights in lands in an airport approach zone; water rights for lands that drain into a reservoir; development rights for permanent open space areas).

### **Relationship to Long-Range and Specific Plans**

Land acquisition usually implies a long-term commitment for ownership and maintenance; it is therefore usually relevant to long-range plans. Public land acquisition programs, however, may be developed and shown in considerable detail in specific plans. Land acquisition by public agencies is often an important part of implementation programs for these elements of general plans: Public Services and Facilities; Parks and Recreation; Open Space; and Transportation.

Cities and public agencies may choose to “bank” land for future use – for example, by purchasing land today that may be the site of a future park, affordable housing development,

etc. For planned transportation improvements, public agencies may preserve rights-of-way for future use.

## C. Economic Development Programs

### Definitions

Economic development program: A process intended to create wealth by mobilizing human, physical, natural, and capital resources to produce marketable goods and services. Economic Gardening is a particular strategy that focuses on nurturing local businesses.

### Discussion

The role of the public economic developer is to foster the growth and retention of business activity and, through a healthy local economy, provide employment opportunities and a strong tax base. Economic development programs typically are concerned with:

1. Retaining existing business and industry
2. Attracting business (manufacturing, service, or nonlocal government)
3. Nurturing small and start-up businesses
4. Developing and financing facilities that help capture business or recycle local funds

Recently, local governments are implementing Economic Gardening programs to nurture local businesses and help local entrepreneurs to grow their companies. Economic gardening programs generally focus on providing technical assistance such as information and marketing analysis that are generally only available to larger companies, as well as assistance with strategic planning. Economic gardening may also include the provision of infrastructure or quality of life amenities that keep the community attractive for entrepreneurial people.

### Relationship to Long-Range and Specific Plans

While it is true that a long-range view of the desired future economic condition of a community should be considered, most economic development actions are undertaken within a very short-range time frame, to solve an immediate problem.

The long-range plan may appropriately contain long-range economic goals, but a short-range economic plan, containing specific objectives and strategies, is needed for an action program.

## D. Housing Programs

**Definition:** Programs intended to provide housing for residents of a local jurisdiction by implementing the policies, strategies, and development proposals in long-range and Specific plans.

### Purpose

Housing programs can help meet the needs of the community by ensuring the provision of housing at a range of prices; encouraging a diversity of housing types; and encouraging

housing that is located conveniently to employment and public and private facilities. Housing policies can also help stabilize neighborhoods.

### **Discussion**

The shortage of affordable housing is considered in many jurisdictions to be a social problem that requires immediate attention, as well as a challenge to attracting employees, and a potential cause of traffic congestion as workers commute from more affordable areas.

Because household size and housing needs vary, a variety of housing types may be needed to meet needs based on preference, household size, life stage, and disability status. This variety may include large and small detached homes, attached townhomes, apartments and condominiums.

Housing programs may also be concerned with streamlining regulations or removing regulatory barriers (such as restrictive zoning, opposition to multi-family housing, fees, etc.) that prevent the private sector from providing a variety of housing choices, including affordably-priced housing.

### **Historic Perspective and Current Implementation**

In recent years, housing prices in Northern Colorado have risen much faster than household income. The City of Loveland first addressed housing issues with the creation of a Task Force in 1997. The task force report resulted in the adoption of [Affordable Housing Incentives](#) by the City. In 2004, the City and various sponsors conducted a Housing Study to look in more depth at housing needs in Loveland and strategies to address those needs.

The City of Loveland currently offers incentives for developments where at least 20% of the homes built are designated affordable to persons of low income (up to 80% of the Area Median Income for homeownership and 50% for rental units). Private developers may also provide affordable rental units in order to take advantage of federal tax credits.

The Housing Authority of the City of Loveland (HACOL) is the primary provider of affordable housing in the city. Housing Authorities are governmental entities funded in part by the federal government and making use of state and local grants to provide affordable housing to residents of their community. As of 2005, 4% of Loveland's population was houses by the Housing Authority.

Across the U.S., housing programs are extremely varied. The following factors are usually considered in formulating them:

- Proposed occupancy-by type of occupant (e.g., traditional single family, migrant workers, elderly)
- Proposed occupancy-by income of occupants (e.g., high, moderate, or low income)
- Housing type (e.g., single family detached, single-family attached, apartment, mobile home)
- Ownership (e.g., owner-occupied or rental; also private ownership or public ownership)
- Source of financing (e.g., local savings and loan association, federally insured mortgage, local government bonds)
- Tax provisions (e.g., income tax deduction for mortgage interest, depreciation

- allowance for rental housing)
- Location (e.g., urban, suburban, rural)
- Cost (e.g., land cost, construction cost, taxes, utilities)

### **Relationship to Long-Range and Specific plans**

Housing, as a physical structure, typically has a long life (30 years, 50 years, or more). Housing construction programs have substantial implications on the long-range physical characteristics of the communities in which housing is built. This, in turn, has long-range implications on economic and social conditions.

It is desirable to have an officially adopted short-range housing plan; this may be a functional plan that is an adjunct to the long-range general plan.

## **E. Human Services Programs**

**Definition:** In Loveland, Human Services have been defined as those services that:

- provide food, shelter, physical and mental health care
- prevent crisis, assist in sustaining independent living, and promote a reasonable quality of life.
- value diversity, foster self-sufficiency, treat people with dignity, build self-respect, address issues of safety, and allow people to live free of fear.

Human services programs also include governmental programs at the county level. The Larimer County Department of Human Services provides services which assist individuals and families to achieve self-sufficiency and social well being. Services can include financial assistance for shelter, food and medical care. Services are provided either directly by department personnel, and/or through collaborations or contracts with other community agencies. The County also administers federal programs including TANF (Temporary Assistance to Needy Families) and Foodstamps programs. Overall, many human services programs are delivered by non-profit agencies funded by government grants and private donations.

### **Discussion**

Local Human Services programs are administered through the [Human Services Commission \(HSC\) Grant Program](#), funded through the City's General Fund; and the [Community Development Block Grant \(CDBG\) Program](#), funded by the Department of Housing and Urban Development (HUD). As the City grows, Loveland may be eligible for other federal programs, such as the HOME program grant to provide affordable housing.

The HSC Grant CDBG programs provides grants to non-profit agencies for human services including youth services, health care, childcare, domestic violence services and employment assistance. The Human Services Commission works with the City's Human Services Administrator to allocate grant funds.

### **Relationship to Long-Range and Specific plans**

The Community Development Block Grant Program (CDBG) has its own federally-required planning process. Every five years a Consolidated Plan is created detailing the needs existing in the community, related to housing and human services, and the goals the City would like to achieve within the next five years.

## F. Redevelopment Programs (Urban Renewal)

**Definition:** Urban renewal is primarily the act of revitalizing a failing urban area in order to restore economic vitality and improve the safety of the area, although the urban renewal statute is flexible and can be used for development, as well as redevelopment. Understanding that redeveloping urban areas is much harder and more expensive than new development, Colorado has empowered local authorities with certain tools, including tax increment financing, to encourage urban renewal activities. All 50 states have some form of urban renewal law. (Colorado Municipal League)

Redevelopment is a broader category than urban renewal; redevelopment may be encouraged with tools other than an Urban Renewal Authority (URA). Other urban redevelopment programs include local, state and federal incentives such as Enterprise Zone tax credits and Brownfields programs to clean-up and redevelop potentially contaminated sites (called Brownfields). This section, however, will mainly discuss URA's.

### Purpose

Generally, the purpose of the Urban Renewal Authority is to eliminate "blight" in the community through the revitalization of distressed areas, both commercial and residential. The laws governing a URA are described in the Colorado State Statutes. The specific actions and activities of the URA are described in "urban renewal plans" for all or portions of the URA area. (City of Fort Collins)

Blight is the legal term given to a piece of property when four of the 11 criteria outlined in the statute are met. These factors range from dilapidated buildings, to land title problems, and collectively must be considered to be a threat to the health, safety, peace or welfare of a community, in order for a finding of "blight" to be made. (Colorado Municipal League)

Re-development of previously developed land helps maintain a community's vitality and sustainability by providing living, shopping and employment opportunities near the central city; making use of existing infrastructure networks; and facilitating the use of walking, cycling, or public transit. However, the development of these sites is harder than development in "greenfields" (previously undeveloped) sites.

The City of Loveland has created Urban Renewal Areas and used the Urban Renewal Area tool, pursuant to the Colorado Urban Renewal Law, to encourage redevelopment in the downtown. The City has also used Urban Renewal to promote the development of lands near the I-25/US 34 interchange.

The City of Loveland Urban Renewal Plan for downtown was adopted in October 2002 pursuant to the Colorado Urban Renewal Law. The Plan provides the URA Board of Commissioners (a.k.a. City Council) with authorization to use urban renewal powers, and implement the strategy to redevelop Downtown Loveland. The following urban renewal goals are identified in the Plan:

- Eliminate and prevent conditions of blight which constitute an economic and social liability to the community
- Prevent the physical and economic deterioration of the Urban Renewal Area
- Attract capital investment in the downtown, and assist in the retention and expansion of existing businesses, thus strengthening the City's economic base
- Create a stable tax base
- Facilitate the development of mixed-use projects in the downtown area

**Historical Perspective and Current Implementation:**

The federal government, which for many years was a major sponsor of redevelopment, no longer funds the program. However, the legislation that permits cities and counties to engage in the activity still exists. Today, redevelopment tends to focus on the provision of public facilities, incentives, assistance, and the promotion of redevelopment opportunities; involuntary acquisition of land for a public purpose (called *eminent domain*) is infrequent and often controversial.

Under Colorado law, local governments may establish Urban Renewal Authorities to oversee Urban Renewal Areas. Urban Renewal Areas allow for *tax increment financing (TIF)*. Under tax increment financing, a "base" tax is established at the time the Urban Renewal Area is established, based on the existing sales (for sales tax) or valuation of property (for property tax) within the area. The base tax continues to be divided among the taxing entities (i.e. the City; the County; the School District; and any other taxing districts). As sales or property values increase within the URA, all or part of additional sales and property tax revenue generated above the base is retained to pay for public improvements within the URA areas. URA's do not exist indefinitely but for a specified period of time (up to 25 years under Colorado law).

Loveland has three urban renewal areas: the downtown URA (created in 2002); the US 34/Crossroads Corridor URA (created in 2004), and the Block 41 – Finley's Addition URA (the Lincoln Place development downtown). For details of each URA, see the City's Urban Renewal Authority Status Reports (2005).

In 2006, the Colorado legislature made some changes to the state statutes governing urban renewal and eminent domain. These changes allow counties to contest the creation of Urban Renewal Authorities where more than ten percent of the land has been in agricultural use. These changes also preclude the use of eminent domain to condemn land and transfer that land to a private entity for economic development purposes. (Colorado Municipal League)

In addition to the tax increment financing such areas provide, other state and federal grants, including those for Historic Preservation and the Community Development Block Grant, may be used.

**Relationship to Long-Range and Specific Plans**

The plan developed for a redevelopment project area is a form of a short-range area plan. This plan must be consistent with the goals and policies of the long-range general plan. Tax increment financing provided to an Urban Renewal Area may last up to 25 years.

## G. Capital Improvements Programming and Capital Budgeting

**Definition:** "Capital improvements program" or "CIP" means the city of Loveland's most current adopted budget, which includes a five-year program for providing community facilities and includes the anticipated date by which community facilities will be constructed or when the capacity added by community facilities will be available. These facilities include, but are not limited to: major expenditures for police and fire protection, major street repairs and new construction, major repairs and new construction for sanitary sewers, public water collection and distribution systems, storm sewer collection and parks, recreation and open space. Land acquisition is part of the CIP.

### **Purposes**

The purposes of capital improvement programming are to:

1. Identify present and future needs for physical improvements in a local jurisdiction
2. Identify the potential costs of requested improvements
3. Identify the possible sources of revenue to pay for the requested improvements
4. Provide decision makers with an orderly procedure for setting priorities among requested improvements
5. Promote coordination of construction programs among various public agencies and private interests
6. Provide a strong and useful tool for implementing local growth management programs
7. Provide an effective tool for implementing the local general plan; one that requires an annual review of issues, trends, and priorities

### **Relationship to Long-Range and Specific Plans**

The City periodically prepares facility plans for streets, sewer, and water services. These plans involve conducting inventories of the existing services and hardware and evaluating expected future needs. As part of this process, areas for future service are identified and routes for the extension of services are depicted. This rational evaluation of current and future needs supports the careful and fiscally responsible provision of services. Knowledge of future service needs and abilities also integrates with the growth policy by helping to identify desired growth areas.

The CIP process allows local governments to properly budget for expenditures of projects identified in the comprehensive plan and set a general timetable for project implementation. Its priorities may not be driven by the planning goals and objectives, but by political and economic realities. Thus, local officials must embrace the planning objectives dealing with capital improvements before they can be implemented.

