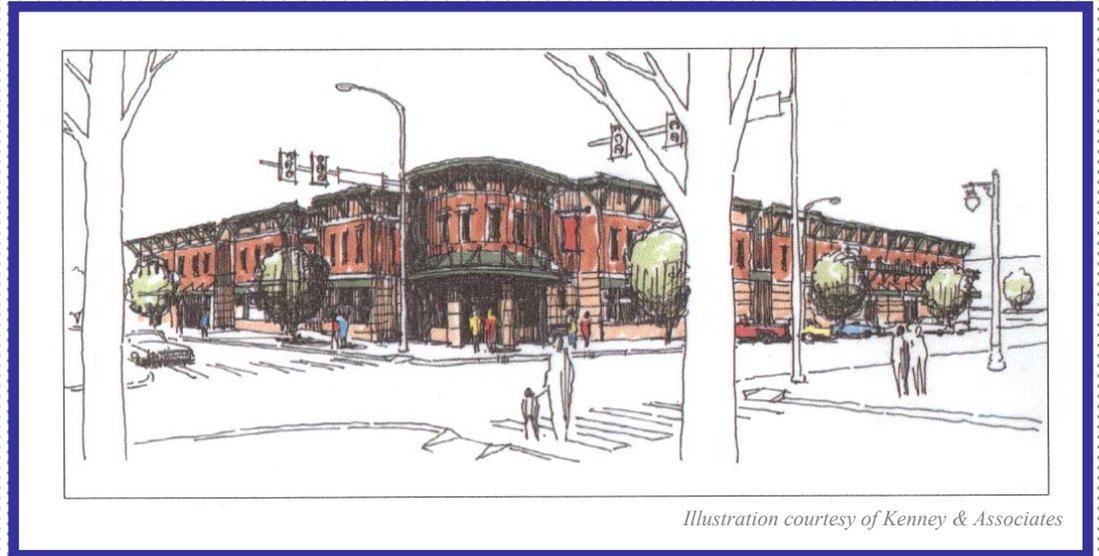


City of Loveland  
**URBAN RENEWAL  
PLAN**



*October 1, 2002  
Prepared by:  
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# *Executive Summary*

## *Introduction*

The Urban Renewal Plan (“Plan”) was prepared pursuant to Part 1 of Article 25 of Title 31, Colorado Revised Statutes (C.R.S.), as amended. The Loveland Urban Renewal Authority (“Authority”) will govern the implementation of the Plan. The Plan includes a Conditions Survey, which was used to justify the need for an urban renewal authority, and a redevelopment strategy for Downtown Loveland.

## *Urban Renewal Goals & Supporting Plans*

The goals of the urban renewal effort are to serve primarily as a redevelopment catalyst for the downtown area. Actions of the Authority should be in accordance with the following Plan goals:

- G1:** *To eliminate and prevent conditions of blight which constitute an economic and social liability to the community*
- G2:** *To prevent the physical and economic deterioration of the Urban Renewal Area*
- G3:** *To attract capital investment in the downtown, and to assist in the retention and expansion of existing businesses, thus strengthening the City’ economic base.*
- G4:** *To create a stable tax base*
- G5:** *To facilitate the development of mixed use projects in the downtown area.*

The City of Loveland plans that support the use of urban renewal activities in the downtown area include:

- Loveland Comprehensive Master Plan
- Loveland 2020 Transportation Plan
- Previous master plans prepared for the downtown by the municipality and the former Downtown Development Authority

## *Conditions Survey*

A survey of conditions in the downtown Loveland Area was performed by the City of Loveland Long Range Planning Division in accordance with Section 31-25-103(2) C.R.S, and it was determined that varying degrees of blight conditions exist in the core downtown and the immediate areas to the north and south. It was concluded in the Conditions Survey that the observed blight conditions in the downtown area justify the creation of an urban renewal authority, and preparation of this Plan.

## *Urban Renewal Boundaries*

The jurisdictional boundaries for the Loveland Urban Renewal Authority, according to state statute, are the same as the municipal limits of the City of Loveland. Within the Authority boundary, there may be one or more “urban renewal areas”, where conditions of blight have been documented in a survey, and a finding substantiating the existence of blight conditions made by the City Council. Presently, there is only one “urban renewal area” for the Loveland community and it is comprised primarily of the downtown core and the immediate areas to the north and south. This “urban renewal area boundary” is also defined by the Plan as the downtown “urban renewal area”, and according to the state urban renewal statute, is where public-private partnership efforts utilizing tax increment finance to eliminate conditions of blight will be focused.

### ***Redevelopment Opportunities***

Three types of redevelopment opportunities have been identified as immediate partnership options for the Authority. Catalyst projects, historic rehabilitation projects, and capital infrastructure enhancement projects offer opportunities for the Authority enter into partnership roles with the private sector and other public agencies to develop mixed use infill projects, redevelop an existing historic structure, and add pedestrian and aesthetic elements to planned capital infrastructure improvements. Listed below are some, but not all of the opportunities for the Authority to pursue:

- Catalyst Projects:                *Former Walgreens Block, and Loveland Feed & Grain Site*
- Historic Rehabilitation:        *Lincoln Hotel, and McKee Community Health Center Properties*
- Enhancements:                 *US 287 Resurface with sidewalk/curb/gutter reconstruction; and annual downtown alley reconstruction program*

### ***Authorized Urban Renewal Activities***

Colorado's urban renewal statute allows and the Loveland Urban Renewal Plan recommends a wide range of activities. It is the intent of the Loveland Urban Renewal Authority to provide incentives to stimulate private investment in cooperation with property owners and other affected parties to accomplish the objectives of the Plan. Public-private partnerships and joint-venture development will be the key to the Authority's strategy for preventing the spread of blight and eliminating blight conditions, and this will be accomplished by providing the Authority with access to all its powers authorized by law.

