

CITY OF LOVELAND

NOVEMBER 2025 SALES & USE TAX SUMMARY

Overall Collections (Cash Basis)

In November 2025, Loveland's retail sales tax collections totaled \$4.35 million, a slight decline of 4.1% compared to the same month in 2024. Despite this monthly dip, year-to-date collections reached \$54.33 million, showing a 2.7% increase over the previous year. When factoring in motor vehicle and building material use taxes, the city's total sales and use tax collections climbed to \$63.99 million, a 5.2% gain year-to-year.

Geographic Distribution of YTD Collections

Sales tax performance across Loveland's districts was mixed. Southeast Loveland led with over \$11.5 million in collections, up 1.0% from last year. Centerra and The Ranch posted solid growth, while Outlet Mall saw the largest percentage increase at 20.7%. However, areas like Thompson Valley Shopping Center and Orchards Shopping Center experienced steep declines of 27.5% and 17.8%, respectively. The All Other category contributed significantly, with a 12.4% increase and over \$18.5 million collected.

Industry Performance (SIC Report)

Industry trends revealed a blend of growth and contraction. Electronic Shopping and Miscellaneous Retail saw strong year-to-date growth of 13.8% and 20.0%, respectively. Restaurants & Bars remained stable with a modest 1.1% increase. On the other hand, Department Stores, Building Materials, and Grocery Stores experienced notable declines, with the latter dropping 37.2% year-to-year. The recent change in banking systems has caused delays in return and payment processing. Some payments intended for November will be accounted for in December, lending to the 37.2% decline in the Grocery Stores category.

Summary of Key Collections Data

- Retail Sales Tax (YTD): \$54.33 million (+2.7%).
- Motor Vehicle Use Tax (YTD): \$4.37 million (+11.2%).
- Building Material Use Tax (YTD): \$5.29 million (+34.2%).
- Total Sales & Use Tax (YTD): \$64 million (+5.2%).
- Largest Area Growth (YTD%): Outlet Mall (+20.7%).
- Top Performing Area for November 2025: Southeast Loveland.
- Total November 2025 Collections: \$4.35 million (-4.1% vs. 2024).