## H. 2020 Transportation and 2020 Street Plan

***Note: These plans will be updated in 2006 with the 2030 Transportation plan. The information below relates to the 2020 plans.***

**Definition:** The Transportation Master Plan (2020 Plan) is a 20-year plan for the overall roadway and transportation system. The 2020 Transportation Plan addresses trends and

provides a summary of the considerable research, analysis, and public participation that have contributed to the preparation of this document over the last two years.

The Transportation Plan is not a detail-oriented document. It is intended to establish transportation policies and to identify future improvement projects without determining the actual design. The plan lists the policies and goals city staff and elected officials will use for transportation decision-making over the next 20 years.

The 2020 Street Plan is the street component of the 2020 Transportation Plan. The proposed street improvements for 2020 are illustrated on the proposed street network map.

**Purpose:**

The primary purpose of the Transportation Plan is to provide a thorough yet easily understandable document that guides transportation decision making toward a future desirable to the community of Loveland. The 2020 Transportation Plan looks at all modes of transportation—bike, pedestrian, transit, and automobile—and creates a long-term plan for improving Loveland's transportation systems.

The primary goal of the recommended street improvements is to maintain the overall ease of travel as the city grows while meeting or exceeding the following *level of service* (LOS) expectations:

- LOS C for state highways and arterials,
- LOS B for collectors, and
- LOS A for local streets.

In all cases, facilities should not exceed six lanes regardless of LOS. To accomplish these goals, the plan proposes constructing new streets based on current street standards, widening existing streets and adding through lanes, adding center turn lanes, adding turn lanes at intersections, and improving signalization throughout the city.

**Historical Perspective and Current Implementation:**

The Transportation Engineering Division within the City of Loveland Public Works Department oversees the design, review, inspection, construction and maintenance of portions of the over 250 miles of existing streets. Included within this area is the implementation of the City of Loveland's Transportation Master Plan (2020 Plan), a 20-year plan for the overall roadway and transportation system. The division manages the City's Capital Improvement Program (CIP) for all City street and bridge projects, including the scheduling, engineering design, and budget control from inception through construction as specified in the Transportation Master Plan.

**Relation to Short-Range and Long-Range Plans**

Loveland's land use plan anticipates substantial new commercial and employment development along east Eisenhower Boulevard and the I-25 corridor. New residential development will likely be predominantly single family in the northwestern and southeast sectors of the city. Additional industrial development is forecast near and east of the airport, and new schools will be required to serve the growing population.

These factors will all have a dramatic effect on the future of Loveland's transportation system. Mobility in the community plays a large role in the standard of living for residents. A well-balanced, well-maintained transportation system is critical for sustaining Loveland's high quality of life.

## I. Transportation System Management (TSM)

### **Definitions**

Transportation System Management (TSM): A short-range program to improve the efficiency of the existing transportation system by more effective use of facilities.

Transportation Demand Management: Projects which provide planning, marketing, education, and management support for programs which will reduce growth of Vehicle Miles Traveled (VMT) and will encourage a shift in mode from Single-Occupancy Vehicles (SOV) travel in the region. Examples of such programs could include ridesharing, preferential parking, and telecommuting.

### **Purpose**

As stated in the definition above, the purpose of TSM is to improve local transportation by using a variety of management measures, without resorting to substantial capital investment in new facilities. It could include projects and studies related to issues such as intelligent transportation systems (ITS), access management, traffic signal systems, etc.

### **Historic Perspective and Current Implementation:**

TSM measures are many and varied. They include:

- Traffic engineering improvements (e.g., channelization, bus turnout lanes, improved signage)
- Traffic control improvements (e.g., traffic signal coordination)
- Freeway management strategies (e.g., high occupancy vehicle lanes, ramp metering)
- Ride-sharing programs
- Parking management Transit service improvements
- Changes in work schedules, fares, and tolls
- Providing for pedestrian and bicycle movement

### **Relationship to Long-Range and Specific plans**

TSM is clearly related to specific plans and planning.

## J. Federal Transportation Programs

### **Definition**

**SAFETEA-LU:** On August 10, 2005, President George W. Bush signed the Safe, Accountable, Flexible, Efficient Transportation Equity Act: A Legacy for Users (SAFETEA-LU). SAFETEA-LU authorizes the Federal surface transportation programs for highways, highway safety, and

transit for the 5-year period 2005-2009.

### **Purpose**

SAFETEA-LU addresses the many challenges facing our transportation system today – challenges such as improving safety, reducing traffic congestion, improving efficiency in freight movement, increasing intermodal connectivity, and protecting the environment – as well as laying the groundwork for addressing future challenges. SAFETEA-LU promotes more efficient and effective Federal surface transportation programs by focusing on transportation issues of national significance, while giving State and local transportation decision makers more flexibility for solving transportation problems in their communities.

Significant features of TEA-21 include:

- *Safety* – SAFETEA-LU establishes a new core Highway Safety Improvement Program that is structured and funded to make significant progress in reducing highway fatalities. It creates a positive agenda for increased safety on our highways by almost doubling the funds for infrastructure safety and requiring strategic highway safety planning, focusing on results. Other programs target specific areas of concern, such as work zones, older drivers, and pedestrians, including children walking to school, further reflect SAFETEA-LU's focus on safety.
- *Equity* – The new Equity Bonus Program has three features – one tied to Highway Trust Fund contributions and two that are independent. First, building on TEA-21's Minimum Guarantee concept, the Equity Bonus program ensures that each State's return on its share of contributions to the Highway Trust Fund (in the form of gas and other highway taxes) is at least 90.5 percent in 2005 building toward a minimum 92 percent relative rate of return by 2008. In addition, every State is guaranteed a specified rate of growth over its average annual TEA-21 funding level, regardless of its Trust Fund contributions. Selected States are guaranteed a share of apportionments and High Priority Projects not less than the State's average annual share under TEA-21.
- *Innovative finance* – SAFETEA-LU makes it easier and more attractive for the private sector to participate in highway infrastructure projects, bringing new ideas and resources to the table. Innovative changes such as eligibility for private activity bonds, additional flexibility to use tolling to finance infrastructure improvements, and broader loan policies, will all stimulate needed private investment.
- *Congestion Relief* – Tackling one of the most difficult transportation issues facing us today – congestion – SAFETEA-LU gives States more flexibility to use road pricing to manage congestion, and promotes real-time traffic management in all States to help improve transportation security and provide better information to travelers and emergency responders.
- *Mobility & Productivity* – SAFETEA-LU provides a substantial investment in core Federal-aid programs, as well as programs to improve interregional and international transportation, address regional needs, and fund critical high-cost transportation infrastructure projects of national and regional significance. Improved freight transportation is addressed in a number of planning, financing, and infrastructure improvement provisions throughout the Act.
- *Efficiency* – The Highways for LIFE pilot program in SAFETEA-LU will advance longer-lasting highways using innovative technologies and practices to speed up the construction of efficient and safe highways and bridges.

- *Environmental Stewardship* – SAFETEA-LU retains and increases funding for environmental programs of TEA-21 (the former federal Transportation Act) and adds new programs focused on the environment, including a pilot program for nonmotorized transportation and Safe Routes to School. SAFETEA-LU also includes significant new environmental requirements for the Statewide and Metropolitan Planning process.
- *Environmental Streamlining* – SAFETEA-LU incorporates changes aimed at improving and streamlining the environmental process for transportation projects. These changes, however, come with some additional steps and requirements on transportation agencies.

### **Discussion**

Federal transportation money is passed through the State of Colorado and the North Front Range Metropolitan Planning Organization (NFRMPO). Metropolitan Planning Organizations are required in urbanized areas of over 50,000 people. The NFRMPO Council administers the region's transportation and air quality planning processes, giving local governments a voice in regional transportation planning. The Council is composed of one representative from each of the member governments, Berthoud, Evans, Fort Collins, Garden City, Greeley, Johnstown, Larimer County, LaSalle, Loveland, Milliken, Timnath, Weld County, and Windsor, and one representative each from the state's Air Quality Control Commission and Transportation Commission.

NFRMPO is a nonprofit public organization funded through federal and state grants, and local funds. The goal of the NFRMPO is to enhance air quality and mobility among northern Colorado communities, and between the North Front Range and the Denver Metro area, by developing cooperative working relationships and financial partnerships among our member governments, the Colorado Department of Transportation (CDOT), Federal Highway Administration (FHA), the Federal Transit Administration (FTA), and the private sector.

### **Relationship to Long- Range and Specific Plans**

The Loveland 2030 Transportation Plan and the North Front Range Metropolitan Planning Organization (NFRMPO)'s 2030 Regional Transportation Plan (and future plan updates) will guide the spending of transportation funds.

Specific plans are being prepared to meet transportation needs in Northern Colorado in the next 20-30 years. The largest of these plans is the North I-25 Front Range Corridor Study, which explores alternatives for the Highway 25 corridor, including rail alternatives. Other studies relate to US Highways 34 and 287 and State Highways 60 and 392. All of these plans involve a public process and Environmental Impact Assessments. These plans often include "Preferred Alternatives" and "Fiscally Constrained Alternatives" based on the amount of funding that may become available.

## **IV. Private Sector Plan Implementation Programs**

### **A. Private Construction Programs**

**Definition:** Construction of structures, utilities, roads, or other facilities paid for by private enterprise. The ratio of private investment to public investment in new construction in 1992 was about 2.7 to 1.

#### **Discussion**

Private investment is the dominant source of funding for projects that change the physical characteristics of our urban environments.

Planners concerned with implementing the physical aspects of a general plan must seriously consider the role of private enterprise. Private enterprise builds most of our urban areas, including infrastructure improvements such as local roads and sidewalks (in new subdivisions), new turn lanes (required by new commercial development), and other public infrastructure.

#### **Relationship to Long-Range and Specific plans**

Because most residential, commercial and industrial facilities will be built by private enterprise, the role of private enterprise must be taken into account in both long- and short-term planning. Regulations, fee structures, and the like enacted by local government will affect the types of projects built in a community.

Regulations may serve as a barrier to development when they conflict with market demand. Some regulations may also restrict certain types of development, such as more affordable attached housing or shopping opportunities, that is in demand. On the other hand, regulation may provide for improved aesthetics, pedestrian and traffic circulation, safety and efficiency that helps a community achieve its desired image and keeps properties marketable well into the future. By requiring adequate community facilities such as roadways and stormwater facilities, local government can ensure the provision of public infrastructure without impacting the taxpayer. Some areas, such as previously developed infill sites, may be difficult to develop without streamlining regulations or providing government incentives.

### **B. Public-Private Partnerships**

**Definition:** A Public-Private Partnership is a contractual agreement between a public agency (federal, state or local) and a for-profit corporation. Through this agreement, the skills and assets of each sector (public and private) are shared in delivering a service or facility for the use of the general public. In addition to the sharing of resources, each party shares in the risks and rewards potential in the delivery of the service and/or facility.

#### **Discussion**

Public-private partnerships play an important role in development and redevelopment.

Government may provide or pay for public facilities, such as shared parking, street and sidewalk improvements, or other facilities, in conjunction with private provision of residential and commercial developments that meet area planning goals, such as redevelopment. In Loveland, these have often been carried out through Urban Renewal Areas.

### **Relationship to Long-Range and Specific plans**

Public-private partnerships can be critical in achieving goals of long-range plans, such as area plans, redevelopment and urban renewal plans, cultural services plans, etc.

## **C. Homeowner's Associations (HOA's) and Private Restrictions**

**Definition:** A homeowners association is an organization comprised of all owners of units in a housing development. In Colorado, Homeowners' Associations (HOA) are governed by the Colorado Common Interest Ownership Act and are therefore governed by an elected board.

Most new developments that real estate developers build today are common-interest developments, a category that includes planned-unit developments of single-family homes, condominiums, and cooperative apartments. Before the first unit is sold in one of these developments, the developer records restrictive covenants on all of the properties. These "run with the land," meaning that all successive buyers are bound by the same covenants as the original purchaser. Other associations are informal and not forced upon residents; these are often called neighborhood associations.

### **Discussion**

Today, most new developments have HOA's because they are required to maintain some basic common elements. At a minimum, homes built in new developments will have to maintain common areas of open space, required by the City, and stormwater detention facilities required by federal regulations. HOA's may additionally:

- Provide for architectural control
- Set standards for property maintenance
- Provide facilities for the use of all property owners, such as tennis courts, swimming pools, golf courses, club houses, etc.
- Require property owners to pay for the costs of constructing and maintaining the common facilities

Most HOA's maintain capital reserves to fund future maintenance and upgrades; this is particularly true of condominium communities.

HOA's are governed by a board elected by the homeowner members; the bylaws of the HOA must meet the requirements of the Colorado Common Interest Ownership Act. This Act governs how HOA boards are elected, when meetings must be announced and held, what information HOA's must provide to their members; procedures for calling special meetings or elections; procedures to be followed when a homeowner is in default on HOA dues; and so forth.