### ***Plan Financing***

The Authority is authorized to finance implementation of the Plan by any method authorized by the urban renewal statute or any other applicable law. Of critical importance to the Authority's ability to participate as a public private partner is its use of both municipal sales tax increment and ad valorem property tax increment as a method of financing for redevelopment projects.

### ***Authority Governance***

The members of the Loveland City Council acting as ex officio commissioners will govern the Authority for a trial period of two years, which is set to start upon the date of adoption of the Plan. At the conclusion of this two year time period, the Authority (City Council) will reconsider the need to extend this period of ex-officio governance by the City Council, or transition the governance duties to an appointed-citizen commission. An appointed-citizen commission is authorized by statute. Also at that time, the Authority must determine if the need exists to hire and employ permanent employees to administer the Plan.

### ***Plan Administration***

Until such time that it is determined by the Authority that administration of the Plan requires the commitment of permanent employee(s), the City of Loveland staff will fill the role of Plan administrators, and shall not be compensated above their existing salary or hourly wages as provided by their primary employer, the City of Loveland.

### ***Term***

The Term of this Plan is twenty-five years from its effective date of adoption. At the end of the term, if the Authority deems that all projects have been accomplished and all debts incurred to finance those projects and all expenses of the Authority have been repaid, then the Authority may declare the plan fully implemented.

# **City of Loveland Urban Renewal Plan**

***October 1, 2002  
Prepared by:  
City of Loveland  
Community Services Department  
Long Range Planning Division  
500 E. 3<sup>rd</sup> Street  
Loveland, CO 80537***

# 1. Introduction

---

The Urban Renewal Plan (the “Plan”) for the City of Loveland has been prepared pursuant to the provision of the Urban Renewal law of the State of Colorado, Part 1 of Article 25 of Title 31, Colorado Revised Statutes (C.R.S.), as amended (the “Urban Renewal Law”). The Plan includes a URA Conditions Survey, and a redevelopment strategy for Downtown Loveland. Downtown Loveland will be designated as an Urban Renewal Project Area and is proposed to be the Urban Renewal Authority’s initial tax increment finance district. Other Urban Renewal Project areas may be created within the municipality pursuant to requirements of the Urban Renewal Law.

**Redevelopment –**  
*Reinvestment in older elements of a community – such as a historic structure, a vacant parcel of land, a main street, a neighborhood – offers an opportunity to revitalize an area by strengthening its economic vitality, livability, and physical character.*

The URA Conditions Survey (prepared 2/6/02, updated 6/21/02), a document physically separate of this Plan, and incorporated herein by this reference contains:

- 19-page *Analysis & Findings Report*,
- Photographs and survey forms for all city blocks included in survey area
- Map 1: URA Conditions Survey
- Map 2: Potential Boundaries for Urban Renewal Area
- Map 3: Proposed Urban Renewal Area
- Appendix: *contains copies of meeting minutes and staff information presented to City Council at study sessions and regular meetings regarding creation of URA, and Census 2000 data.*

The observations documented in the Conditions Survey demonstrate that varying degrees of blight conditions exist in the core downtown and the immediate areas to the north and south. The Urban Renewal Law acknowledges these conditions as factors that substantially impair or arrest the sound growth of the municipality, retards the provision of housing accommodations, or constitute an economic or social liability, and is a menace to the public health, safety, morals, or welfare. The boundary area prescribed in this Plan, where efforts to eliminate blight conditions will be

focused is discussed in **Chapter 3: The Urban Renewal Boundaries**.



*Vacant commercial structures and underutilized land are economic liabilities for the community.*

The Loveland Urban Renewal Authority (the “Authority”) shall govern the preparation and execution of any documents and activities related to the implementation and administration of the Plan. It is the intent of the Authority that the objectives of the Plan will be achieved primarily through cooperation between the public and the private sector, and utilizing the incentives and tools available from all sources, including the Urban Renewal Authority. It is also the intent that implementation of the Plan will be fair, and sensitive to the concerns of area property owners, businesses, and residents.

## 2. Conditions Survey

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A survey of conditions in the Downtown Loveland area (Exhibit #1) was performed by the City of Loveland Long Range Planning Division in January and February 2002 and updated in June 2002, with the following results:

*It is concluded through the Conditions Survey that the survey area does meet the criteria established in Section 31-25-103(2) C.R.S., and is a blighted area. It was found that varying degrees of blight conditions exist in the core downtown and the immediate areas to the north and south. The extent of the conditions that have been catalogued in the Conditions Survey establish justification for creating an Urban Renewal Authority. This finding was based on survey methodology that was used to assess the conditions in the area as a whole.*

The methodology used to conduct the Conditions Survey was verified by an independent third-party for compliance with the Urban Renewal Law. The methodology was considered valid and in accordance with accepted practice for determining the presence of blight factors.

