

Loveland grows through annexation

Loveland and all of northern Colorado must be doing something right; population has grown and continues to grow. Far more people are moving here or remain here than are moving away. Since 1980, Loveland's population has more than doubled—from about 30,000 to the current 65,000.

Over the years, the nature and character of Loveland and its neighboring areas have changed markedly. The town of Loveland has become the City of Loveland, both figuratively and legally. Technology and health care have many roots here now, more so than agriculture.

As the population and lifestyle of the area have grown, so has the physical land size of the City of Loveland as measured within its legal city limits. Currently, the city limits enclose 32.5 square miles. That number was 11.3 in 1980.

The physical growth has occurred through the process of annexation, whereby the city limits include more land, bringing the annexed land within the official jurisdiction of the City of Loveland with its services, requirements and associated monetary and quality of life values.

Annexation: A rural-to-urban evolution

The dictionary defines the word annex as "to add on or attach;" "to incorporate into a country, state, city, etc...."

Closer to home, City of Loveland staff have described annexation as making land part of the city; providing services enabling the land to become more urbanized, and moving from rural to urban in its character and lifestyle.

Around Loveland, if land isn't an official part of the city—within the city limits—it's instead under the jurisdiction of Larimer County. Larimer County's 2,600+ square miles extend from Berthoud to Wyoming, from Timnath to Estes Park and the Continental Divide. County property owners look to the county government (or other special districts and private firms) to provide services for safety, roads, land use, snow removal, weed control and more.

Annexation is a legal agreement between the property owner and the City. It encourages and enables the highest and best use of the land as it changes from rural to urban. It's a natural progression of the community's growth.

Annexation is usually a major benefit to the property owner as it raises the value of the property and its future marketability. As part of the City of Loveland, property receives more services and meets a higher level of standards, increasing the property's value.

City services Loveland residents rely on include police and fire protection, utilities, street maintenance, sidewalks,

snow removal, trash service availability, landscaping, land-use controls and more.

While residents in unincorporated areas can benefit from Loveland's parks, recreational facilities, library and numerous cultural opportunities, they do not directly contribute to their maintenance. After an unincorporated area is annexed, however, the reciprocal relationship that marks inclusion within city limits is established and thrives.

The land value increase and increased services typically cause a small increase in property tax for the land owner, usually less than 10 percent. Those monies go to help pay for those services and assets provided directly to the property owner or shared by the entire community.

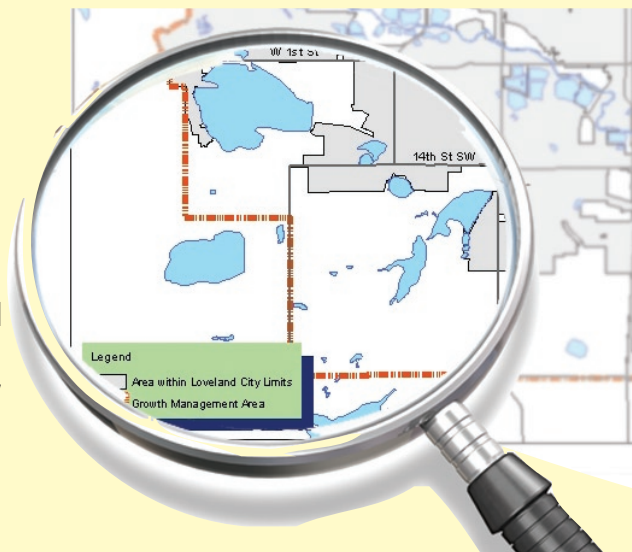
When annexation results in new property that's used for commercial or industrial purposes, a broader financial effect occurs. Sales and use taxes generated by the firms now within city limits help pay for services and facilities citywide. The firms provide jobs, with wages spent in numerous ways that support numerous other businesses in the community.

Annexation in a high-standards city such as Loveland can bring a greater quality of life to the immediate area and the city in general. Services, features and aesthetics of land annexed into Loveland are more conducive to the greater density of urban living. Stricter standards often exist on issues regarding appearance, noise, smell, roads, traffic, etc.

Property rights issues sometimes occur, especially when existing uses of formerly rural, outlying property become incompatible as growth takes place and urbanized development nears. Examples of such urban-meets-rural conflicts can include dairies, feedlots, mining, poultry farms and others uses.

A long-standing agreement between Loveland and Larimer County created a Growth Management Area (GMA). The GMA identifies property surrounding the Loveland city limits that likely will eventually become part of the city. In anticipation of future annexation, new development in the GMA must meet City of Loveland standards.

Overall, city growth and annexation involve change, with both its pros and its cons. As long as Loveland and northern Colorado's popularity and growth continue, future urbanization and annexation are likely.



Islands of Larimer in Loveland

Within Loveland's city limits, about a dozen enclaves exist. An enclave is a piece of property not part of the incorporated City but entirely surrounded by the City for at least three years. Enclaves remain under county jurisdiction.

Enclaves can be problematic and definitely inefficient for both the City and County, as well as the property owner. For example, in a non-emergency situation, a Larimer County Sheriff's Department officer must respond to a call within an enclave instead of

a Loveland police officer. And City of Loveland rules and regulations regarding items like landscaping, sidewalks, land use and more don't apply within an enclave.

During the past four years, almost two dozen enclaves have been annexed into the City of Loveland. The annexations have resulted from very cooperative efforts by both the property owners and the City.

For a number of years it has been City Council's philosophy to encourage enclave annexation with the understanding that little would change for the current occupants' lifestyle. Uses, activities and current standards—such as farm animals, roadways, driveways, landscaping, etc.—would continue as long as redevelopment isn't proposed or property ownership doesn't change.

Efforts toward annexation of the remaining enclaves continue.

Annexation: Many steps, many people

The annexation process has several steps and involves many people including the property owner, City staff, Loveland Planning Commission, Loveland City Council and Loveland citizens. Typically, annexation is a 3-7 month process, depending on complexity or any special issues involved.

The process normally begins with the property owner or City making contact with each other and expressing interest in

annexation. Informal discussions usually follow.

The property and its future use must correspond with the Loveland Comprehensive Master Plan. The plan looks ahead to 2030. The property must also lie within the Growth Management Area, the land surrounding the city limits that both the City and Larimer County have agreed is likely for future incorporation within the City of Loveland.

The basic steps of the official annexation process are described below:

1. Official application is created
2. Information about the property is gathered and assessed
3. Future land use and zoning is determined
4. Neighborhood meetings are held
5. Annexation agreement is drafted including any special terms or conditions
6. Public hearing held with Loveland Planning Commission
7. Planning Commission votes
8. Public hearing held with Loveland City Council
9. Loveland City Council first approval vote
10. Loveland City Council final vote
11. At any point during the process, the annexation application could be amended, sent back for further work, detail or negotiation, suspended or denied.