Some see HOA's as a way of providing public or common goods, such as open space and

recreation facilities, that may or may not otherwise be provided by government. Others see HOA's as limiting individual homeowner's rights – because HOA's are private organizations, they have more power than government to regulate aesthetics, for example. Often, homeowners seek help from the City when they have a conflict with their HOA. However, the relationship between the HOA and individual is a private contract and so is enforced by courts. Many larger communities have neighborhood or community mediation services that can mediate disputes if both parties agree to mediation.

### **Relationship to Long-Range and Specific plans**

City regulations such as open space requirements create public goods that must be maintained by HOA's. In planning for recreational facilities, pocket parks, neighborhood open space and facilities, water conservation, and so forth, the role of HOA's and the role of the local government must be taken into account.

Older areas of town largely do not have HOA's. These areas may benefit from neighborhood planning or neighborhood organizations to provide some of the amenities and stability offered by HOA's.

## **D. Deed Restrictions and Covenants**

**Definition:** A deed restriction is a regulation or restriction that is made a part of the deed to a parcel of property. Deed restrictions may be made for a specified period of time, or may "run in perpetuity" (i.e., continue indefinitely).

Deed restrictions are enforced by private parties who have legal standing to do so.

### **Discussion**

Deed restrictions establish limits on how private properties may be used. They can have many different forms, such as: establishing easements over property for roads, trails, utility locations; restrictions on building heights; restrictions on the architectural style of buildings; restrictions on resale for affordable housing; etc.

Some deed restrictions are found in covenants, conditions, and restrictions (CC&Rs) which are officially recorded with a county recorder.

The City of Loveland, like many cities with for-sale affordable housing programs, also requires a deed restriction on units sold as qualified affordable units. The restriction lasts twenty years; during that time, any resale of the unit must be to a household meeting the income requirements for affordable units; or the seller must pay a portion of the appreciation to the Affordable Housing fund to help create additional affordable housing.

### **Relationship to Long-Range and Specific plans**

Deed restrictions typically have a long life, and are more relevant to long-range planning than specific planning.

## **IV. Plan Relationships and Consistency**

### **A. Relationship of Specific Plans to the General Plan**

A number of characteristics of specific plans are cited in Anderson's *A Guide to Preparing Urban Plans (2005)*:

1. Specific plans should represent a bridge between present conditions and the planned distant future, as conceptualized in the general plan.
2. The specific plan should be thought of as the first five-year increment of development of the general plan.
3. The specific plan should be considerably more specific than the general plan. Specific plans should usually make specific recommendations concerning projects and programs; general plans usually should not.
4. The general plan should emphasize general goals and policies. The specific plan should contain specific objectives that show how some of the general goals of the long-range plan are to be achieved. It should contain specific policies. It should have descriptions of action programs for implementing the plan.
5. It is important to prepare the general plan first, so that it will provide a far-sighted vision of the desired future. The specific plan should follow the general plan, and should be considered a major vehicle for implementing it.

In Loveland, specific plans may be classified as single-topic plans, such as Transportation, Parks and Recreation, or Natural Areas plans; or area plans such as corridor plans or neighborhood/area plans.

### **B. Consistency between Plans and Plan-Implementing Programs**

Many public and private plans, programs and projects, such as housing authority projects, open space acquisition, park dedications, parking projects, power line location, redevelopment plans, and subdivisions, may be consistent with the general plan if they further the goals contained within the general plan. (Anderson, 2005)

The consistency of the zoning ordinance with the Comprehensive Plan often poses problems for those jurisdictions with long-range plans. Zoning often is enacted to reflect current or near-future market conditions. Long-range plans, including the *Land Use Plan*, reflect conditions the City plans to bring about sometime within the next 20 years or so.

Very often a long-range plan will indicate that some vacant land should be developed for urban purposes in the distant future. This is indicated on the *Land Use Plan*. Note, however, that this future land use pattern is based on the premise that the infrastructure needed to serve it will be built, and that there is a reasonable probability that there will be a societal and a market need for the new development. Therefore, a neighborhood commercial center indicated on land use plan does not mean the land should be zoned commercial today. A primary example is land designated for low-density residential development on the land use plan that is currently not annexed into the city, or is zoned developing resource.

## C. Relationship of Local Plans to Regional Plans

Regional plans come in a variety of forms. The Larimer County Master Plan (and Land Use Plan) and its components address land use in the region, including cooperation and consistency in planning in Loveland's Growth Management Area and areas of influence. The North Front Range Metropolitan Planning Organization (NFRMPO) 2030 Regional Plan addresses regional transportation and air quality needs. The plan guides investments in the transportation system in the region. The plan includes a list of improvement projects, including highway, rail, bike/pedestrian, transit, system management, and demand management improvement projects. Other entities, such as Larimer County Parks and Open Space, prepare their own plans. State-level plans, particularly the Colorado Department of Transportation (CDOT)'s corridor plans, are important to consider.

All of these plans will directly impact the future land use, traffic patterns and characteristics of our region and must be taken into account when preparing plans. Likewise, it is beneficial to the City of Loveland to be an active participant in planning at the regional level.

## References

The original framework and parts of the text for this section was initially borrowed from the book, *Guidelines for Preparing Urban Plans* (1995), by Larz Anderson. Wherever possible, information from Loveland's Municipal Code or various departments, boards and commissions was used. Other sections were borrowed from local plans from various jurisdictions. The following sources were cited in sources used to put together this Guide.

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## **Appendix B: COMPREHENSIVE MASTER PLAN GLOSSARY OF TERMS**

### **100-year Flood Plain**

The area subject to flooding during a storm that is expected to occur on the average of once every 100 years, based on historical data.

### **500-year Flood Plain**

The area subject to flooding during a storm that is expected to occur on the average of once every 500 years, based on historical data.

### **Accessory Dwelling Unit**

A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. Also called "in-law" unit or "granny flat." [Section 18.48.060](#). Also see "Secondary Dwelling Unit" (18.04.030.K).

### **Active Living**

A way of life in which physical, social, mental, emotional and spiritual activities are valued and are integrated into daily living (World Health Organization). In planning terms, active living communities are communities that facilitate opportunities for active living, with particular emphasis on older adults.

### **Active Recreation**

Recreational activities that require the use of organized play areas, such as playing fields, swimming pools, and basketball courts. Contrasted to "passive recreation" which does not require the use of such areas.

### **Activity Center Mixed Use Categories (Land Use Plan)**

Land use categories, identified in the Land Use Plan, that are meant to serve as centers for commerce and activity, as well as incorporating residential uses. They include: Community Activity Centers; the Downtown Activity Center; Neighborhood Centers; and the Regional Activity Center.

### **ADA**

See "Americans with Disabilities Act"

### **Adaptive Reuse**

A process through which an older building or site, particularly one with historic value, is rehabilitated or adapted to meet current codes and respond to current market demand for commercial or residential space.

### **Adequate Community Facilities (ACF)**

Facilities and services (including water and sewer systems, fire protection and roads) that are available and have the capacity to serve new development without reducing levels of service below established minimum standards.

### **Adopted Level of Service**

The level of service (LOS) standards as adopted in referenced appendices to the municipal code.

### **Affordable Housing**

Housing that can be rented or purchased by a household with very low-, low-, or moderate-income for less than 30 percent of that household's gross monthly income. Often refers to housing either managed by a non-profit for the purpose of providing affordable housing, or whose resale price or rent is somehow restricted.

**Affordable Housing Commission**

The affordable housing commission consists of nine members appointed by the city council to advise the council and staff on all matters pertaining to affordable housing in Loveland, including studying the dimension and scope of the need for affordable housing; reviewing existing affordable housing incentives and policies; and developing specific incentives and regulatory-based strategies to increase, preserve, and rehabilitate affordable housing in Loveland. (Ord. 4767 § 2, 2003; Ord 4762 § 1, 2003)

**Affordable Housing Fund**

A City maintained fund for the purpose of receiving all revenues related to affordable housing programs and services. The fund and any interest earned in that fund shall be for the specific use of those programs and services as determined by the City Council. The fund currently can collect fees from the sale of deed-restricted housing units (see below) but does not have its own funding source.

**Agenda for the 90s**

The City's first major effort at comprehensive planning, involving a public process and completed in 1994. The Agenda for the 90s specified planning activities, such as Land Use Planning, that were completed in the ten years following the Agenda's adoption. The Agenda for the 90s has been replaced by the Comprehensive Master Plan Update of 2005.

**Agricultural District**

A voluntary district within Larimer County in which producers who volunteer to participate in the preservation of agricultural land can receive a package of incentives.

**Airport Influence Area**

The purpose of an Airport Influence Area is to recognize the benefits and potentially adverse impacts that occur within certain distances from public aviation facilities and to provide a policy framework to minimize these impacts as well as protect the safety and efficiency of aircraft operations. As a result, the AP Airport Zoning District was created. (Larimer County Master Plan, Land Use 3.3.3)

**Alleyway**

A public way with less width than a street and designated for special access to the rear of buildings. (see Larimer County Urban Street Standards, "alley")

**Alluvial Deposit**

Fine soils from eroding land forms deposited by streams and other flowing waters.

**Alternative Energy Technology**

Technology that facilitates the use of renewable (non-fossil fuel) energy resources.

**Alternative Energy Source**

Any of a number of energy sources that do not rely on fossil fuels. Alternative energy sources include sunlight, wind, cogeneration, and biomass.

**Amendment**

A formal City Council change or revision to the Comprehensive Master Plan, including either the Plan's text or its maps.

**Americans with Disabilities Act (ADA)**

Federal legislation specifying provisions to be made in the design (or redesign) of buildings, parking, and outdoor areas to remove barriers for persons with disabilities and guaranteeing equal opportunity in public accommodations, transportation and government services.

**Annexation**

The process by which land is added to the city in accordance with the provisions of the Colorado Revised Statutes and code.

**Appeal**

The process by which an individual, group or entity obtains formal review of a decision.

**Aquifer**

An underground water-bearing layer of permeable rock, sand, or gravel through which water can seep or be held in natural storage.

**Art in Public Places Program**

In 1985, Loveland was the first city in Colorado to adopt an Art in Public Places ordinance, designating one percent of the city's capital construction projects of \$50,000 or more for the purchase of art. Sculpture and 2-dimensional artwork adorn city buildings, parks and public spaces.

**Arterial**

Major roadway mainly serving through-traffic; takes traffic to and from expressways and freeways; provides access to adjacent properties. An example is Eisenhower Blvd. (Larimer County Urban Street Standards.)

**Assessment District**

A procedure to pay for capital improvements wherein bonds are sold and obligation for payment is shared by property owners within the district. Also called a Special District.

**Assistive Technology**

A generic term that includes assistive, adaptive, and rehabilitative devices and the process used in selecting, locating, and using them. AT promotes greater independence for [people with disabilities](#) by enabling them to perform tasks that they were formerly unable to accomplish, or had great difficulty accomplishing, by providing enhancements to or changed methods of interacting with the [technology](#) needed to accomplish such tasks.

**At Risk Units**

Housing units that may lose their federal subsidies due to expiring contracts under curtailed federal housing programs. Such units are "at risk" of being converted to market rate housing.

**Auto-oriented**

A form of development that depends on exposure to auto traffic and presumes people will use cars to travel to and from the site. Often accompanied by high minimum parking standards.

**Avenue**

A limited-distance, free movement thoroughfare connecting civic locations; generally a tree-lined street with a planted median. An example is Mountain Avenue in Fort Collins. Avenues are not currently defined in the Larimer County Street Standards. Also see Boulevard.

**Average Household Size**

The number of persons in the City living in households divided by the total number of households in the City. Excludes persons living in group quarters.

**Baseline Rate**

A utility rate structure that provides all customers with enough energy (or water, etc.) to meet basic needs at an affordable cost; higher rates are charged for amounts used beyond the base consumption level.

**Best Management Practice (BMP)**

Programs, technologies, operating methods, or other measures that control, prevent, or reduce pollution.

**Bicycle Facilities**

A general term denoting improvements and provisions made by public agencies to accommodate or encourage bicycling, including parking facilities, mapping of all bikeways, and shared roadways not specifically designated for bicycle use.

**Bicycle Lane (Bike Lane)**

The portion of the shoulder or roadway that has been designated by striping, signing, and pavement markings for the preferential or exclusive use of bicyclists. (Larimer County Urban Street Standards)

**Bicycle Path (Bike Path)** – A bikeway physically separated from motorized vehicular traffic by open space or barriers and either within the City right-of-way or within an easement. (Larimer County Urban Street Standards)

**Bicycle Route (Bike Route)**

A segment of a bicycle system, designated by the City. Bicycle routes have appropriate directional or informational markers, with or without specific bicycle route number. (Larimer County Urban Street Standards)

**Bikeway**

Any road or path that is designed for bicycle or pedestrian traffic, but not necessarily for their exclusive use. (Larimer County Urban Street Standards)

**Bicycle Boulevard**

A low volume through-street where bicycles have priority over cars, conflicts between cars and bicycles are minimized, and bicycle travel time is reduced by removal of stop signs and other impediments to bicycle travel. Bicycle Boulevards are not currently defined in Larimer County or the City of Loveland.