Existence of the combination of blight factors in the area “substantially impairs or arrests the sound growth of the municipality, retards the provision of housing accommodations or constitutes an economic or social liability,” as noted in the Urban Renewal Law. The Conditions Survey shows that the following conditions set forth in 31-25-103(2) of the Urban Renewal Law exist within the area described as the Urban Renewal Area:

- a. *Slum, deteriorated, or deteriorating structures;*
- b. *Predominance of defective or inadequate street layout;*
- c. *Faulty lot layout in relation to size, adequacy, accessibility, or usefulness;*
- d. *Unsanitary or unsafe conditions;*
- e. *Deterioration of site or other improvements;*
- f. *The existence of conditions that endanger life or property by fire and other causes;*
- g. *Buildings that are unsafe or unhealthy for persons to live or work in because of building code violations, dilapidation, deterioration, defective design, physical construction, or faulty or inadequate facilities;*
- h. *Environmental contamination of buildings or property;*
- i. *Inadequate public improvements or utilities.*



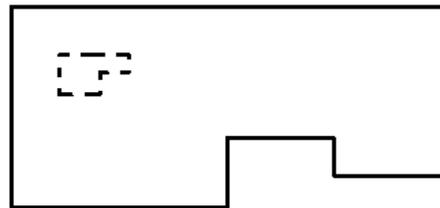
*Discontinuity in the sidewalk network limits a pedestrian's ability to move safely and efficiently in the downtown area.*

### 3. The Urban Renewal Boundaries

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According to the Colorado Urban Renewal Law, the jurisdictional boundaries of the Urban Renewal Authority shall be the same as the boundaries of the municipality. Within the municipal boundaries there may be one or more Urban Renewal Areas.

An Urban Renewal Area is a blighted area, which the City Council has designated for an Urban Renewal Project. In each Urban Renewal Area, conditions of blight must be present at the level defined by the Urban Renewal Law before the Authority can legally exercise its powers in an urban renewal area. In each Urban Renewal Area, undertakings and activities that constitute the Urban Renewal Project are implemented as a way to eliminate the conditions of blight. See the diagram below for the Urban Renewal hierarchy.



———— Municipal Limits / URA Boundary  
- - - - Urban Renewal Area / Project Area

#### 3.1 Urban Renewal Area Boundaries for Downtown Loveland

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The Urban Renewal Area for Downtown Loveland generally includes the area bounded by the Fairgrounds on the south, and US Highway 34 on the north. It is bounded by the Burlington Northern Santa Fe Railroad

tracks and Garfield Avenue on the west, and Jefferson /Washington / Adams Avenues on the east. The Urban Renewal Area boundary is limited to those existing city blocks where there is a predominance of mixed-use activities that are affected by blight conditions as reported in the Conditions Survey. A map of the Urban Renewal Area for Downtown Loveland and legal description is included in the Appendix.

### ***3.2 Justification of the Urban Renewal Area Boundaries for Downtown Loveland***

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Factors that influenced the determination of the Downtown Urban Renewal Area included the Conditions Survey, described above, and the transportation corridors which tend to form the natural boundaries for the downtown area. In addition to forming natural boundaries, these corridors function as entry ways to the downtown area, and enhancement of these features will be key to the overall redevelopment strategy.

These boundary limits include:

- **US Highway 34 at the north;** separates the traditional old town development pattern from the pattern of post 1950's development to the north, and is an entry way into the old town.
- **North/south alley between N. Lincoln Avenue and N. Jefferson Avenue (between 10<sup>th</sup> St. and US Highway 34);** There is a shift from mixed uses within the urban renewal area boundary to predominantly residential uses on the east side of the alley.
- **North/south alley between N. Cleveland Avenue and N. Railroad Avenue (between 11<sup>th</sup> St. and US Highway 34);** There is a shift from mixed uses within the urban renewal



*US Highway 34 separates the traditional old town development pattern from the pattern of newer development to the north, and is an entry way into the old town.*

area boundary to predominantly residential uses on the west side of the alley.

- **North/south alley between N. Lincoln Avenue and N. Jefferson Avenue (between 10<sup>th</sup> St. and 7<sup>th</sup> Street);** There is a shift from mixed uses within the urban renewal area boundary to predominantly residential uses on the east side of the alley.
- **Jefferson/Adams/Washington Avenues (between 3<sup>rd</sup> St. SE and 10<sup>th</sup> St.);** There is a shift from mixed uses within the renewal area boundary to predominantly residential uses on the east sides of these streets.
- **Garfield Avenue (between 1<sup>st</sup> St. and 10<sup>th</sup> St);** There is a shift from mixed uses within the renewal area boundary to predominantly residential uses on the west side of Garfield Avenue, and this boundary functions a west entryway into the downtown core.
- **Loveland Municipal limits (south of 1<sup>st</sup> Street) and Barnes Park/Fairgrounds:** separates the properties located within the urban renewal area, from the remnant ponds of gravel mining activities along the Big Thompson River, and the Larimer County Fairgrounds.
- **S. Lincoln Avenue and (between 5<sup>th</sup> St. SE and Barnes Park/Fairgrounds);** separates properties inside the renewal area, from those on the east side of Lincoln Avenue, which are outside of municipal limits (in Larimer County jurisdiction). The Barnes Park/

Fairgrounds is not within the Urban Renewal Area.

### **3.3 Existing Land Use Characteristics of Downtown Sub-Areas**

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Three distinct sub-areas exist within the Urban Renewal Area for Downtown Loveland. The descriptions of the existing characteristics of these sub-areas will serve as the basis for applying urban renewal objectives.

#### **3.3.1 Core Downtown**

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The general boundaries of this sub-area are 1<sup>st</sup> Street on the south, 10<sup>th</sup> Street at the north, Garfield Avenue on the west, and Jefferson/Adams/Washington Avenues on the east.