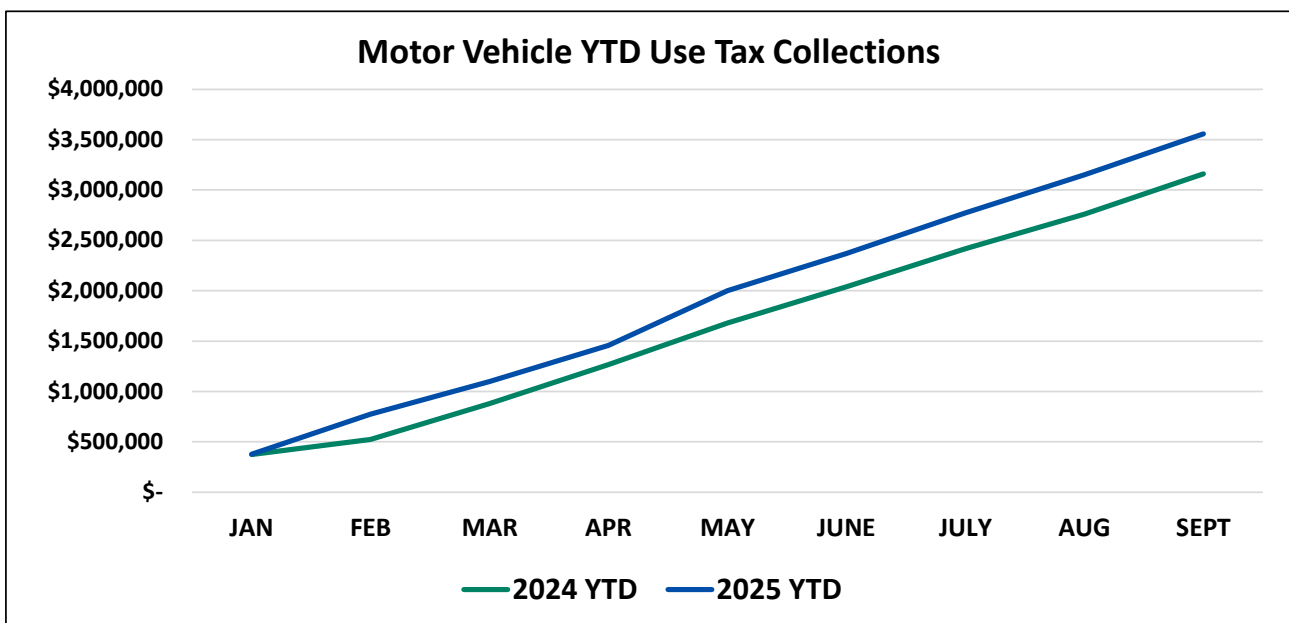
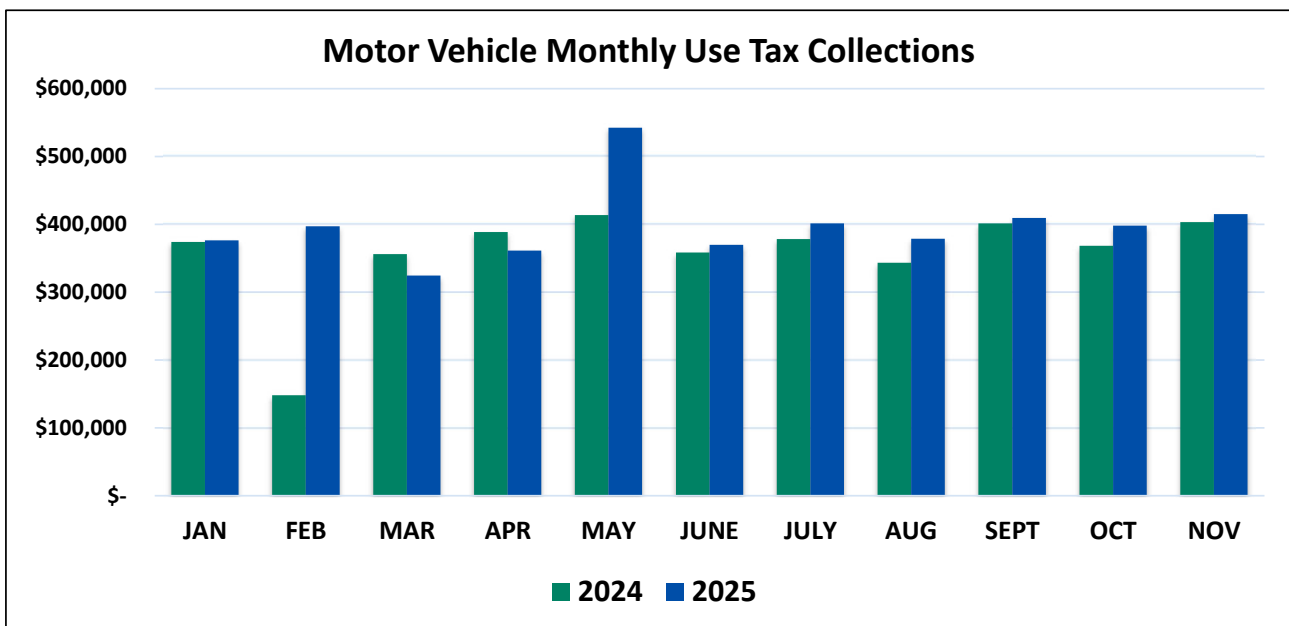
CITY OF LOVELAND
SALES TAX COLLECTED: CASH BASIS
NOVEMBER 2025

YEAR-TO-DATE TOTALS BY GEOGRAPHICAL AREA	2024	2025	% Inc/Dec
South East Loveland	\$ 11,449,400	\$ 11,559,712	1.0%
Centerra	4,202,886	4,426,709	5.3%
North East Loveland	4,588,207	4,418,257	-3.7%
North West Loveland	4,383,185	4,210,900	-3.9%
South West Loveland	2,294,587	2,188,662	-4.6%
Promenade Shops	1,906,230	1,897,027	-0.5%
Downtown	1,723,785	1,722,789	-0.1%
Orchards Shopping Center	1,932,950	1,588,570	-17.8%
The Ranch	1,180,661	1,302,647	10.3%
Airport	935,108	957,918	2.4%
Thompson Valley Shopping Center	1,102,783	799,759	-27.5%
Columbine Shopping Center	569,738	516,802	-9.3%
Outlet Mall	174,878	211,146	20.7%
All Other Areas	16,484,510	18,531,448	12.4%
Total	\$52,928,908	\$54,332,346	2.7%