**Big Box Development**

Stores that typically occupy more than 50,000 square feet, with typical ranges between 90,000-200,000 sq. ft. Big boxes are generally large, rectangular single-story buildings with standardized facades and sufficient parking as auto-oriented developments; more recently urban, infill, and multi-story big boxes have been built around the United States.

**Blight (Blighted area)**

The legal term given to a piece of property when four of the 11 criteria outlined in the statute are met. These factors range from dilapidated buildings, to land title problems, and collectively must be considered to be a threat to the health, safety, peace or welfare of a community, in order for a finding of "blight" to be made.

**Boulevard**

A roadway characterized by a landscaped median and planting strips on each side. Sometimes called an Avenue.

**Brownfield**

Real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant (Public Law 107-118 (H.R. 2869) - "Small Business Liability Relief and Brownfields Revitalization Act" signed into law January 11, 2002). The U.S. Environmental Protection Agency (EPA) offers Brownfields grants to clean up and redevelop brownfields in a way that provides public benefit.

**Bufferyard**

An area of land separating two distinct land uses that acts to soften or mitigate the effects of one land use on the other. Required by the City's Site Development Performance Standards.

**Buildable Land**

Land that, under the current land use plan and natural constraints, can be built upon.

**Building Envelope**

The two dimensional space within which a building or structure is permitted to be built on a lot.

**Buildout**

The point at which all land eligible for development under the Comprehensive Plan has been developed to its maximum allowed level.

**Business Outreach**

City programs that convey information to local businesses, receive input from local businesses regarding their needs, and assist businesses in meeting these needs.

**Business Retention**

City programs aimed at supporting, retaining, and sustaining local businesses.

**Capacity**

The maximum demand that can be accommodated by a community facility without exceeding the adopted level of service.

**Capital Improvements Program (CIP)**

The City of Loveland's most current adopted budget, which includes a five-year program for providing community facilities and includes the anticipated date by which community facilities will be constructed or when the capacity added by community facilities will be available.

**Capital Expansion Fees**

One-time fees paid by new development for the impact of that development on public facilities and infrastructure.

**Central Business District (CBD)**

Major commercial downtown center of a community. See Downtown Activity Center.

**Charrette**

An intensive effort, usually over one or two days, by a variety of interested stakeholders to develop a design solution to a given problem.

**Charter**

Document approved by the voters of the City of Loveland that functions as a "constitution" for the City.

**Citizen**

A person who lives, works, shops, or visits in Loveland.

**Citizens' Finance Advisory Commission**

The citizens' finance advisory commission consists of nine regular members appointed by the city council to review the city's budget in detail and to report to city council on its findings, to evaluate and recommend auditors for use by the city, to review city financial reports, and to review and advise on financial policies.

**City Boards and Commissions**

Boards and Commissions generally appointed by the City Council to serve in an advisory capacity in the area with which they are charged.

**City Council**

Eight-member elected body of Loveland residents responsible for governing the City and making decisions regarding the provision of City services and resolution of civic issues. Regular elections are held on odd-numbered years, with four districts electing two representatives each.

**Civic Use**

Any building or property that serves a public function, including schools, libraries, City Hall, post offices, police and fire stations, and recreational and cultural facilities.

**Cluster; Cluster Development**

A development design which concentrates buildings on a portion or portions of the site to leave the remainder undeveloped and used for agriculture, open space and/or natural resource protection. See Rural Land Use Plan. (Larimer Co. Master Plan)

**Co-housing**

A type of housing characterized by private dwellings with their own kitchen, but also extensive common facilities, shared open space, parking, etc. The common house may include a large dining room, kitchen, lounges, meeting rooms, recreation facilities, library, workshops, and children's space. Usually designed and/or managed by residents. Cohousing communities have been developed in the Front Range from Colorado Springs to Fort Collins.

**Collector Street**

A roadway that collects and distributes local traffic to and from arterial streets, and provides access to adjacent properties. (Larimer County Urban Street Standards)

**Commercial Strip**

A land use pattern characterized by continuous automobile-dependent commercial frontage, usually dominated by front parking lots and long, low buildings oriented towards a highway or arterial street.

**Communications Technologies Commission**

The communications technologies commission consists of seven (7) members appointed by the city council to advise the council or its designee on matters pertaining to communications technologies. The commission shall identify community communications technology needs. The commission shall also evaluate and make recommendations regarding communications franchise applications.

**Community Development Block Grant (CDBG)**

A grant program administered by the U.S. Department of Housing and Urban Development on a formula basis for entitlement communities (including Loveland), and by the State Department of Housing and Community Development for nonentitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

**Community Design Elements**

Design Guidelines adopted by the City in 1996 to direct residential development and redevelopment to enhance "sense of community" and maintain Loveland's character by addressing creating neighborhoods; ecological responsibility; streetscape; neighborhood aesthetics; pedestrian/bike ways; open spaces; historical preservation; and maintenance.

**Community Facility**

Capital improvements provided by the city of Loveland or another governmental entity including, but not limited to facilities for providing water, wastewater, fire protection, emergency rescue services, public schools, parks, stormwater, power, and transportation facilities which are required by Title 16 of the Loveland Municipal Code to be adequate and available as a condition of development approval.

**Community Indicator**

Community indicators are quantitative information about what has often been considered a qualitative subject: the well-being of communities. Because they are numbers, they can be measured and compared over time to find trends that tell communities where they have been and where they are likely headed. Community indicators quantify community well-being in terms of indicator frameworks such as quality of life, sustainability, or healthiness. (Michael Mueller, Community Indicators for Colorado)

**Community Influence Area**

Areas of the county near Loveland where the county will work closely with the City of Loveland in reviewing any development applications.

**Community Park**

A park that serves as a community-wide focal point and provides a wide range of recreation. Community parks are greater than 30 acres and have a service radius (area to be served) of 1 mile or more. (City of Loveland Parks & Recreation)

**Community Separator**

An open space buffer between two or more communities created through tools such as cluster development, open lands acquisition, and other land conservation strategies. See Plan for the Region Between Fort Collins and Loveland.

**Compact Development**

A development philosophy that emphasizes infilling of vacant and underutilized lots before expanding the boundaries of the urban area, and encourages higher residential densities and non-residential development intensity as a means of conserving open space and supporting public transit.

**Compatible**

Capable of existing together without significant conflict or ill effects.

**Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA)**

Legislation passed by Congress in 1980 to address the problem of cleaning up hazardous waste sites; created a national priority list of sites to be cleaned up.

**Comprehensive Plan**

The Comprehensive Plan consists of the General Plan (which guides the Comprehensive Plan), the Land Use Plan and Land Use Plan Map, and numerous related documents including functional plans (such as the Parks & Recreation Master Plan) and area plans that have been adopted.

**Comprehensive Plan Advisory Committee**

37-member ad hoc committee appointed in 1992 by the Loveland City Council to prepare the draft Comprehensive Plan goals, policies, and programs.

**Congestion Management System**

A systematic process for managing congestion that provides information on transportation system performance and on alternative strategies for alleviating congestion and enhancing mobility (Federal Highway Administration). The purpose of the CMS framework is to define congested corridors in the region, develop strategies to mitigate the congestion, and provide a way to monitor the effectiveness of the strategies. FHWA requires that consideration be given first to strategies that reduce single occupancy vehicle (SOV) travel and improve the efficiency of the existing system.

Because the North Front Range Metropolitan Planning Organization was designated a Transportation Management Agency in 2002 as a result of data from the 2000 U.S. Census, it was required to develop a Congestion Management System (CMS) for Federal review by January 8, 2004.

**Conservation Development**

See Rural Conservation Development

**Consolidated Plan**

Locally prepared document required for the receipt of federal housing funds; outlines actions to be taken to provide housing opportunities for low and moderate income households.

**Construction Advisory Board**

The construction advisory board consists of eleven members appointed by the city council to advise the council on all matters pertaining to the regulation of construction activities within the jurisdiction of the city, including, but not limited to, periodic review of uniform codes, subdivision improvement requirements and development standards, together with such other duties as may be designated to it by the city council. The construction advisory board shall be the board of appeals in connection with all codes adopted by reference in Title 15. It shall exercise the powers set forth in [Section 15.04.150](#).

**Continuum of Care Plan**

A community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness (HUD).

**Cooperative Planning Area (CPA)**

The geographic area covered by the Comprehensive Plan beyond the City's immediate urban planning area (Growth Management Area) where urban level development is not appropriate within the next twenty years, but where development might have an impact on the municipality. Development standards in these areas will be developed jointly by the County and municipality. (Larimer County Master Plan)

**Corridor**

Any major transportation route, including freeways, expressways, arterials, or transit lines, and the land uses along these routes.

**Corridor Plan**

A plan document for a corridor (see above) that guides development and redevelopment along that corridor, addressing issues such as community design; beautification; and viewshed protection, where appropriate.

**Corridor Commercial**

A designation in the City Land Use Plan that includes primarily the linear area along major road corridors, with a wide range of commercial and office uses following the pattern of older strip commercial development.

**Cottage**

A small, simple, usually single-story detached dwelling unit.

**Cottage Development**

A grouping of cottages on a single property, often arranged around a common lawn or green area and sharing parking. A housing option for singles, couples, retirees, and small families.

**Council Liaison**

The city council shall have the authority to appoint one or more members of council to serve as non-voting liaisons to any board or commission. Unless otherwise provided, the liaison shall be a non-voting member of the board or commission and the term of such liaison shall coincide with the city's biennial municipal election.

**Council/Manager Government**

A type of municipal government in which the chief executive official is a manager selected by the City Council. Loveland has a Council/Manager Government.

**Creative Class**

A term coined by Richard Florida, the creative class generally includes people engaged in the arts, high technology, entrepreneurship, publishing/writing, and other innovative/creative fields valuable to the local economy.

**Cultural Heritage Tourism**

Tourism based on a region's cultural heritage, including preserved historical landmarks and districts. Cultural Heritage Tourism is addressed in Loveland's Historic Preservation Plan.

**Cultural Services Board**

The Loveland cultural services board consists of seven voting members appointed by the city council to advise council on such policies, procedures, rules, and regulations and other matters as the board believes necessary and proper for the administration, management, and development of the cultural services department and its facilities.

**Customer Service**

In the context of the Comprehensive Plan, refers to courteous treatment of the public, and efficient, responsive delivery of services by City employees.

**Deed Restriction or Encumbrance of "For Sale" Affordable Housing Units**

"For-sale" affordable housing units must be owner-occupied. In consideration of the benefits conferred upon the affordable housing development by the City, if the owner sells the unit to a household that does not meet the City's definition of a qualifying household the owner must pay the City the percent of Net Proceeds

**Density**

For residential uses, the number of permanent residential dwelling units per acre of land. For non-residential uses, density is often referred to as development intensity and is expressed through a ratio of floor area to lot size. See also gross density, net density.

**Density Bonus**

The allocation of development rights that allow a development to include additional residential units or square footage beyond the maximum otherwise allowed by zoning, usually in exchange for the provision or preservation of an amenity at the same site or another location.

**Design Guidelines**

Provisions guiding the design of buildings that are not mandatory but may be used by Staff, the City's advisory boards and commissions, and the City Council in evaluating projects. See *Community Design Element* and *Downtown Urban Design Guide*.

**Design Review**

A process used to administer regulations for the design of structures to ensure that such structures are suitable, harmonious, and in keeping with the general appearance, historic character, and/or style of the structure and/or surrounding area.

**Design Standards**

The design standards set forth in Chapter 16.24 of Title 16 of the Loveland Municipal Code for the purpose of establishing standards for streets, street signs, highway, curb and gutters, traffic control devices, electric and water distribution system improvements, sewer collection improvements and other improvements as required to be constructed as public improvements within all developments within the city.

**Design Standards for Affordable Housing**

The design standards (see above) of Loveland Municipal Code may be modified for subdivisions which are affordable housing developments in accordance with the "Site Development Performance Standards and Guidelines for Affordable Housing" found in chapter 7 of the "Site Development Standards and Guidelines" adopted by the City, so long as the design of the subdivision remains at all times consistent with the overall health, safety and welfare of the future residents of the subdivision

**Detention**

The temporary storage of stormwater overflow; typically in a pond or underground pipes.

**Development**

The physical extension and/or construction of urban land uses. Development activities include subdivision of land; construction or alteration of structures, roads, utilities, and other facilities; installation of septic systems; grading; deposit of refuse, debris, or fill; and clearing of natural vegetative cover for non-agricultural purposes.

**Development standards and guidelines**

Plans and guidelines adopted by reference in the municipal code or as a part of the comprehensive plan including, but not limited to "development standards and specifications governing the construction of public improvements," "fire master plan," "site development performance standards and guidelines," "plat and map digital submission standards," "traffic impact study guidelines and policies," "transportation plan," and "water conservation plan."