The core is characterized by the presence of many of the community's oldest structures, which are currently occupied by a mix of commercial and residential uses, or are vacant. Several modern commercial/office structures are located in the Core Downtown and provide a location for much of Loveland's financial service and banking activities.

The southernmost part of this sub-area between 1<sup>st</sup> Street and 3<sup>rd</sup> Street contains a pocket of residential uses comprised of rental and owner occupied structures. The character of the sub-area transitions from the pocket of residential uses into a traditional main street commercial layout on 4<sup>th</sup> Street. From 5<sup>th</sup> Street northward, sits both a mix of older commercial structures and newer modern structures such as the Loveland Museum/Gallery and the Home State Bank, Bank One, First National Bank, and the Safeway Supermarket. Between 9<sup>th</sup> and 10<sup>th</sup> Streets are examples of older residential units, which have been converted to professional offices with landscaped front yards. The Core Downtown Sub-area also contains some vacant structures and underutilized properties.

In this Core sub-area it is anticipated that the focus of the Authority's activities will be to stimulate economic vitality and private investment. There is considerable opportunity for, but not limited to, the rehabilitation of existing structures, infill development and better

utilization of sites, business expansion and retention activities, and enhancement of the physical infrastructure in this sub-area.

### ***3.3.2 North Downtown***

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The North Downtown sub-area is bounded by 10<sup>th</sup> Street on the south, US Highway 34 on the north, Burlington Northern Santa Fe Railroad tracks on the west and Jefferson Avenue on the east. This area includes uses such as fast-food commercial, auto-oriented sales and maintenance services, and a mix of residential units that have been converted to offices, and other units that are both renter and owner occupied.

In the North Downtown, a focus will be placed on eliminating and preventing physical deterioration on these city blocks as they are recognized for their unique entry-way characteristic for the downtown core. There is considerable opportunity for, but not limited to, the enhancement of the image of this area through the design and implementation of streetscape and pedestrian improvements, infill development, and better utilization of existing sites.

### ***3.3.3 South Downtown***

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The Loveland Municipal Limits bound the South Downtown sub-area on the west. The sub-area is also bounded by Lincoln and Washington Avenue on the east, and Barnes Park and the Fairgrounds on the south.

This area includes a mix of uses including renter and owner occupied residential units, automotive repair services, light industrial, and commercial retail.

In this sub-area, the focus will be to prevent further physical deterioration of the infrastructure and structures. There is considerable opportunity for, but not limited to, infill development and better utilization of sites, rehabilitation of existing structures, and enhancement of the physical infrastructure.

## 4. Urban Renewal Goals and Supporting Plans

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The purpose of the Urban Renewal Plan is to eliminate blight in the urban renewal area and to implement the Loveland Comprehensive Master Plan and related functional plans. The principal goal of the Urban Renewal effort is to redevelop and rehabilitate the area by private enterprise. It is not intended to replace the efforts of the Loveland Chamber of Commerce, Northern Colorado Economic Development Corporation, or other business development, marketing or maintenance organizations.

The rehabilitation and redevelopment of the downtown area will be accomplished through the improvement of existing structures, attraction of new commercial and mixed-use development, and the prevention of deterioration of properties in the area. The effort will involve the Authority and City of Loveland, with the cooperation of the private sector.

The actions of the Authority should be in accordance with the following Plan goals:

- G1: To eliminate and prevent conditions of blight which constitute economic and social liabilities to the community.**
- G2: To prevent physical and economic deterioration of the Urban Renewal Area.**
- G3: To attract capital investment in the downtown, and to assist in the retention and expansion of existing businesses, thus strengthening the City's economic base.**
- G4: To create a stable tax base.**
- G5: To facilitate the development of mixed used projects in the downtown area.**

**Multi-Modal Transportation System** – *A transportation system that accommodates a variety of transportation options including automobiles, public transit, public safety vehicles, pedestrians and bicycles in a balanced way to maximize access and mobility and to minimize congestion.*

The Loveland Comprehensive Master Plan describes the general land use categories in the community, and identifies the downtown as an activity center that includes a mix of uses designed to provide shopping, services, public uses, and residences. The objectives stated in the **Loveland Comprehensive Master Plan Section 4.10 Land Use Plan** that support urban renewal activities in the downtown are:

- LU:1.1 Coordinate growth with provision of City facilities and services within the Growth Management Area, and locate the city's growth within this boundary.*
- LU: 1.3 Provide quality, livable neighborhoods.*
- LU: 1.4 Provide for a mixture of commercial, office, high technology, public and residential uses.*
- LU: 1.5 Provide for mixed-use employment districts to encourage high-quality office, retail, light industrial, high technology, and residential development.*
- LU: 1.6 Provide a transportation system capable of minimizing traffic congestion.*

The **Loveland 2020 Transportation Plan** indicates that Downtown Loveland and the surrounding neighborhoods have discontinuity in the sidewalk network from one property to the next, and that a number of sidewalks are in need of repair. The goals of the **Loveland 2020 Transportation Plan** that support urban renewal activities in the downtown are:

- Plan a safe, efficient, continuous, coordinated and convenient multi-modal transportation system that serves the need of the community*

*now and establishes the foundation for a transportation system that is sustainable for future generations.*

- *Develop transportation plans that sustain the economic vitality of the community consistent with the Loveland Comprehensive Master Plan.*
- *Investigate all reasonable funding strategies and develop a plan and an implementation strategy that recognizes current funding realities and limitations.*

**Pedestrian Image** - A term used to describe streets or areas that are laid out in an interconnected network providing convenient and safe pedestrian access between important destinations. Areas with a positive pedestrian image, are attractively landscaped, provide visual interest and a sense of security to encourage walking.