NOVEMBER TOTALS BY GEOGRAPHICAL AREA	2025	% of Total
South East Loveland	\$ 969,937	22.30%
North East Loveland	384,686	8.90%
North West Loveland	380,227	8.80%
Centerra	369,090	8.50%
South West Loveland	203,827	4.70%
Downtown	160,524	3.70%
Promenade Shops	143,101	3.30%
The Ranch	124,509	2.90%
Orchards Shopping Center	110,835	2.60%
Airport	80,565	1.90%
Columbine Shopping Center	63,598	1.50%
Thompson Valley Shopping Center	37,051	0.90%
Outlet Mall	18,645	0.40%
All Other Areas	1,298,574	29.60%
Total	\$ 4,345,169	100.00%

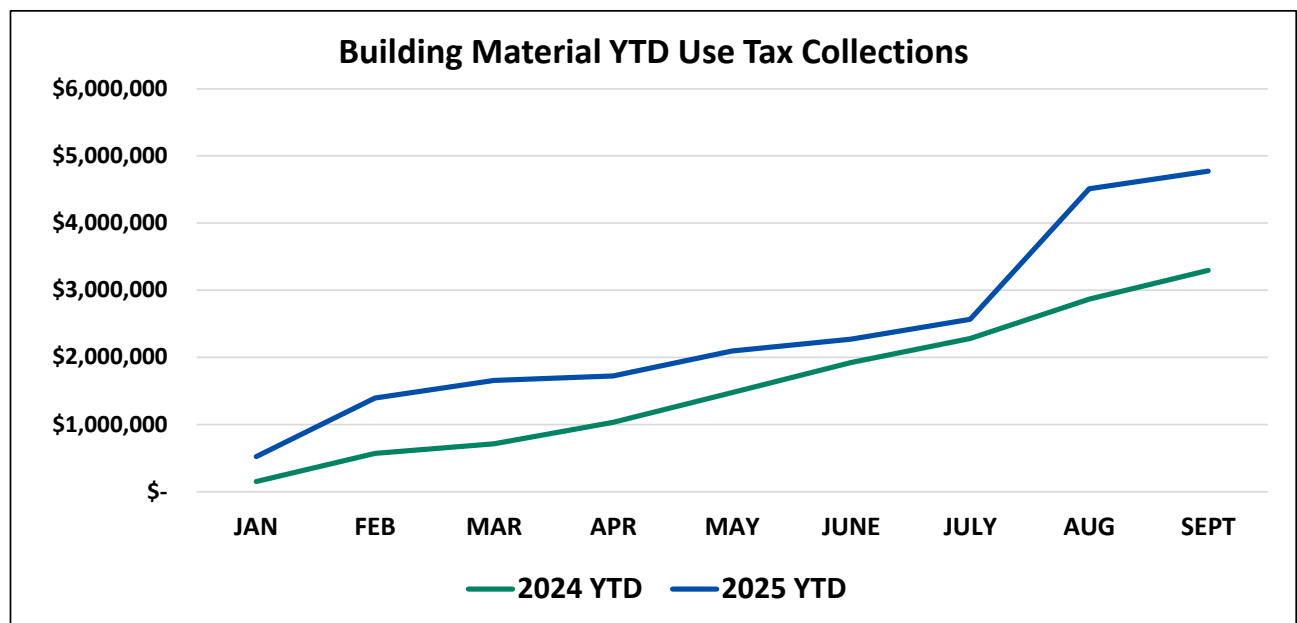
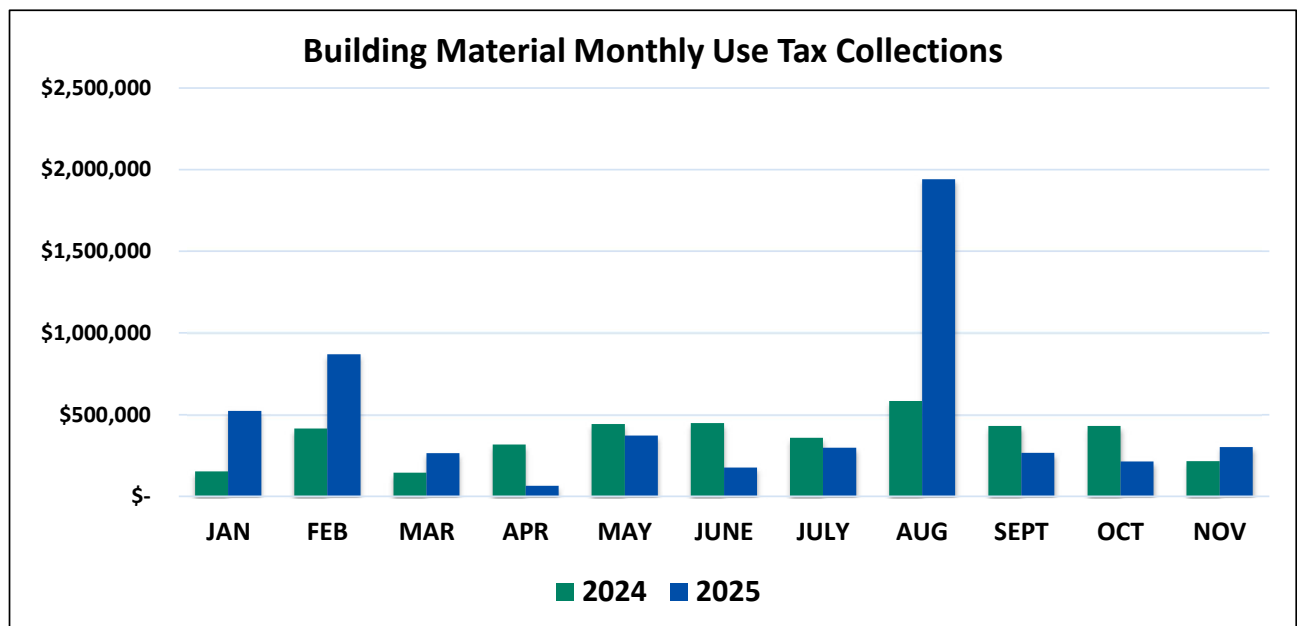
City of Loveland
Motor Vehicle Use Tax Comparison (CASH BASIS)
2024-2025 Comparison