**Development Reserve**

Lands designated by the Land Use Plan for future urban development, most likely beyond 15-20 years, depending on market demand.

**Disabilities Advisory Commission**

The disabilities advisory commission consists of twelve members appointed by the city council for terms of three years each. The function of the commission is to study problems relating to disabled persons and their interaction with the community and to advise the city council on such matters. (

**Dispersion of Affordable Housing Units**

Where affordable housing units are part of a residential development also containing market-rate housing, the affordable housing units shall, to the extent possible without creating practical difficulties, be mixed with the other residential units and not clustered together or segregated in any way from market-rate housing in the development.

**Downtown**

The business center of a City or town; in Loveland used to describe the area roughly conforming to the Urban Renewal Area.

**Downtown Activity Center**

A land use designation in the City's Land Use Plan, the downtown business area intended to serve the entire community, encourage preservation of historic character, redevelopment and infill; and encourage a diverse mix of land use, including arts-related uses. Both auto and pedestrian access, and pedestrian circulation within the area, are emphasized.

**Downtown Urban Design Guide**

1994 City Council approved document intended to provide a framework for the design of buildings and public spaces in Downtown Loveland; provisions are advisory, not mandatory.

**Drought-tolerant Landscaping**

See Xeriscape.

**Dwelling Unit**

A room or group of rooms, including living, sleeping, eating, cooking and sanitation facilities, constituting a separate and independent housekeeping unit, occupied or intended for occupancy by one household on a non-transient basis and having not more than one kitchen.

**Easement**

The right to use property owned by another for specific purposes, such as access to another piece of property, conveyance of stormwater, or transmission of gas or electricity.

**Economic Gardening**

A strategy for economic development that focuses on sustaining and growing local businesses through the provision of market assessment and other tools and information that is generally available

only to larger business. Economic gardening was pioneered by Chris Gibbons in Littleton, Colorado. Greeley, Fort Collins, and Loveland have established or are establishing their own economic gardening programs. Economic gardening is seen as a complement or alternative to the use of incentives to lure big businesses.

**E-Government**

Programs that improve citizens' access to government information; facilitate citizen input; improve efficiency; and allow citizens to access government services via the internet.

**Element**

See Plan Element

**Emergency Shelter**

A facility that provides immediate and short-term housing and supplemental services for homeless persons. Emergency shelters are currently located in Fort Collins and Greeley. Loveland's Interfaith Hospitality Network maintains a network of churches that provide shelter for Homeless persons in Loveland.

**Emergency Preparedness**

The act of planning and preparing for a natural or manmade disaster, such as an earthquake or fire.

**Emergency Management Plan**

City document that includes provisions for pre-disaster planning, evacuation, communication, shelter, welfare, public health and safety, and post-disaster recovery.

**Employment Designation**

A designation in the Land Use Plan that is intended for campus-type settings for employment and related commercial uses, to meet regional and community employment needs.

**Environmentally Sensitive Area**

An area with one or more of the following characteristics: (1) slopes in excess of twenty percent; (2) floodplain; (3) soils classified as having high water table; (4) soils classified as highly erodible, subject to erosion or highly acidic; (5) land incapable of meeting percolation requirements; (6) land formerly used for landfill operations or hazardous industrial use; (7) fault areas; (8) stream corridors; (9) estuaries; (10) mature stands of vegetation; (11) aquifer recharge and discharge areas; (12) habitat for wildlife; or any other area possessing environmental characteristics similar to those listed here. (City of Loveland)

**Enterprise Fund**

Funds that are kept separate from the City's General Fund and are required by law to be self-supporting. The State Constitution (TABOR amendment) limits the amount of tax subsidy to 10% of the total operating cost. The City of Loveland enterprise funds as of 2006 are entirely funded by user fees. Enterprise Funds include: Golf; Power; Solid Waste; Water; Storm Water; and Wastewater. See also General Fund.

**Enterprise Zone**

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 various different Enterprise Zone Tax Credits and Incentives to encourage job creation and investment in these zones (State of Colorado office of Economic Development and International Trade).

**Expedited Development Review for Affordable Housing Developments**

The City shall process all applications for affordable housing developments on an expedited time line. Complete applications for affordable housing developments shall be placed ahead of all other complete applications in the review process.

**Expressway**

Major roadway with limited access to adjacent properties; devoted almost exclusively to traffic movement, mainly serving through-traffic.

**Fair Share**

The equitable assignment of a regional need, such as affordable housing, to the individual local governments within that region. Typically used by regional governing entities to assign affordable housing responsibilities to cities and counties, and may be the subject of an intergovernmental agreement. Also used with regard to hazardous materials and special needs housing. Loveland has not entered any fair share agreements.

**Federal Aviation Administration (FAA)**

Federal agency responsible for air safety and regulation of air traffic.

**Federal Emergency Management Agency (FEMA)**

Federal agency responsible for disaster response and assistance in post-disaster recovery.

**Fiber Optic Ring**

A network of Fiber Optic cables installed by the City of Loveland to serve a portion of the electronic data needs of the business and residential community.

**Fire and Rescue Advisory Commission**

The fire and rescue advisory commission consists of nine members, eight appointed by city council for three year terms, and one appointed by the rural fire protection district board of directors from among the district's board members. The commission serves in an advisory capacity to the city council in the implementation of the fire protection master plan and future strategic planning for the fire and rescue department. Additionally, the commission serves in an advisory capacity to the fire chief concerning fire protection, rescue, and emergency management issues. (Ord. 4078 § 1, 1995)

**Flood Plain**

See 100-year and 500-year Flood Plain

**Floor Area Ratio (FAR)**

The gross floor area permitted on a site divided by the total net area of the site, expressed in decimals of one to two places.

**Form Code**

A set of regulations that address the location and physical attributes of building(s) or site(s) by precisely establishing the location and form of structures including setbacks, building heights and other physical features, rather than control development by applying maximum development limits.

**Freeway**

Major roadway with controlled access; devoted exclusively to traffic movement, mainly of a through or regional nature. Local examples include

**Frontage**

The part of a lot that touches a road, street, or watercourse; it is often described as a specific amount such as "60 feet of frontage".

**Front Range Trail**

A trail, to be built by Colorado State Parks with support from counties and communities, that will link existing trails systems along the Front Range with new trail corridors to create a pathway between Colorado's burgeoning population centers from Trinidad to Fort Collins.

**Funding Partners for Housing Solutions**

Funding Partners (FP) is a Community Development Financial Institution (CDFI) serving the state of Colorado. Originally envisioned as a revolving loan pool to promote availability of safe, adequate

housing affordable to working households in the Fort Collins-Loveland market, FP received start-up funding and initial loan capital from both cities to leverage private investment from banks and other private-sector entities.

**Future Street**

A right-of-way that will not be opened or improved for present use as a public way, but the right-of-way is dedicated to the public for future use as a street, and present or future use for the installation of all public utilities. (City of Loveland)

**Gateway**

A point along a roadway at which a motorist or pedestrian gains a sense of having entered the City or a particular part of the City. This impression can be imparted through such things as signs, monuments, landscaping, a change in development character, or a natural feature such as a creek.

**Gathering Place**

A place, other than home or work, where people gather to relax and/or socialize. This may include public spaces, such as plazas and parks, as well as commercial establishments such as coffee shops. These places play an important role in community-building and community identity.

**General Fund**

Fund where most City services to the public are budgeted. These services include City administration and legal services, police and fire protection, parks, recreation, cultural activities, street maintenance and repair, mass transportation, and development review and regulation. By transferring revenues to other funds, the General Fund is also the primary funding source for the Loveland Public Library. The Internal Support Services Fund provides administrative services and facility maintenance for the General Fund Departments and the Capital Projects Fund provides vertical construction, large building maintenance projects, road projects, major equipment purchases, and information technology improvements.

Nearly three quarters of the funding for these services is through taxes, primarily sales and use taxes. The other funding sources are State revenue sharing through motor vehicle fees, road and bridge taxes, federal grants, user fees, various licenses and permits, fines, and payments from all enterprise funds as payment in lieu of taxes that would have been collected if these enterprises were private operations. (City of Loveland 2006 Budget Book)

**General Improvement District No.1**

Organized in 1967 for the purpose of financing land, parking facilities, landscaping, pedestrian walkways and pass-throughs and related maintenance of these facilities in the downtown.

**General Plan**

The General Plan (sometimes Organizational Framework) consists of all the Guiding Principles, Goals and Objectives adopted by the City to guide the Comprehensive Plan. The General Plan is Section 3.2 of the Comprehensive Plan.

**Geologic Hazard**

Any public safety hazard associated with geologic forces, including landsliding, mudsliding, surface rupture, groundshaking, liquefaction, and erosion and sedimentation.

**Goal**

A general end towards which the City or other lead partners will direct effort.

**Golf Advisory Board**

The golf advisory board consists of nine members appointed by the city council for terms of three years each. The golf advisory board advises and assists the department of parks and recreation in matters pertaining to golf and the municipal golf course for the common benefit of the city, its golf course and the golfing public.

**Great Outdoors Colorado (GOCO)**

Approved in 1992 by Colorado Voters, GOCO receives a portion of state lottery proceeds to fund projects that preserve, protect, and enhance Colorado's wildlife, parks, rivers, trails, and open spaces. Since it began awarding grants in 1994, GOCO has awarded almost \$489 million for 2,100 projects throughout the state.

**Gross Density**

The number of housing units per acre of land, including roads, utility easements, and other dedicated rights-of-way.

**Growth Management**

A system of land use regulations designed to influence the location, timing and character of development, rather than controlling the amount or rate of growth. (Larimer County Master Plan)

**Growth Management Area (GMA)**

An area where urban-level services are planned to be provided within the next twenty years, and which a municipality intends to annex within twenty years. Within these areas, the county agrees to approve only urban-level development according to the City's adopted plan.

**Guiding Principle**

A statement of policy or intended action.

**Habitat**

The physical location or type of environment in which an organism or biological population lives or occurs.

**Hazardous Material (Hazmat)**

An injurious substance, including pesticides, herbicides, poisons, toxic metals and chemicals, liquefied natural gas, explosives, volatile chemicals, and nuclear fuels.

**Hidden Populations**

Hidden or less visible segments of the population, including new immigrants, hidden homeless, GLBT community, or families that speak minimal English. (Human Services Commission)

**High-Occupancy Vehicle (HOV) Lane**

A traffic lane reserved for vehicles that contain two or more (and in some cases three or more) persons.

**Historic Buildings Inventory**

City-maintained roster of buildings and/or sites with national, state, or local historic significance.

**Historic District**

An area officially designated as historically significant because of association with the past or because of structures with architectural importance.

**Historic Landmark**

See historic structure.

**Historic Preservation**

The act or process of applying measures necessary to sustain the existing form, integrity, and materials of an historic property. Work, including preliminary measures to protect and stabilize the property, generally focuses upon the ongoing maintenance and repair of historic materials and features rather than extensive replacement and new construction. (Secretary of the Interior)

The Secretary of the Interior sets criteria for historic significance of properties and offers Historic Preservation Tax Credits to owners of historic properties who elect to have their properties designated.

**Historic Preservation Commission**

The historic preservation commission consists of seven members appointed by the city council. The commission reviews resources nominated for designation as either an historic landmark or district based upon the criteria outlined in [Section 15.56.090](#), applications for alterations to a designated historic landmark or historic district based upon the criteria outlined in [Section 15.56.100](#), and applications for moving a historic landmark or structure within an historic district based upon the criteria outlined in [Section 15.56.110](#).

**Historic Preservation Planning**

The organization into a logical sequence of preservation information pertaining to identification, evaluation, registration and treatment of historic properties, and setting priorities for accomplishing preservation activities. (Secretary of the Interior)

**Historic Property**

A district, site, building, structure or object significant in American history, architecture, engineering, archeology or culture at the national, State, or local level. (Secretary of the Interior)

**HOME Program**

Federal program enacted in 1990 that distributes funds on a formula basis to qualifying local jurisdictions and to the State Department of Housing and Community Development for distribution to other local jurisdictions; funds may be used for rehabilitation, new construction, acquisition, and tenant-based rental assistance. The City of Loveland is a non-entitlement City for HOME funds and must apply to the State for specific project- or program-related funding, or join a HOME consortium with other cities to receive funding.

**Homeowners' Association (HOA)**

Two or more homeowners that belong to a mandatory membership organization for the maintenance of commonly owned real estate and improvements. HOA's manage common facilities for both condominium and single-family developments. In Colorado, HOA's are governed by the Common Interest Ownership Act.

**Household Hazardous Waste**

Waste that is generated in the home that are toxic or hazardous to humans and the environment when discarded, including paint, motor oil, batteries, and household cleaning products.

**Housing Authority of the City of Loveland (HACOL)**

The non-profit public housing authority of the city, established by the city council, to provide low and moderate income residents of Loveland with opportunities for home and community through housing.

**Housing and Urban Development (HUD)**

A cabinet level department of the federal government that administers housing and community development programs.