The active redevelopment strategy for Downtown Loveland is based on a broader set of goals established during master planning efforts for the area in previous years by the City and the former DDA, which was disbanded in 1999. The creation of the Urban Renewal Authority is an activity that satisfies the broader goals for downtown Loveland, and provides access to many creative redevelopment tools that had not previously been available in downtown Loveland. As the Authority guides redevelopment activities in the downtown, it should continue to recognize the following broader goals for the area:

- *Provide a safe and enjoyable pedestrian image.*
- *Utilize the unique art identity and history of Loveland in creating a downtown image.*
- *Attract a level of goods and services desired by the entire community, both to strengthen the downtown market area and minimize the flow of local consumers to areas outside the city.*
- *Provide a parking arrangement that reflects the needs of both downtown visitors and employees, that optimizes the use of the land, and does not deter the appearance of the area.*
- *Maximize the opportunities for developers to redevelop or rehabilitate portions of the downtown.*
- *Explore joint development opportunities for keystone redevelopment projects.*

- *Develop mechanisms to effectively leverage public and private resources such as tax increment districts, historic district, etc.*



*A mixed-use infill project with a 200-space underground parking structure has been modeled on the former Walgreen's block. Concept drawing courtesy of Kenney & Associates, Loveland CO.*

## 5. Redevelopment Opportunities

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The Authority will have numerous opportunities to participate in redevelopment activities during implementation of this Plan. Listed below are some, but not all of the present opportunities for the Authority to pursue.

### 5.1 Catalyst Projects

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The City identified the former Walgreen's Block and the Loveland Feed & Grain Site in recent revitalization efforts as redevelopment opportunities. Both sites represent a type of anchor redevelopment opportunity for the downtown that can serve as catalysts for spin-off private investment in other areas of the downtown. Anchor developments are urban elements that attract users to itself and consequently to adjacent elements which are not, by themselves, attractions.

The redevelopment of the Walgreen's site presents an opportunity to demonstrate a major mixed-use infill anchor. This project concept has the potential to capture a niche segment of the Loveland market, and to focus on a strategic location in the downtown while demonstrating good architecture design and representative streetscapes. The City modeled this concept with the permission of the property owners, and proposed a possible partnership arrangement whereby the Authority finances a public parking structure to satisfy community needs and assist in the redevelopment of the site.

The Loveland Feed & Grain site presents an opportunity for the Authority to advance a combined historic rehabilitation and mixed-use infill project. The City modeled this site with the permission of property owners based on a concept that utilizes the Feed & Grain building as a rehabilitated historic structure to house an arts related use, and the surrounding vacant properties as market rate commercial and residential infill uses.

### 5.2 Historic Rehabilitation Projects

---

The City explored opportunities for Authority participation in historic rehabilitation projects on such sites as the Lincoln Hotel and McKee Community Health Center properties. Historic rehabilitation, or adaptive reuse as it is sometimes called, is the practice of using older structures for new development opportunities. These activities provide for the revitalization and redevelopment of older urban areas by providing new uses for existing structures, and in the context of this Plan can serve to limit or prevent the further spread of blight conditions. With the City's other efforts to make access to the State's economic incentives for historic preservation more easily attainable for local property owners, its likely that the spin-off redevelopment of existing structures will occur along side efforts to develop major infill anchors such as the former Walgreen's site and Feed & Grain Site.

The Authority should look for joint-venture partnership opportunities in rehabilitation projects, and should consider the creation of additional economic incentive programs for historic rehabilitation.

### 5.3 Enhancement Projects

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As identified in Section 6 of the Plan, the Authority will look for opportunities to tie into other planned capital infrastructure projects and finance special enhancements that meet the goals of the Plan. Enhancement features that may be pursued by the Authority include landscaping, decorative paving, lighting, entry features such as signage, and other pedestrian amenities.

Upcoming opportunities for Authority enhancement partnerships include, but are not limited to, the enhancement of these capital infrastructure projects:

- Resurface of US Highway 287 in the downtown area and the reconstruction of curbs and sidewalks as proposed by the City's Public Works Department and Colorado Department of Transportation for 2004.



*The Loveland Feed & Grain Site and adjacent properties were modeled as a mixed-use historic rehabilitation/infill project. Courtesy of Winter, Kramer & Jessup, Boulder, CO.*

**Public-private Partnerships –**  
*A collaborative arrangement between public and private entities in which resources and information are shared in order to serve a particular public purpose. Public-private partnerships specify joint rights and responsibilities and imply some sharing of risks, costs or assets, thereby allowing parties to effectively achieve common goals.*

- Alley reconstruction program, recently reinstated by the Public Works Department, presents opportunities to enhance pedestrian linkages between key city blocks. One alley reconstruction per year has been proposed.

## 6. Authorized Urban Renewal Activities

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Colorado's Urban Renewal Law allows and this Plan recommends a wide range of activities. It is the intent of the Loveland Urban Renewal Authority to provide incentives to *stimulate* private investment in *cooperation* with property owners and other affected parties to accomplish the objectives of the Plan. Public-private partnerships and Joint-venture development will be the key to the Authority's strategy for preventing the spread of blight and eliminating blight conditions. Reliance on powers such as condemnation will only be considered as a final option, as determined by the Authority's Board of Commissioners, to achieve the redevelopment objectives of this Plan.