	2024	2024 YTD	2025	2025 YTD	Monthly + / - '25 vs. '24	YTD + / - '25 vs. '24
JAN	\$ 373,761	\$ 373,761	\$ 376,432	\$ 376,432	0.7%	0.7%
FEB	\$ 148,197	\$ 521,958	\$ 396,791	\$ 773,223	167.7%	48.1%
MAR	\$ 355,861	\$ 877,819	\$ 324,164	\$ 1,097,387	-8.9%	25.0%
APR	\$ 388,333	\$ 1,266,152	\$ 360,982	\$ 1,458,369	-7.0%	15.2%
MAY	\$ 413,581	\$ 1,679,733	\$ 542,107	\$ 2,000,476	31.1%	19.1%
JUNE	\$ 358,109	\$ 2,037,843	\$ 369,461	\$ 2,369,937	3.2%	16.3%
JULY	\$ 378,031	\$ 2,415,873	\$ 401,134	\$ 2,771,071	6.1%	14.7%
AUG	\$ 343,390	\$ 2,759,264	\$ 378,715	\$ 3,149,787	10.3%	14.2%
SEPT	\$ 401,412	\$ 3,160,675	\$ 409,042	\$ 3,558,828	1.9%	12.6%
OCT	\$ 368,160	\$ 3,528,835	\$ 397,768	\$ 3,956,596	8.0%	12.1%
NOV	\$ 403,018	\$ 3,931,853	\$ 414,744	\$ 4,371,340	2.9%	11.2%