**Housing Development Fund**

City maintained fund that can be used for acquisition, construction, and rehabilitation of housing. The funds are primarily available to non-profit groups who agree to maintain the long-term affordability of the housing units.

**Housing Study**

A supplement to the Housing Element of the Comprehensive Master Plan that includes technical, socioeconomic and housing data as well as more detail on the City's housing programs; meets State requirements for Housing Elements.

**Housing Unit**

The place of permanent or customary abode for a person or household. May be a single family dwelling, a condominium, a co-operative, a mobile home, an apartment, or any other residential unit

considered real property under State law. Must have cooking facilities, a bathroom, and a place to sleep.

**Human Services**

Any of a wide array of social services that provide information, assistance and referrals, such as emergency assistance, child care, job training and placement, health care, and counseling, to citizens.

**Human Service Provider**

One of a variety of public or non-profit institutions that deliver one or more human services to clients. Generally, human services are delivered not only through government, but through a network of service providers funded by public and private grants.

**Human Services Commission**

The human services commission consists of nine members appointed by the city council to review all grant applications made to the city for community development block grant and human relations commission grant program funds; to provide citizen input on consolidated planning documents and reports as required by the United States Department of Housing and Urban Development; to review and amend grant program guidelines and goals as needed; and to act as a sounding board for social concerns of citizens. The commission participated in the 2005 Comprehensive Master Plan Update.

**Human Services Grant Program**

A program funded by the city and administered by the Human Services Commission to fund basic and preventive human services. The HSC grant and CDBG grant programs provide most of the City's Human Services funding.

**Impervious Surface**

Surface through which water cannot easily penetrate, such as roof, road, sidewalk, and paved parking lot.

**Impact**

The effect of any direct, man-made actions or indirect repercussions of man-made actions on existing physical, environmental, social, or economic conditions.

**Impact Fee**

See Capital Expansion Fee (CEF) and System Impact Fee (SIF).

**Implementation**

An action, procedure, program or technique that involves the carrying out of policies.

**Industry Cluster**

"Industry cluster" means a concentration of businesses and industries in a geographic region that are interconnected by the markets they serve, the products they produce, their suppliers, the trade associations to which their employees belong, and the educational institutions from which their employees or prospective employees receive training. (State of Texas) Clusters targeted by Loveland economic development include Biotechnology and Clean Energy.

**Infill Development**

Development of vacant, skipped-over parcels of land in otherwise built-up areas. Local governments are showing increasing interest in infill development as a way of containing energy costs and limiting costs of extending infrastructure into newly developing areas. Infill development also provides an attractive alternative to new development by reducing loss of critical and resource lands to new development and by focusing on strengthening older neighborhoods. (King County, Wash.)

**In-lieu Fee**

Cash payments that may be required of an owner or developer as a substitute for dedication of land or physical improvements; usually calculated in dollars per lot or square foot of land or building area.

**Incentive**

A reward or bonus offered by the City to encourage the private sector to take an action that would be less likely otherwise.

**Indicator**

See Community Indicator.

**Individually Defined Uses**

In the City Land Use Plan, use districts that serve to define a single exclusive category of use, as defined by the Land Use Plan Category Descriptions. These include Industrial, Public and Quasi-Public, and Development Reserve.

**Intergovernmental Agreement (IGA)**

A contractual agreement between the City and another governmental entity. With Larimer County, IGA's are used to address Growth Management and define Cooperative Planning Areas and Community Influence Areas.

**Infiltration**

The process through which water travels from the ground surface through soil to the aquifer.

**Infrastructure**

Public services and facilities, such as sewage disposal systems, water supply systems, other utility systems, and roads.

**Integrated Management Practices (IMP's)**

Part of Low Impact Development, a stormwater management approach that is modeled after nature: manage rainfall at the source using uniformly distributed decentralized micro-scale controls. LID's goal is to mimic a site's predevelopment hydrology by using design techniques that infiltrate, filter, store, evaporate, and detain runoff close to its source. These landscape features are known as Integrated Management Practices (IMPs).

**Intercity/Intercounty**

Involving more than one City or County.

**Jobs-Housing Balance**

A comparison of the number of jobs and number of residents within a municipality. The jobs-housing balance can have impacts on transportation and other services.

**Land Banking**

Acquisition of land by a local government or other nonprofit entity for eventual resale or improvement at a later date, usually for affordable housing, open space or parkland.

**Land Market Monitoring System**

A system for monitoring the supply of buildable lands within the City and its Gorwth Management Area, in order to assess the impacts of city policies on the supply of buildable land in various categories and adjust policies accordingly.

**Land Use Definitions**

Definitions of Land Use correspond to the categories on the land use and Circulation Map. Complete definition of each category is contained in the Land Use and Circulation Element.

**Larimer Homeownership Program (LHOP)**

The Larimer Home Ownership Program (LHOP) is a down-payment and closing cost assistance program for households earning less than 80% of the area median income (AMI). It is administered by the Housing Authority of the City of Loveland (HACOL).

**Larimer Home Improvement Program (LaHIP)**

The Larimer Home Improvement Program (LaHIP) is a local program backed by federal, state and county dollars and is administered by the Housing Authority of the City of Loveland (HACOL) for all of Larimer County. LaHIP offers low-interest rate (0% to 5%) and emergency loans for needed home repairs and improvements on owner occupied properties.

**LEEDS (Leadership in Energy and Environmental Design)**

LEEDS is a voluntary, consensus-based national standard for developing high-performance, sustainable buildings. Members of the U.S. Green Building Council representing all segments of the building industry developed LEED and continue to contribute to its evolution. The benefits of LEED include energy and water conservation; improved indoor air quality; and improved health and performance of residents and/or workers.

**Legislative Decision Making**

Decisions that involve making or recommending new policies or laws.

**Level of Service**

An established minimum capacity of public facilities or services that must be provided per unit of demand, e.g. per new housing unit. (Larimer Co. Master Plan)

**Library Board**

The library board consists of seven members appointed by the city council to advise the council on all issues pertaining to the operation of the library and to oversee the operation of the library. The commission participated in the 2005 Comprehensive Master Plan Update.

**Live/Work**

A development type designed so that persons may live and work in the same space, often in former commercial or industrial buildings renovated for habitation, or in new buildings that may contain ground-level shops with second-floor living areas.

**Local Street**

Minor roadway that provides access to adjacent properties only.

**Local-serving**

Economic activities with a primarily local market, such as retail stores and personal services; contrasted to "basic" economic activities such as manufacturing and wholesale trade.

**Long-term Parking Facility**

A lot or structure dedicated to all day automobile parking.

**Loveland Utilities Commission**

The Loveland utilities commission consists of nine regular members to be appointed by the city council to advise the city council on matters pertaining to rates, fees and charges for water, sewer and electric service and other utility services furnished by the city; to establish fees and charges for utility services and utility development requirements pursuant to guidelines established by resolution of the city council; and to develop, approve and adopt policies, practices and guidelines to assist the water and power department in the efficient operation of the utilities of the city. (Ord. 4416 § 1, 1999; Ord. 4409 § 2, 1999) The commission participated in the 2005 Comprehensive Master Plan Update.

**Low-Income**

Households with incomes generally between 50 and 80 percent of the area median income. Thresholds vary depending on the number of persons in the household, and are set by the U.S. Department of Housing and Urban Development (HUD).

**Main Street Status**

Indicates membership in the Main Street Program, a downtown revitalization program conducted in the context of historic preservation and administered in Colorado by Colorado Community Revitalization Association. Developed and directed nationwide by the National Trust for Historic Preservation, the program now has more than 2,000 communities participating in revitalization of their downtowns based on four points: organization, promotion, economic restructuring, and design.

**Major subdivision**

All other subdivisions not falling within the definition of a minor subdivision, and which are not boundary line adjustments, or lot mergers. Except where otherwise specified or where the context requires otherwise, the term subdivision shall mean major subdivision.

**Manufactured Home**

Commonly called mobile homes, manufactured homes conform to the US government's Manufactured Home Construction and Safety Standards (HUD code), rather than to uniform building codes adopted by the City of Loveland. See also modular home.

**Market Pricing**

An approach to transportation management for the purpose of discouraging vehicle trips that varies the cost of travel to the user through road and bridge tolls, parking fees, and other methods depending on the level of demand.

**Market-rate Housing**

Housing that is offered for rent or sale at fair market value without any consideration of standards for determining affordability.

**Median**

1.) The paved or landscaped area on a major roadway that separates traffic moving in opposing directions. 2.) The point at which one-half of a set is greater and one-half is less, such as median income or median rent.

**Metropolitan Planning Organization**

Regional policy body, required in urbanized areas with populations over 50,000, and designated by local officials and the governor of the state. For Loveland, this is the North Front Range Metropolitan Planning Organization (NFRMPO). An MPO is responsible, in cooperation with the state and other transportation providers, for carrying out the metropolitan transportation planning requirements of federal highway and transit legislation. (See 23 U.S.C. 134(b)(1)/Federal Transit Act of 1991 Sec. 8(b)(1)).

**Mini-park**

Small neighborhood park of approximately one-half to two acres, considered a "special use area" in the Parks and Recreation Plan. See also pocket park.

**Minimum Density Requirements**

Land use regulations that allow development only if the proposed density will be greater than a specific number of units per acre. The City of Loveland does not use minimum density requirements.

**Minor subdivision**

The division of land into no more than four additional lots, which meets the requirements of the Municipal Code.

**Mixed Income Development**

A residential or mixed-use development that contains homes affordable to households of varying income.

**Mixed Unit-Type Development**

A residential or mixed-use development that provides different types of housing units in one area, potentially including: single-family homes; small-lot, patio or cottage homes; townhomes or rowhouses; and condominiums and apartments. Often inspired by traditional neighborhoods, these developments allow households of different sizes, life stages and housing preferences to live in one area.

**Mixed Use**

A development type in which various uses, such as office, retail, and residential, are combined in the same building or within separate buildings on the same site or on nearby sites.

**Mobility**

The ability to move from one place to another, or to transport goods from one place to another.

**Moderate-Income**

Households with incomes between 81 and 100 percent of the area-wide median family income. Thresholds vary depending on the number of persons in the household.

**Modular Home**

A home built in sections in a factory setting, transported to the home site, placed on a pre-made foundation, joined, and completed by a local builder. Modular homes comply to the Uniform Building Code adopted by the City of Loveland. Modular homes come in many styles and are generally indistinguishable from a stick-built home; they are not the same as "mobile" (Manufactured) homes.

**Mortgage Credit Certificates**

Federally created, locally run program that assists first-time home buyers in qualifying for mortgages. Certificates are issued by a local agency to qualified low- or moderate-income first time home buyers; the IRS allows eligible home buyers to take 20 percent of their annual mortgage interest as a dollar for dollar tax credit against their personal income tax.

**Multi-Modal Transit Station**

A location that provides connections between bus and rail transit modes and includes pick-up, drop-off and parking areas for cars, as well as bicycle related facilities.

**Multi-Modal Transportation**

A transportation system that includes several types (modes) of conveyances such as automobile, bicycle, bus, pedestrian, and rail; and appropriate connections between these modes.

**Multi-Neighborhood Center**

Retail shopping centers or districts that serve more than one neighborhood with a diverse mix of uses, including retail, service, office, and residential.

**Municipal Code**

Compendium of municipal ordinances and codes, including zoning regulations.

**National Register of Historic Places**

The federal government's list of properties that have been identified as worthy of preservation; properties may be listed on the Register or may be identified as being "eligible" or "potentially eligible;" properties are usually listed in the National Register through nominations by the State Office of Historic Preservation.

**Native Plants**

Plants indigenous to an area or from a similar climate and requiring little or no supplemental irrigation once established.

**Natural Drainage System**

A system of managing stormwater runoff through the creation of swales and permeable rather than using underground pipes. Natural drainage systems allow runoff to recharge into groundwater.

**Neighborhood**

A part of the City defined by distinct characteristics and boundaries and considered as familiar territory by its residents; may be established by resolution or common understanding. Loveland does not have designated neighborhoods. (Larimer Co. Urban Street Standards)

**Neighborhood Center**

A land use designation in the City's Land Use Plan, a center intended to serve surrounding neighborhoods as a social and recreational focal point; provide for daily service of convenience goods and services; and access to and from surrounding neighborhoods.

**Neighborhood Beautification**

Refers to any of a number of efforts or programs aimed at improving the visual quality of a neighborhood, including improved landscaping, signage, streets, painting and building facades, as well as community clean-ups.

**Neighborhood Enhancement Program**

Generally, a program aimed at improving infrastructure, beautifying, or otherwise improving quality of life within existing city neighborhoods. Loveland does not have a neighborhood enhancement program.

**Neighborhood Organization**

A voluntary membership organization that deals with neighborhood issues such as social, political, zoning, or crime issues. Neighborhood organizations are more common in, but not limited to, neighborhoods that do not have a Homeowners' Association.