### 6.1 Owner Participation Agreement

---

The Urban Renewal Authority may enter into ownership participation agreements with property owners or developers in the Urban Renewal Area for the development, redevelopment or rehabilitation of their property. These agreements would facilitate participation and assistance that the Authority may choose to provide to such owners and developers.

Owner participation and other agreements of this nature will contain, at a minimum, provisions requiring:

- Compliance with the Urban Renewal Plan and all applicable City ordinances and regulations.

- Covenants to begin and complete development, construction, or rehabilitation of both public and private improvements within a period of time considered to be appropriate by the Authority.
- The financial commitment(s) of each party.

## 6.2 *Property Acquisition*

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In the event that the Loveland Urban Renewal Authority determines it is necessary to acquire any real property to implement this plan, the Authority may do so by any means available by law.

The Authority may acquire property for the following reasons:

- a) to eliminate or reverse the trend of conditions of blight;
- b) to carry out one or more objectives of the Plan;
- c) to assemble property for redevelopment by private enterprise;
- d) for needed public improvements;
- e) and for any lawful purpose authorized by the Urban Renewal Plan, subject to the provisions of the Urban Renewal Law, or any other applicable law.

Acquisition of property by eminent domain is not authorized unless the City Council approves, by majority vote, the use of eminent domain by the Authority after mailing or delivering a notice to the owner of such property, at the owner's last known address, of the time, date and place of the City Council meeting at which such acquisition question will be considered by the City Council. Such notice shall be mailed or delivered at least 10 days prior to the date of such meeting. The question of such authorization is not deemed to be an amendment or modification of this Urban Renewal Plan.

### ***6.3 Property Management***

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It may be necessary from time to time, for the Authority to acquire property and maintain it until such time when the property can be integrated into a larger assemblage of land to complete a redevelopment project.

During the period that the Authority owns this acquired property, such property will be under the management and control of the Authority and may be rented or leased pending its disposition for redevelopment.

### ***6.4 Relocation Assistance & Payments***

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It is not expected that the activities of the Authority in carrying out this Plan will displace any person, family or business. However, to the extent that, in the future, the Authority may acquire property that displaces any person, family or business, it shall develop a relocation program to assist any such party in finding another location under such terms and conditions as it may determine are consistent with the requirements of applicable law.

### ***6.5 Demolition, Clearance & Site Preparation***

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The Authority may demolish and clear buildings, structures, and other improvements from any property it acquires in accordance with this Plan. The Authority may provide rough and finished site grading and other site preparation activities as part of a specific redevelopment program.

The Urban Renewal Authority will not undertake the demolition or clearance of structures or sites that are officially landmarked by the State, federal government, or local historic preservation authorities without their approval.

### ***6.6 Public Improvements and Facilities***

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Public improvements and cooperation by the public sector (Loveland Urban Renewal Authority and the City of Loveland) with the private sector will be considered

insofar as such improvements and actions enhance the success of redevelopment of the Urban Renewal Area and respond to community needs.

The Authority will look for opportunities to coordinate with other planned capital improvement projects identified by the City in its (CIP) and finance special enhancements. In accordance with the 2020 Transportation Plan, the inclusion of pedestrian features in improvements such as bridges, entryway features, and road improvement projects are examples of enhancement opportunities.

#### ***6.7 Property Disposition***

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The Authority may dispose of property it acquires by means of a reasonable competitive bidding process it established in accordance with the Urban Renewal Law and pursuant to redevelopment agreements between the Authority and such purchasers. All such agreements shall conform with the requirements of the Urban Renewal Law.

#### ***6.8 Cooperative Agreements***

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For the purposes of planning and implementing this Plan, the Authority may enter into one or more cooperative agreements with the City or other public entities. Such agreements may include provisions regarding project financing and implementation; design, location and construction of public improvements and any other matters required to implement this Plan.

#### ***6.9 Other Plan Undertakings & Activities***

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The Urban Renewal Law authorizes the Authority to undertake zoning and planning activities to regulate land use, maximum densities, and building requirements in the urban renewal area. For purposes of implementing this Plan, the Loveland Urban Renewal Authority shall defer governance of the aforementioned activities to the

City of Loveland Municipal Code and other applicable municipal standards and regulations.

## 7. Plan Financing

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The Authority is authorized to finance implementation of the Plan by any method authorized by the Urban Renewal Law or any other applicable law, including:

**Tax Increment Financing**  
- or "TIF" is a method of financing redevelopment activities that is directly tied to the success of those activities.  
*American Planning Association  
Growing Smart Legislative  
Guidebook, 2002*

- Appropriations from the City,
- Loans or advances from the City of Loveland,
- Federal loans and grants,
- State loans and grants,
- Interest income,
- Agreements with public and private parties or entities,
- Sale of securities or other assets ,
- Property and sales tax increments,
- Loans and advances from any other available source.

Such methods may be combined to finance all or part of the Plan activities. Any financing method authorized by the Plan or by any applicable law, may be used to pay the principal of and interest on indebtedness, and to establish reserves for indebtedness (whether funded, refunded, assumed or otherwise) incurred by the Authority or City to finance any project contemplated by this Plan or undertaken pursuant to the Plan, either in whole or in part.

The Authority is authorized to issue notes, bonds, or any other financing instruments or documents in amounts sufficient to finance all or part of a project. The Authority is authorized to borrow funds and to create indebtedness in carrying out this Plan. The principal, interest and any premiums due in connection with such indebtedness may be paid from tax increments or any other funds available to the Authority.