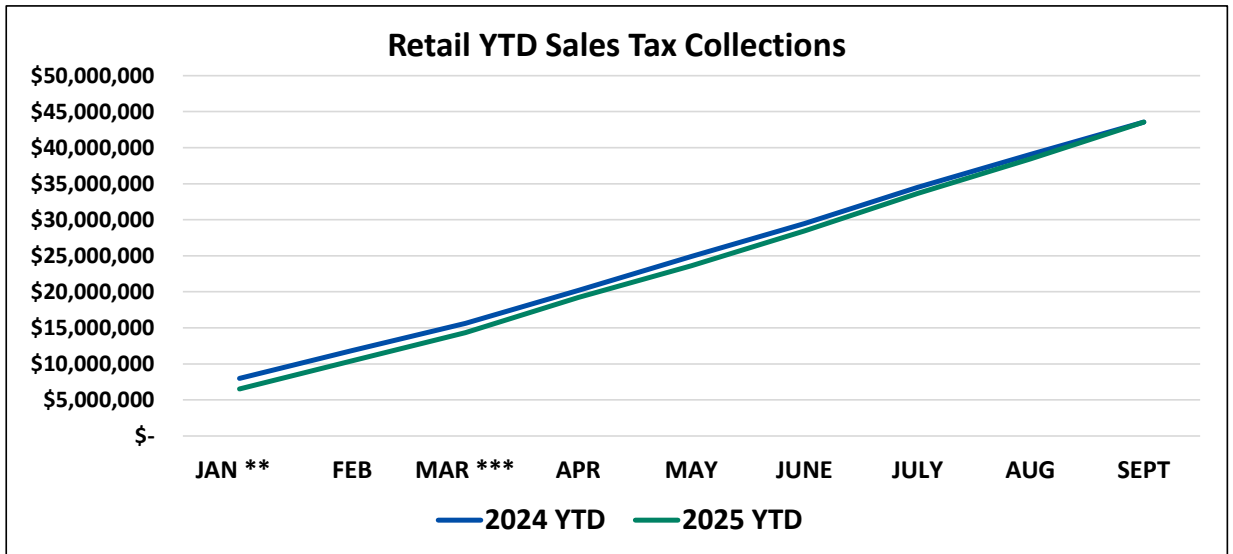
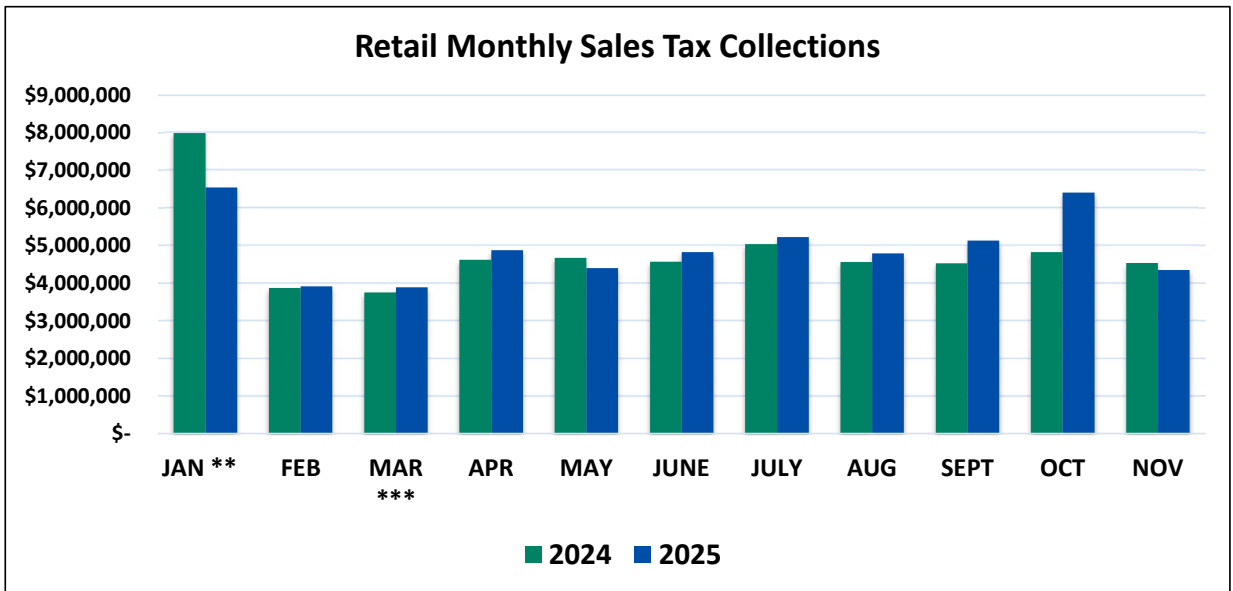
City of Loveland
Building Material Use Tax Comparison (CASH BASIS)
2024-2025 Comparison

	2024	2024 YTD	2025	2025 YTD	Monthly + / - '25 vs. '24	YTD + / - '25 vs. '24
JAN	\$ 152,947	\$ 152,947	\$ 522,353	\$ 522,353	241.5%	241.5%
FEB	\$ 415,452	\$ 568,399	\$ 869,789	\$ 1,392,142	109.4%	144.9%
MAR	\$ 145,172	\$ 713,571	\$ 264,255	\$ 1,656,397	82.0%	132.1%
APR	\$ 316,718	\$ 1,030,289	\$ 64,450	\$ 1,720,847	-79.7%	67.0%
MAY	\$ 442,897	\$ 1,473,187	\$ 372,952	\$ 2,093,799	-15.8%	42.1%
JUNE	\$ 448,591	\$ 1,921,777	\$ 176,025	\$ 2,269,824	-60.8%	18.1%
JULY	\$ 357,984	\$ 2,279,762	\$ 298,602	\$ 2,568,426	-16.6%	12.7%
AUG	\$ 584,654	\$ 2,864,416	\$ 1,940,757	\$ 4,509,183	231.9%	57.4%
SEPT	\$ 431,666	\$ 3,296,082	\$ 266,943	\$ 4,776,126	-38.2%	44.9%
OCT	\$ 431,748	\$ 3,727,830	\$ 213,551	\$ 4,989,677	-50.5%	33.8%
NOV	\$ 215,339	\$ 3,943,169	\$ 302,654	\$ 5,292,330	40.5%	34.2%