**Neighborhood Park**

A park of roughly two to 10 acres in size, intended to meet the recreation needs of people living or working within a one-half mile radius. (Parks and Recreation Master Plan, 3-2.)

**Neighborhood Plan**

A plan, developed with the participation of residents, to guide development, redevelopment, and public improvements within a neighborhood in order to achieve a neighborhood vision. There are no neighborhood plans in the City of Loveland.

**Net Density**

The number of housing units per acre of land, excluding public roads, natural watercourse and drainage easements, and other dedicated rights of way.

**Non-conforming Use**

A use that was valid when brought into existence but by subsequent regulation becomes no longer conforming. Typically, non-conforming uses are permitted to continue for a designated period of time, subject to certain restrictions.

**Non-indigenous Landscaping**

Landscaping that is not native to an area and typically requires more water than naturally occurring vegetation. Also called "exotic" or "non-native" landscaping.

**Non-point Source**

Sources of air or water pollution that enter the environment from dispersed sources, such as pollution tainted stormwater runoff from streets and parking areas, rather than at a single point, such as an industrial facility discharge pipe.

**Non-profit**

Not conducted or maintained for the purpose of making a profit.

**Non-residential**

Any of a broad category of land uses that do not contain housing; includes commercial, industrial, public, and institutional uses, among others.

**Non-renewable Resource**

Natural resources, such as fossil fuels and natural gas, which once used cannot be replaced and used again.

**Off-peak**

Not being in the period of maximum use. For traffic, generally refers to the weekday periods before and after the morning and evening commute hours, typically 9 AM to 3 PM and 7 PM to 6 AM. For electric utilities, generally refers to non-business hours, typically 7 PM to 6 AM. Other examples apply.

**Off-street Parking**

Parking that is provided outside of the right-of-way of a public street, typically in a surface parking lot or parking structure, driveway, or garage.

**On-street Parking**

Parking that is provided within the right-of-way of a public street, typically in designated parallel or diagonally striped spaces adjacent to moving traffic lanes.

**100-year Flood Plain**

The area subject to flooding during a storm that is expected to occur on the average of once every 100 years, based on historical data.

**Objective**

More specific than a goal, generally pointing to a means of implementation.

**Open Lands**

Any parcel or area of land or water essentially unimproved and set aside, dedicated, designated or reserved for public or private use or the enjoyment of owners and occupants of land adjoining or neighboring such open lands. (*Open Lands Plan*). Those lands that have been preserved, through acquisition or a conservation easement, because of their natural, scenic, or cultural values.

**Open Lands Advisory Commission**

The open lands advisory commission consists of nine voting members appointed by city council to make recommendations to the council regarding the attributable revenue share to the city of Loveland of the Larimer County open space sales and use tax. Further, the commission shall make recommendations concerning the acquisition, disposal, jurisdictional transfers, planning, preservation, development, use and management of open space, natural areas, wildlife habitat, and other associated open lands issues. (Ord. 4209 § 1, 1996)

**Open Space**

Sometimes used to refer to Open Lands; also refers to open spaces within a development that are set aside for similar purposes, as described in the Community Design Elements.

**Overlay Land Use Categories**

Land use categories that “overlay” another land use category to further define land use goals. Currently includes Floodplain and Airport land use categories.

**Parks and Recreation Commission**

The parks and recreation commission, consisting of nine members, appointed by the city council, advises and assists the city council and city staff with regard to the maintenance, administration, expansion and development of the city's parks and the city's park and recreation programs.

**Parkway**

A low-speed road laid through a garden or park-like landscape, usually with median and roadside plantings (see also Avenue). More narrowly, a planted strip between a curb and a sidewalk.

**Partnership Land Use System (PLUS)**

Larimer County developed the Partnership Land Use System to maintain and enhance our county's quality of life and to be fundamentally fair to all our citizens and to respect their individual rights. The three components of PLUS are the County's Master Plan, Land Use Plan, and ongoing partnership and advisory boards.

**Passive Open Space**

Open space that is set aside for the purpose of resource conservation, protection of public safety, or visual enjoyment rather than active recreation.

**Pavement Management Program**

City of Loveland Public Works program that analyzes and prioritizes the maintenance and repair of road surfaces.

**Peak Hour**

For any given traffic facility, the daily 60-minute period during which traffic volumes are the highest.

**Pedestrian-oriented**

Form of development that makes the street environment inviting for pedestrians; for commercial areas may be characterized by special sidewalk pavement, zero front and side yard setbacks, buildings of varied architectural styles, street-facing window displays, an absence of front yard parking, benches and other amenities; for residential areas may be characterized by sidewalks, parkways, front porches, low fences, lighting and other amenities.

**Pedestrian Shed (“Ped Shed”)**

A concept of measuring the area around a destination (e.g. park, school, transit stop) from which pedestrians may easily reach that destination. A Pedestrian shed is measured by distance along streets and walking routes, rather than by straight line, and thus better captures the actual “walkable” area.

**Performance Standards**

Zoning regulations that allow uses based on a particular set of standards of operation rather than on the particular type of use; may be established to limit noise, air pollution, emissions, odor, glare, vibration, dust, dirt, heat, fire hazards, waste, traffic generation, and visual impact.

**Persons with Disabilities**

Persons with developmental, physical, or mental impairments that substantially limit one or more life activities.

**Placemaking**

An interdisciplinary approach to planning and design aimed at creating vibrant “third places” rather than single-function parks, streets, and commercial areas.

**Plan Element**

Generally used to refer to a component chapter of the Comprehensive Plan; Elements are often Departmental Plans such as the Parks and Recreation Master Plan. Colorado State law requires each Plan to incorporate one element (Recreation and Tourism).

**Plan for the Region Between Fort Collins and Loveland**

Adopted by Larimer County and the cities of Loveland and Fort Collins, the purpose is to determine the future character and vision for this area and create open space buffers between the two communities through cluster development, open lands acquisition, and other land conservation strategies. (Larimer County Master Plan, Land Use 3.3.2)

**Planned Unit Development (PUD)**

A land area in the city can be uniquely zoned and developed to meet the needs of the city, property owners, residents and developers, and encourage flexibility and innovative design of residential, commercial and industrial development and to provide an alternative to compliance with conventional zoning and subdivision regulations. It is also the intent of the city council to exercise all powers authorized by the Planned Unit Development Act of 1972, Colo. Rev. Stat. §§ 24-67-101 to -108, and to that end, the powers and duties therein granted to municipalities are incorporated herein by this reference as if set forth fully. (Ord. 4239 § 1 (part), 1997; Ord. 3896 § 1 (part), 1993)

**Planning Commission**

The city planning commission, consisting of nine members appointed by the city council, considers and passes upon all plats and makes recommendations as to approval, modification and disapproval thereof. The commission also advises the city council on all proposed changes to the zoning and subdivision ordinances and recommend adoption of comprehensive plans for the physical development of the city, which plans may be adopted by resolution of the city council, and perform such other duties as required by state law and as the council may by ordinance or resolution prescribe.

**PLUS**

See Partnership Land Use System.

**Pocket Park**

A very small landscaped area or plaza in an urban area or neighborhood, providing visual relief, passive recreation (sunbathing, reading, dining, etc.), nature enjoyment, or a public gathering space. Pocket parks are not currently defined in the parks and recreation plan, but may be included as mini-parks (special use areas.)

**Point Source**

Sources of air or water pollution that enter the environment at a single point such as a smokestack or drain pipe rather than in a dispersed manner.

**Police Department**

The police citizen advisory board consists of nine members appointed by city council to support communication and education between the community and Loveland police services. Additionally, the commission shall serve in an advisory capacity to Loveland police services and city council concerning police policy, plan, and program issues.

**Policy**

A specific statement of principle or of guiding actions that implies clear commitment but is not mandatory. A general direction that a governmental agency sets to follow, in order to meet its goals and objectives before undertaking an action program.

**Primary Employment (Primary Job)**

A job in manufacturing or professional services that creates value, drives the economy, and is generally well-paid. Primary jobs are often contrasted with retail services and related jobs. Attracting or creating primary jobs is a primary goal of local and regional economic development programs

**Prime Farmland**

State Department of Conservation Farmland Mapping and Monitoring Program classification; indicates farmland that has the best combination of physical and chemical characteristics for the production of crops.

**Program**

An action, activity, or strategy carried out in response to an adopted policy to achieve a specific goal or objective. Policies and programs establish the "who," "how" and "where" of goals and objectives.

**Project Self-Sufficiency**

The mission of Project Self-Sufficiency (PS-S) is to assist low-income, single parents in their efforts to build and maintain strong, healthy families; achieve economic independence; and become free from community and government assistance.

**Public Art**

Sculpture, painting, murals, and other forms of artwork that are placed in public spaces or in public view to enrich and add visual interest to the built environment. See Art in Public Places program.

**Public Facility**

See Community Facility

**Public/Private Partnership**

A merging of public and private resources to achieve an end result or product that would be difficult to achieve through public or private activity alone. May refer to the delivery of services, such as child care, or to the construction of buildings, such as cultural facilities.

**Qualified Affordable Housing Development**

A housing development in which a certain percentage of housing units are qualified affordable units. Qualified affordable housing developments receive certain incentives from the City.

Qualified affordable housing development" means an affordable housing development which has been reviewed by the city of Loveland human services administrator and for which the human services administrator has issued a letter finding that the project qualifies as an affordable housing development under this title and is eligible to receive all incentives available under city rules and regulations for such developments

**Qualified Affordable Housing Unit**

A single unit of housing that is located within an affordable housing development, or a single unit of housing constructed on a single lot as part of development or redevelopment within a previously platted subdivision, and that is made available to a qualifying household based on household income.

**Qualifying household**

A household in which the combined income of all wage earners, who are over the age of eighteen (18) and who are not full-time students, is eighty percent (80%) or less of Qualified Income and in which no household member has an ownership interest in an existing residential property.

**Quality of Life**

The personal perception of the physical, economic, and emotional well-being that exists in the community. (Larimer Co. Land Use Plan)

**Receiving Areas**

A site to which development rights are transferred or upon which higher densities are allowed in exchange for foregoing development on another site. (Larimer County Master Plan)

**Redevelop**

To improve and re-use existing buildings; to demolish existing buildings (often in poor condition) and create new ones; or to increase the overall floor area existing on a property, irrespective of whether a change occurs in land use.

**Regional Activity Center**

A designation in the City's Land Use Plan intended to provide commercial, service and employment uses for the region, with highway access and accessible by all modes of travel. Refers to the I-25/US 34 area.

**Regional Park**

A large park, often over 200 acres, offering recreational value beyond the neighborhood/community, and often preserving a natural or scenic value such as a river or mountain terrain. Viestenz-Smith Mountain Park is an example.

**Remote Parking**

A parking lot on a site other than the property that it serves, usually at a substantial distance and often connected by shuttle bus.

**Renewable Resource**

Natural resources, such as water and air, that can be replaced by natural ecological cycles or sound management practices.

**Research and Development (R&D)**

Economic sector oriented around the development and application of new technologies.

**Residential Mixed Use Categories**

Land use categories that are primarily residential in nature.

**Residential Neighborhood**

Areas of the City characterized by housing, parks, and public facilities; boundaries are based on patterns of land subdivision and public perceptions about where one neighborhood stops and another begins.

**Revitalization**

Restoring new life or vigor to an economically depressed area, sometimes through public improvements that spark private investment.

**Ridesharing**

Two or more persons traveling by any mode, including but not limited to carpooling, vanpooling, buspooling, taxipooling, jitney, and public transit.

**Right-of-way**

A strip of land dedicated to the public, the city and/or public utilities which have been constructed or will be constructed, for public transportation, drainage or utility improvements including but not limited to street paving, curb and gutter, sidewalks, bicycle lanes and buried or overhead utilities.

**Riparian Corridor**

The strip of land of native vegetation along the banks of a stream or creek established by and dependent on the water supply provided by the stream or creek.

**Roundabout**

A circular street intersection used as a traffic control device in lieu of a multi-way stop or a traffic signal. (Larimer Co. Urban Street Standards, Refer to Standard Drawing 8-10)

**Row House**

A single-family attached home in which the owner holds title to both the home and the land under it. Attached row houses are generally separated by a shared "party wall" governed by an agreement between neighbors.

**Runoff**

That part of snowfall, rainfall or other stormwater which is not absorbed, transpired, evaporated or left in surface depressions, and which then flows controlled or uncontrolled into a watercourse or body of water.

**Rural Conservation Development**

A development in Larimer County, outside of designated urban areas, must be clustered and designed based on site characteristics, generally with a minimum of 80% open space. Also Rural Land Use Plan.

**Safe Routes to School Program**

A program spreading across the U.S. designed to decrease traffic and pollution and increase the health of children and the community. The program promotes walking and biking to school through education and incentives that show how much fun it can be. The program also addresses the safety concerns of parents by encouraging greater enforcement of traffic laws, educating the public, and exploring ways to create safer streets.

**Scale**

The relative proportion of the size of different elements of the built environment to one another; the measurement of the relationship of one object to another.