## **7.1 Tax Increment**

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The Project may be financed by the Authority under the tax allocation financing provisions of the Urban Renewal Law. Under the tax allocation method of financing the Project, property taxes levied after the effective date of the approval of this Plan upon taxable property in the Urban Renewal Area each year by or for the benefit of any public body or all or a portion of municipal sales taxes collected within the Urban Renewal Area, or both such taxes, shall be divided for a period not to exceed twenty-five (25) years after the effective date of the adoption of this tax allocation provision, as follows:

### **7.1.1 Base Amount**

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That portion of the taxes which are produced by the levy at the rate fixed each year by or for such public body upon the valuation for assessment of taxable property in the Urban Renewal Area last certified prior to the effective date of approval of the Plan or, as to an area later added to the Urban Renewal Area, the effective date of the modification of the Plan, and, subject to the City Council approval, that portion of municipal sales taxes collected within the boundaries of the Urban Renewal Area in the twelve-month period ending on the last day of the month prior to the effective date of the approval of the Plan, or, in the case of municipal sales taxes, both such portions, shall be paid into the funds of each such public body as are all other taxes collected by or for said public body.

### **7.1.2 Increment Amount**

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That portion of said property taxes in excess of such base amount and, subject to City Council approval, that portion of said municipal sales taxes in excess of such base amount, shall be allocated to and, when collected, paid into a special fund of the Authority to pay the principal of, the interest on, and any premiums due in connection with the bonds of, loans or advances to, or indebtedness incurred by (whether funded, refunded, assumed or otherwise) the Authority for financing or refinancing, in whole or in part, the Urban Renewal

Project. Any excess municipal sales tax collections not allocated pursuant to this subparagraph shall be paid into the funds of the municipality.

Unless and until the total valuation for assessment of the taxable property in the Urban Renewal Area exceeds the base valuation for assessment of the taxable property in the Urban Renewal Area, all of the taxes levied upon taxable property in the Urban Renewal Area shall be paid into the funds of the respective public bodies. Unless and until the total municipal sales tax collections in the Urban Renewal Area exceed the base year municipal sales tax collections in the Urban Renewal Area, all such sales tax collections shall be paid into the funds of the City.

When such bonds, loans, advances and indebtedness, including interest thereon and any premiums due in connection therewith, have been paid, all taxes upon the taxable property in the Urban Renewal Area shall be paid into the funds of the respective public bodies and all such municipal sales tax collections in the Urban Renewal Area shall be paid into the funds of the City.

## **8. Urban Renewal Authority Development Applications**

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All City codes and standards shall apply when the Authority assumes the role of the primary applicant for development in the urban renewal area.

## **9. Review and Amendment of the Approved Plan**

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The intent of this section is to clarify the modification processes for the Urban Renewal Plan. The Plan may be

modified pursuant to the provisions of the Urban Renewal Law governing such modifications, including Section 31-25-107, C.R.S., as amended.

### ***9.1 Urban Renewal Plan Review Process***

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The review process for the Urban Renewal Plan is intended to provide a mechanism to allow those parties responsible for implementing the Plan to periodically evaluate its effectiveness and make adjustments to ensure efficiency in implementing the recommended urban renewal activities.

The following steps are intended to serve as a guide for Plan review:

1. The Authority may propose modifications, and the Authority shall make such modifications as may be directed by the City Council provided they are consistent with the Comprehensive Master Plan, and the Urban Renewal Law.
2. Modifications may be developed from suggestions of the Authority, City Council, and Staff operating in support of the Authority.
3. A series of joint workshops may be held by and between the Authority, and City Council to direct and review the development of Plan modifications.

### ***9.2 Plan Modification Process***

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Any proposed modification of the Plan will be submitted to the City Council for a resolution as to whether or not such modification will substantially change the Urban Renewal Plan. The Plan may be modified pursuant to provisions of the Urban Renewal Law governing such modifications, including 31-25-107(7) C.R.S., as this provision may be amended in the future.

### **9.3 Minor Variations**

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The Authority may in specific cases allow minor variations from the provisions of the Plan if it determines that a literal enforcement of the provisions of the Plan would constitute an unreasonable limitation beyond the intent and purpose of the Plan.

## **10. Authority Governance**

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The Urban Renewal Law allows flexibility in the governance of the Authority with members consisting of either an appointed-citizen commission, or City Council members acting as the ex-officio Authority commission.

In actions leading up to the creation of the Authority, the City Council agreed to accept the responsibility of governance of the Authority as the ex-officio commission. The term for this governance framework is to extend for the duration of two (2) years from the official date of adoption of this Plan.

Upon expiration of the specified term of two (2) years after the official date of adoption of this Plan, the Authority (City Council) will consider the need to either extend the period of ex-officio governance by the City Council, or begin the development and implementation of actions to transition the governance to an appointed-citizen commission. The Authority (City Council) will consider budgetary controls, and other related fiscal controls if governance is shifted to an appointed citizen commission. At this same time, the Authority (City Council) will consider the need to employ permanent employee(s) to administer the Plan.

## **11. Plan Administration**

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The Authority may employ technical experts, agents, and employees, permanent and temporary, and it shall determine their qualifications, duties, and compensation.

Until such time that it is determined by the Authority that administration of the Plan requires the commitment of permanent employee(s), it is intended that the City of Loveland staff will fill the role of Plan administrators, and shall not be compensated above their existing salary or hourly wages as provided by their primary employer, the City of Loveland.