City of Loveland
Retail Sales Tax (CASH BASIS)
2024-2025 Comparison

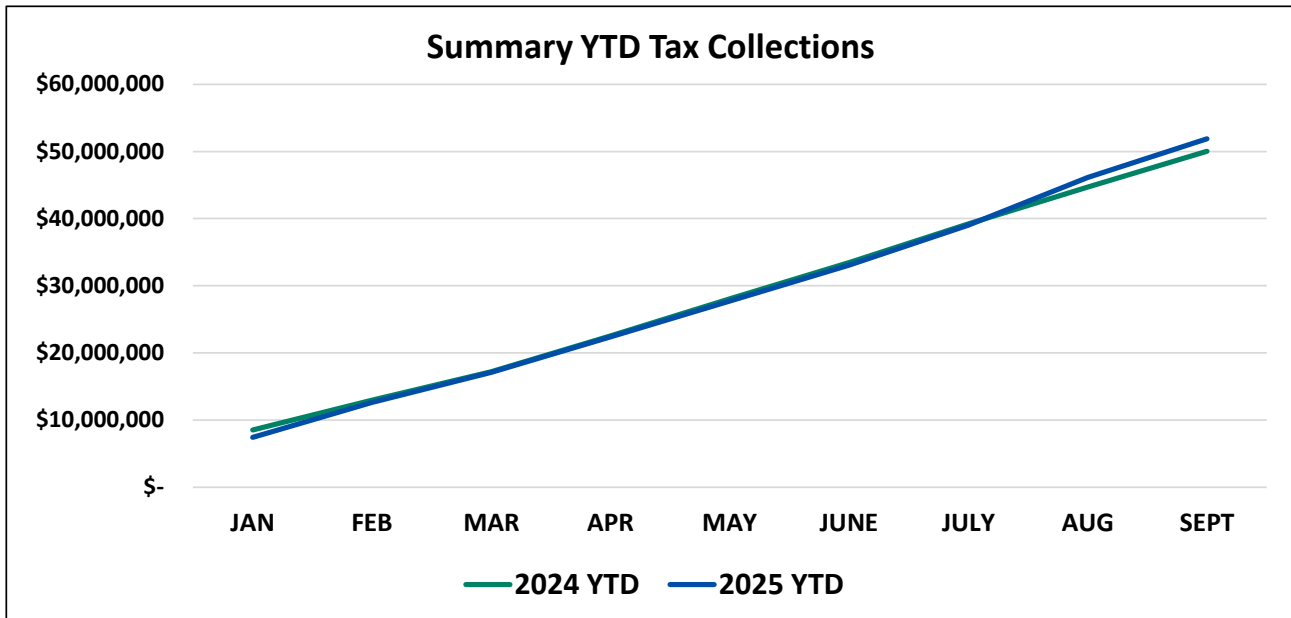
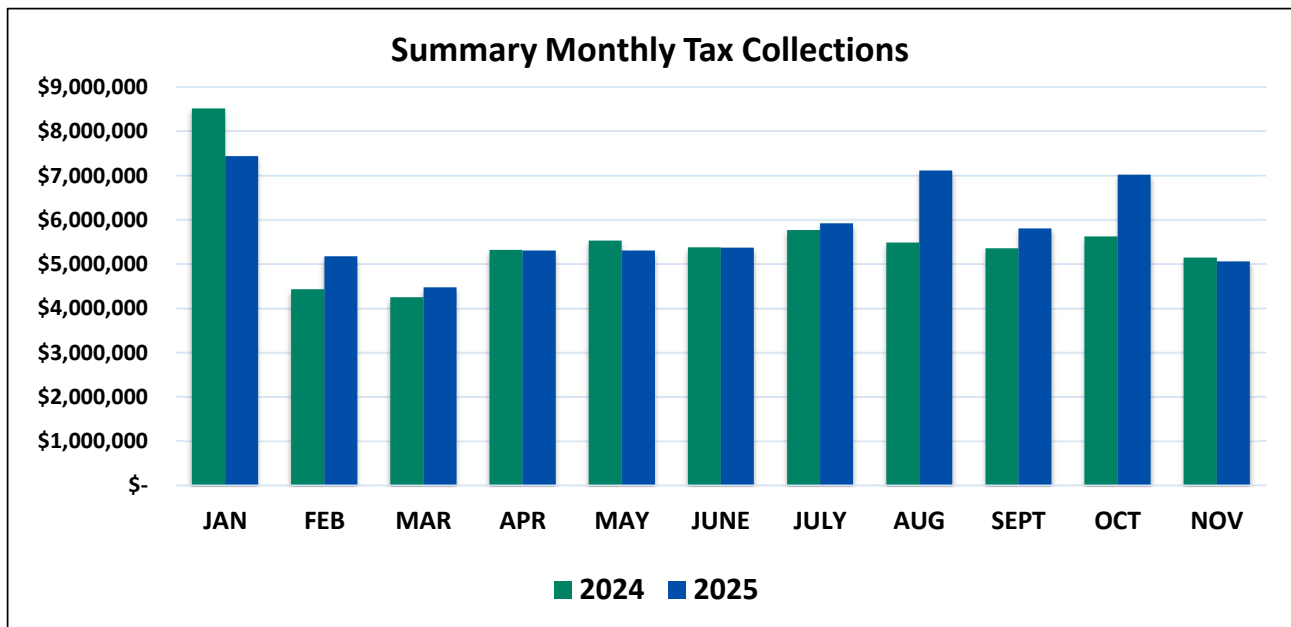
	2024	2024 YTD	2025	2025 YTD	Monthly + / - '25 vs. '24	YTD + / - '25 vs. '24
JAN **	\$ 7,991,757	\$ 7,991,757	\$ 6,540,541	\$ 6,540,541	-18.2%	-18.2%
FEB	\$ 3,865,256	\$ 11,857,013	\$ 3,909,805	\$ 10,450,346	1.2%	-11.9%
MAR ***	\$ 3,746,561	\$ 15,603,575	\$ 3,888,272	\$ 14,338,618	3.8%	-8.1%
APR	\$ 4,614,689	\$ 20,218,264	\$ 4,876,905	\$ 19,215,523	5.7%	-5.0%
MAY	\$ 4,672,882	\$ 24,891,147	\$ 4,393,583	\$ 23,609,107	-6.0%	-5.2%
JUNE	\$ 4,569,774	\$ 29,460,921	\$ 4,826,093	\$ 28,435,200	5.6%	-3.5%
JULY	\$ 5,033,911	\$ 34,494,832	\$ 5,222,299	\$ 33,657,499	3.7%	-2.4%
AUG	\$ 4,557,930	\$ 39,052,762	\$ 4,792,862	\$ 38,450,361	5.2%	-1.5%
SEPT	\$ 4,524,049	\$ 43,576,811	\$ 5,130,918	\$ 43,581,279	13.4%	0.0%
OCT	\$ 4,820,748	\$ 48,397,558	\$ 6,405,898	\$ 49,987,177	32.9%	3.3%
NOV	\$ 4,531,349	\$ 52,928,908	\$ 4,345,169	\$ 54,332,346	-4.1%	2.7%