**Scenic Route**

A highway, road, or drive that, in addition to its transportation function, provides opportunities for the enjoyment of scenic resources, views, and access to areas of exceptional beauty or historical interest.

**Secondary Dwelling Unit**

See Accessory Dwelling Unit.

**Sedimentation**

Process by which eroding soil is carried by stormwater runoff and deposited, usually along the course of a stream or creek.

**Sending Areas**

See Transfer of Development Units.

**Senior Advisory Board**

The senior advisory board consists of nine members appointed by city council and four members nominated by the Loveland senior advisory board from the following organizations: Chilson Senior Center Board, R.S.V.P., McKee Senior Services, and Golden K Kiwanis. The board assists the senior citizens in the Loveland area to live full and interesting lives, and (1) serves as coordinating agency for senior services and activities; (2) assesses, publicizes and supports present senior services and activities in the community; (3) investigates and evaluates requests for new senior citizen services and activities; (4) plans, initiates, develops and encourages new senior citizen programs as need is indicated; and (5) establishes and maintains communications with local, state and federal government agencies concerning senior citizens.

**Senior Care Facility**

Housing licensed by the State Health and Welfare Agency, Department of Social Services, typically for elderly residents who are frail and need assistance.

**Sense of Community**

A positive attitude toward a clearly defined area and how citizens feel about where they live. (Loveland Community Design Elements, 1996)

**Setback**

The horizontal distance between two points such as a property line and a structure.

**Shall**

That which is obligatory or necessary.

**Shared Parking**

Parking that is shared between two or more uses, allowing for an overall reduction in parking spaces needed. Shared parking is permitted under Loveland's municipal code.

**Shopping Center**

A group of commercial establishments, planned, developed, owned or managed as a unit, with off-street parking provided on the site.

**Short-term Parking Facility**

A parking area designed for rapid turnover, where the duration of stay is usually short (e.g., less than two hours).

**Should**

Signifies a directive to be honored in the absence of significant countervailing considerations.

**Sign Ordinance**

Local legislation regulating the location and design of signs.

**Single Family**

A dwelling unit intended for occupancy by one family that may be independent from any other structure or that may share common walls with an adjoining structure.

**Single Occupant Vehicle (SOV)**

A private automobile containing a driver and no passengers.

**Single Room Occupancy (SRO)**

A dwelling unit, typically consisting of a single room of 80 to 250 square feet, with a sink and closet, that may include private bathroom, bathing and kitchen facilities or may utilize communal facilities.

**Site Development Performance Standards and Guidelines**

The most current version, as amended from time to time, of the development standards and guidelines, pursuant to [Chapter 18.47](#) of the municipal code.

**Small Lot Single Family**

Single family homes on lots smaller than "standard" City lots; typically less than 5,000 square feet. Usually characterized by narrow (or zero) setbacks, smaller homes, and greater lot coverage than conventional development.

**SmartTrips**

A program of the North Front Range Metropolitan Planning Organization (NFRMPO) designed to encourage employees to travel to work via car pool rather than via single passenger automobile.

**Solid Waste**

General category that includes organic wastes, paper products, metals, glass, plastics, cloth, brick, rock, soil, leather, rubber, yard wastes, and wood.

**Special District**

See assessment district.

**Special Needs Populations**

Persons with disabilities, persons with HIV/AIDS, persons with mental illness, persons who are alcohol/drug addicted. (US Dept of Housing and Urban Development)

**Storm Drainage Master Plan**

City of Loveland document setting priorities and identifying long-range improvements to the City's storm drainage system.

**Stormwater**

Stormwater is water that accumulates on land as a result of storms, and can include runoff from urban areas such as roads and roofs. See also runoff.

**Stormwater Facilities**

Any one or more of various devices used in the collection, treatment or disposition of storm, flood or surface drainage waters, including manmade structures and natural watercourses for the conveyance of runoff, such as detention areas, berms, swales, improved watercourses, channels, bridges, gulches, streams, gullies, flumes, culverts, gutters, pumping stations, pipes, ditches, siphons, catchbasins and street facilities, inlets, collection, drainage or disposal lines, intercepting sewers, joint storm and sanitary sewers, pumping plans and other equipment.

**Streetscape**

Pedestrian and landscape improvements in the right-of-way, generally occurring between the curb and the right-of-way line. Streetscape generally includes sidewalks, street trees, pedestrian lighting, fencing, furnishings, and landscaped areas, including medians and irrigation. (Larimer Co. Street Standards)

**Street Furniture**

Those features associated with a street that are intended to enhance the street's physical character and be used by pedestrians, such as benches, trash receptacles, kiosks, lights, and newspaper racks.

**Street Trees**

Trees planted in medians or along sidewalks in the public right-of-way that are intended to enhance the visual quality of a street, provide shade, absorb pollutants and noise, and provide habitat for urban wildlife.

**Street Tree System**

Term used to collectively describe all of Loveland's street trees.

**Superblock**

An excessively large block, as compared to a typical city block. Often poses a barrier to pedestrian and vehicular movement. Superblocks were characteristic of post-war suburban development with poor street connectivity.

**Surplus Property**

Land or structure owned by a public agency, such as the City of Loveland or the School District, that is no longer needed for the delivery of public services or protection of public health, safety, and welfare.

**System Impact Fee (SIF)**

Formerly "Plant Impact Fee," SIF's are one-time fees paid for connection of properties to City utility services including water, power and sewer.

**Target Industry**

An industry identified in a study that is generally growing in the economy; is compatible with Loveland's goals; and would be valuable in creating primary jobs and leading to the creation of non-primary jobs in the community. See Industry Cluster.

**Tax Increment Financing (TIF)**

A method of financing redevelopment that is tied directly to the success of that development. In a designated TIF district, sales and/or property tax generated above a beginning base amount are retained by the Urban Renewal Authority, while the base is split among taxing entities (City, County, School District, etc.)

**Telecommuting**

Using computers, telephones, modems, fax machines, and other telecommunications devices to connect to a workplace from a remote location (such as home) rather than physically being in that workplace.

**Thompson School District R-2J**

Special district that provides public education to residents of Loveland and a limited number of outlying areas. Owns and operates elementary and secondary schools throughout the City.

**Through-traffic**

Traffic with both origins and destinations outside a particular area of reference, such as a City or neighborhood.

**Traffic Calming**

Refers to measures that make permanent, physical changes to streets to slow traffic and/or reduce volumes; also can include education and enforcement measures to promote changes in driver behavior.

**Trail**

Any path used by pedestrians or bicyclists within a public right-of-way or easement. This would include concrete, gravel, or natural surfaces. (Larimer Co. Urban Street Standards)

**Transfer of Development Rights (TDR)**

Program in which a landowner's development rights are relocated from a site where development is considered undesirable (due to environmental impacts) to another site chosen based on its ability to accommodate more development.

**Transit Corridor**

A major bus or rail route; may also be used to describe land uses along the route.

**Transit Mall**

Street or portion thereof that has been closed to general auto traffic and redesigned to accommodate bus or light rail vehicles and pedestrians.

**Transit-oriented Development**

Form of development that maximizes investment in transit infrastructure by concentrating the most intense types of development around transit stations and along transit lines; development in such areas is designed to make transit use as convenient as possible.

**Transitional Housing**

Shelter provided to the homeless for an extended period, often as long as 18 months, and generally integrated with other social services and counseling programs to assist in the transition to self-sufficiency through the acquisition of a stable income and permanent housing.

**Transportation Advisory Board**

The transportation advisory board consists of seven board members appointed by the city council to advise the council and city staff to assist in the planning and development of multi-modal transportation systems; policies, standards and code amendments concerning transportation and transit; the city's annual budget for the transit, project engineering, traffic and streets divisions of the city's public works department; and the city's ten-year capital improvements plan as it relates to transportation and transit revenues and expenditures. (Ord. 4708 § 1, 2002)

**Transportation-Land Use Connection**

The effects that land use choices have on the transportation system and vice versa.

**Trip Reduction**

An approach to reducing traffic congestion that minimizes the necessity of driving alone.

**Uniform Building Code**

A national, standard building code that sets forth minimum standards for construction.

**Universal Design**

Universal Design is the creation of products and environments meant to be usable by all people, to the greatest extent possible, without the need for adaptation or specialization. (Ron Mace, founder and program director of The Center for Universal Design)

**Urban Design**

The art and science of giving form, in terms of both beauty and function, to selected urban areas or to whole cities; addresses the location, mass, and design of various components of the environment and combines elements of urban planning, architecture, and landscape architecture.

**Urban Form**

Urban-level development and provision of infrastructure. The Larimer County Land Use Plan differentiates between areas appropriate for urban, and for rural, form. Generally, urban form is considered appropriate within a city's growth management area (GMA).

**Urban Forest**

Term used to describe trees along streets, in parks, and in yards throughout the City; collectively, these trees form a canopy that supports wildlife and provides environmental benefits.

**Urban Renewal Authority**

Generally, the purpose of the Urban Renewal Authority (URA) is to eliminate "blight" in the community through the revitalization of distressed areas, both commercial and residential. The laws governing a URA are described in the Colorado State Statutes. The specific actions and activities of the URA are described in "urban renewal plans" for all or portions of the URA area.

**Urban Service Area**

Area where City services and facilities provided by the City and other public agencies are generally available, and where urban development requiring such services should be located.

**Use Tax Credit for Qualified Affordable Housing Units**

A builder of qualified affordable housing units may receive a credit from the City, equal to the building materials use tax paid to the City in connection with the construction of such units.

**Utilities Fund**

See Enterprise Fund.

**Vacancy Rate**

The ratio of unoccupied housing units to total housing units; or the ratio of unoccupied leasable non-residential floor area to total leasable non-residential floor area.

**Very Low-Income**

Households with incomes generally between 0 and 50 percent of the area median income. Thresholds vary depending on the number of persons in the household, and are set by the U.S. Department of Housing and Urban Development (HUD).

**Viewshed**

A visually sensitive area that is visible from a defined observation point (Community Design Elements).

**Vision**

A shared dream of the future characterized by long-term idealistic thinking. Provides the foundation for the development of the goals, policies and programs. A vision is not a binding goal and may not be achievable in the lifetime of those participating in the drafting of the Comprehensive Master Plan.

**Visual Arts Commission**

There is established a visual arts commission. It shall consist of seven members appointed by the council who shall serve without compensation. The members shall serve for periods of three years each, except that the initial terms of two of such members shall expire on December 31, 1986, the initial terms of two such members shall expire on December 31, 1987, and the initial terms of three such members shall expire on December 31, 1988. All members shall be eligible for reappointment. The members shall be citizens who are actively interested in the visual arts and civic improvement. The director of the Loveland Museum and Gallery and a member of the council shall serve as ex officio and nonvoting members. The function of such commission shall be to perform the duties set forth in [Chapter 12.60](#) of this code, pertaining to the city's art in public places program.)

**Visual Preferencing**

A survey or focus group technique using visual aids to assess community members' preferences regarding how they would like their community to look.

**Walkable Neighborhood**

An area designed and constructed in such a way to provide and encourage pleasant, easy and efficient pedestrian movement. Features of a walkable neighborhood may include: sidewalks separated from auto traffic by a planted buffer; continuous sidewalks; safe and well-marked street crossings; short blocks and/or mid-block pedestrian connections; street trees and pleasant streetscapes; windows oriented to the street; a sense of safety; and destinations (parks; shops; gathering places; schools; places of worship) within walking distance.

**Wastewater Recycling**

The practice of using highly treated effluent from a wastewater treatment plant for landscape irrigation and other non-potable purposes.

**Water Resources**

Term used to collectively describe groundwater (aquifers), surface water (bays, rivers, creeks, oceans, etc.), precipitation, and water supply.

**Watershed**

The land area(s) that contribute surface runoff or drainage to a fresh or costal water system or body.

**Wetland**

A lowland area, such as a marsh, that is saturated with moisture all or part of the year. Standards for defining wetland boundaries consider hydrology, vegetation, and soil conditions.

**Working Agricultural Lands**

Lands that are currently cultivated for agricultural production.

**Xeriscape**

Landscaping that minimizes water requirements and consumption through plant selection, design, installation, and management.

**Youth Advisory Commission**

The youth advisory commission consists of twelve members selected by the city council to identify issues in the community that concern and relate to the youth in the community. The commission may provide such advice to the city council as it deems appropriate, but at a minimum shall prepare an annual statement setting forth the issues concerning and relating to youth and suggesting actions to be taken by the city council and others.

**Zoning Map**

Map that depicts the division of the City into districts or “zones” in which different uses are allowed and different building and lot size restrictions apply. The zoning map is regulatory in nature and applies to currently permitted uses; it should not be confused with the Land Use Map, which guides present and future zoning.

**Zoning Ordinance**

A set of land use regulations enacted by the City to create districts that permit certain land uses and prohibit others. Land uses in each district are regulated according to type, density, height, and the coverage of buildings. Title 18 of the Loveland Municipal Code.