* Indicates Quarterly Returns also included
 ** Indicates Quarterly and Yearly Returns also included
 *** Journal Entry Adjustment Correction

City of Loveland
Sales & Use Tax Total Comparison (CASH BASIS)
2024-2025 Comparison

	2024	2024 YTD	2025	2025 YTD	Monthly + / - '25 vs. '24	YTD + / - '25 vs. '24
JAN	\$ 8,518,465	\$ 8,518,465	\$ 7,439,326	\$ 7,439,326	-12.7%	-12.7%
FEB	\$ 4,428,906	\$ 12,947,371	\$ 5,176,384	\$ 12,615,711	16.9%	-2.6%
MAR	\$ 4,247,594	\$ 17,194,965	\$ 4,476,691	\$ 17,092,402	5.4%	-0.6%
APR	\$ 5,319,741	\$ 22,514,706	\$ 5,302,338	\$ 22,394,740	-0.3%	-0.5%
MAY	\$ 5,529,361	\$ 28,044,067	\$ 5,308,642	\$ 27,703,382	-4.0%	-1.2%
JUNE	\$ 5,376,474	\$ 33,420,541	\$ 5,371,579	\$ 33,074,961	-0.1%	-1.0%
JULY	\$ 5,769,926	\$ 39,190,467	\$ 5,922,035	\$ 38,996,996	2.6%	-0.5%
AUG	\$ 5,485,975	\$ 44,676,441	\$ 7,112,335	\$ 46,109,331	29.6%	3.2%
SEPT	\$ 5,357,127	\$ 50,033,568	\$ 5,806,902	\$ 51,916,233	8.4%	3.8%
OCT	\$ 5,620,655	\$ 55,654,223	\$ 7,017,217	\$ 58,933,450	24.8%	5.9%
NOV	\$ 5,149,706	\$ 60,803,929	\$ 5,062,567	\$ 63,996,017	-1.7%	5.2%



City of Loveland
Summary of Sales Tax Collections by Industry Code
Eleven months, ended November 30, 2025

Description	November 2024	November 2025	\$ Change	% Change	YTD 2024	YTD 2025	\$ Change	% Change	% of Total	Cumulative %
Restaurants & Bars	\$ 696,213	\$ 704,519	\$ 8,306	1.2%	\$ 7,748,468	\$ 7,831,573	\$ 83,105	1.1%	14.4%	14.4%
Electronic Shopping & Mail-Order Houses	507,447	577,721	70,274	13.8%	5,372,136	6,113,986	741,850	13.8%	11.3%	25.7%
Department Stores & General Merchandise	493,366	491,143	(2,223)	-0.5%	6,122,767	5,697,970	(424,797)	-6.9%	10.5%	36.2%
Motor Vehicle Dealers, Auto Parts & Leasing	499,986	466,537	(33,449)	-6.7%	5,102,983	5,222,850	119,867	2.3%	9.6%	45.8%
Building Material & Lawn & Garden Supplies	518,295	395,562	(122,733)	-23.7%	5,376,845	4,991,542	(385,303)	-7.2%	9.2%	55.0%
Misc. Retail Including Used Merchandise Stores	267,255	235,149	(32,106)	-12.0%	2,564,331	3,076,992	512,661	20.0%	5.7%	60.6%
Utilities	243,345	257,491	14,146	5.8%	2,819,741	3,043,458	223,717	7.9%	5.6%	66.2%
Consumer Goods & Commercial Equipment Rental	130,858	114,016	(16,842)	-12.9%	2,020,998	1,534,736	(486,262)	-24.1%	2.8%	69.0%
Hotels, Motels & Other Accommodations	143,701	127,947	(15,754)	-11.0%	1,495,901	1,475,176	(20,725)	-1.4%	2.7%	71.8%
Grocery Stores & Specialty Foods	128,054	89,606	(38,448)	-30.0%	2,133,561	1,339,201	(794,360)	-37.2%	2.5%	74.2%
Sporting Goods, Hobby, Book & Music Stores	89,593	90,762	1,169	1.3%	1,236,211	1,332,683	96,472	7.8%	2.5%	76.7%
Clothing & Clothing Accessories Stores	101,569	90,130	(11,439)	-11.3%	1,247,969	1,271,676	23,707	1.9%	2.3%	79.0%
Electronics & Appliance Stores	84,859	90,751	5,892	6.9%	925,250	879,342	(45,908)	-5.0%	1.6%	80.6%
Beer, Wine & Liquor Stores	70,022	66,839	(3,183)	-4.5%	782,192	758,134	(24,058)	-3.1%	1.4%	82.0%
Gasoline Stations with Convenience Stores	74,538	55,538	(19,000)	-25.5%	719,188	725,158	5,970	0.8%	1.3%	83.4%
Health & Personal Care Stores	61,755	61,402	(353)	-0.6%	752,278	697,719	(54,559)	-7.3%	1.3%	84.6%
Broadcasting & Telecommunications	54,812	60,369	5,557	10.1%	617,698	639,128	21,430	3.5%	1.2%	85.8%
Furniture & Home Furnishing Stores	37,133	29,326	(7,807)	-21.0%	499,829	469,293	(30,536)	-6.1%	0.9%	86.7%
Office Supplies, Stationery & Gift Stores	16,680	20,862	4,182	25.1%	172,380	161,341	(11,039)	-6.4%	0.3%	87.0%
All Other Categories	311,868	319,499	7,631	2.4%	5,218,182	7,070,388	1,852,206	35.5%	13.0%	100.0%
Total	\$4,531,349	\$ 4,345,169	\$(186,180)	-4.1%	\$52,928,908	\$54,332,346	\$1,403,438	2.7%	100.0%	