### ***11.1 Executive***

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The City Manager of the City of Loveland, or their designee, is authorized to serve in the capacity as Secretary of the Authority (executive director), until such time that the Authority determines it is necessary to employ a full time Secretary.

### ***11.2 Directorate-Liaison***

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The City of Loveland Long Range Planning Division (LRP) is authorized to provide the Authority and Secretary with directorate-liaison support. LRP will coordinate Authority activities necessary to implement the Plan, such as:

- Public hearing notifications;
- Affected party notification;
- Public information and outreach efforts;
- Report preparation,
- Record keeping,
- Management of technical experts and other agents;
- All other requirements deemed necessary to implement the Plan.

### ***11.3 Legal Counsel***

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According to the Urban Renewal Law, the Authority may call upon the municipal counsel or chief legal officer of

the City for such legal services that it may require, or it may employ its own counsel and legal staff.

## **12. Severability**

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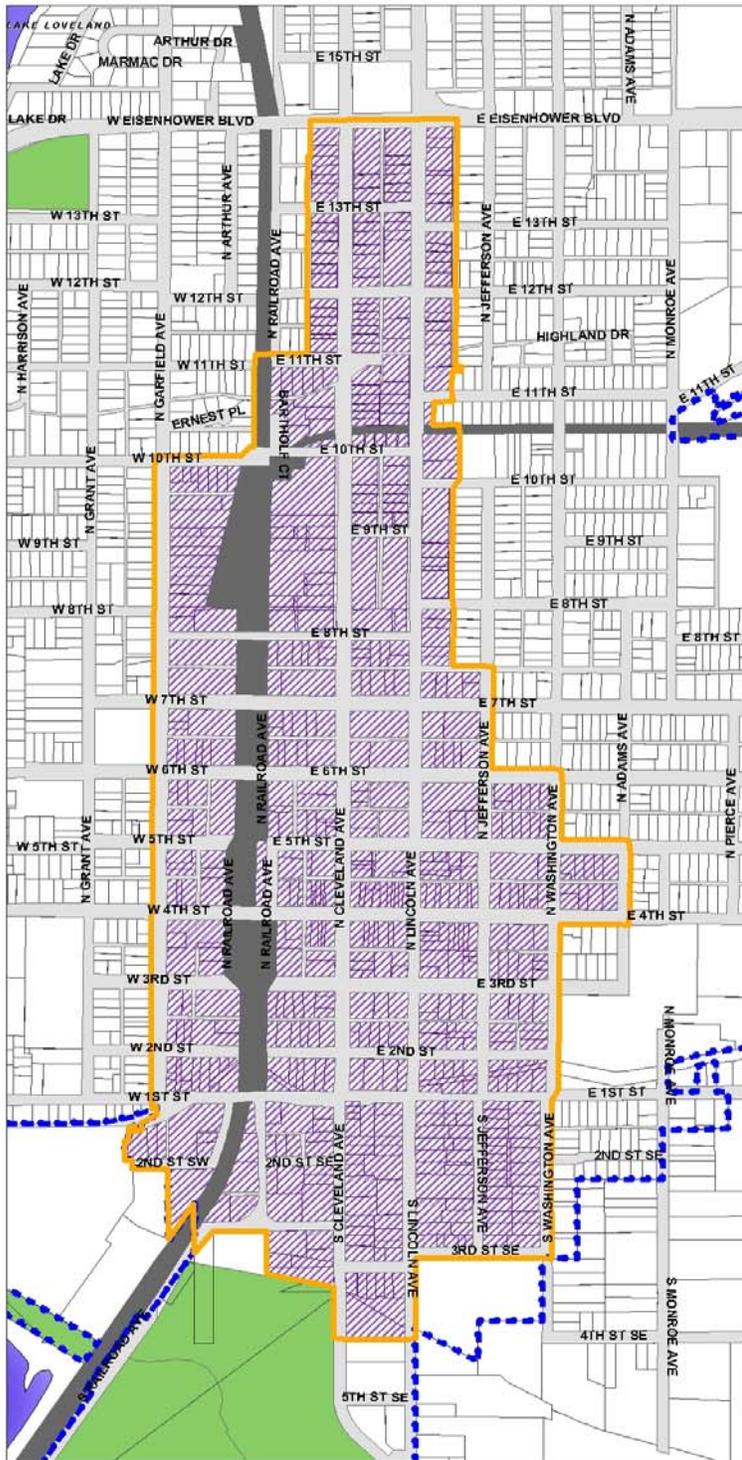
If any portion of the Urban Renewal Plan is held to be invalid or unenforceable, such invalidity will not affect the remaining portions of this Urban Renewal Plan.

## **13. Term**

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The Term of this Plan is twenty-five years from its effective date, unless the Authority deems that all projects have been accomplished and all debts incurred to finance those projects and all expenses of the Authority have been repaid. In that event, the Authority may declare the plan fully implemented and the total tax collections derived from the Urban Renewal Area shall be paid into the funds of the appropriate taxing entity.

## **Appendix**



## Downtown Loveland Urban Renewal Area



**Legend**

-  Urban Renewal Area
-  parcels
-  railroad ROW
-  streets & alleys
-  lakes
-  parks
-  municipal limits

Prepared by:  
Long Range Planning Division  
500 E. Third Street  
Loveland, CO 80537

Date: 6/21/02



# City of Loveland Vicinity Map: Urban Renewal Area

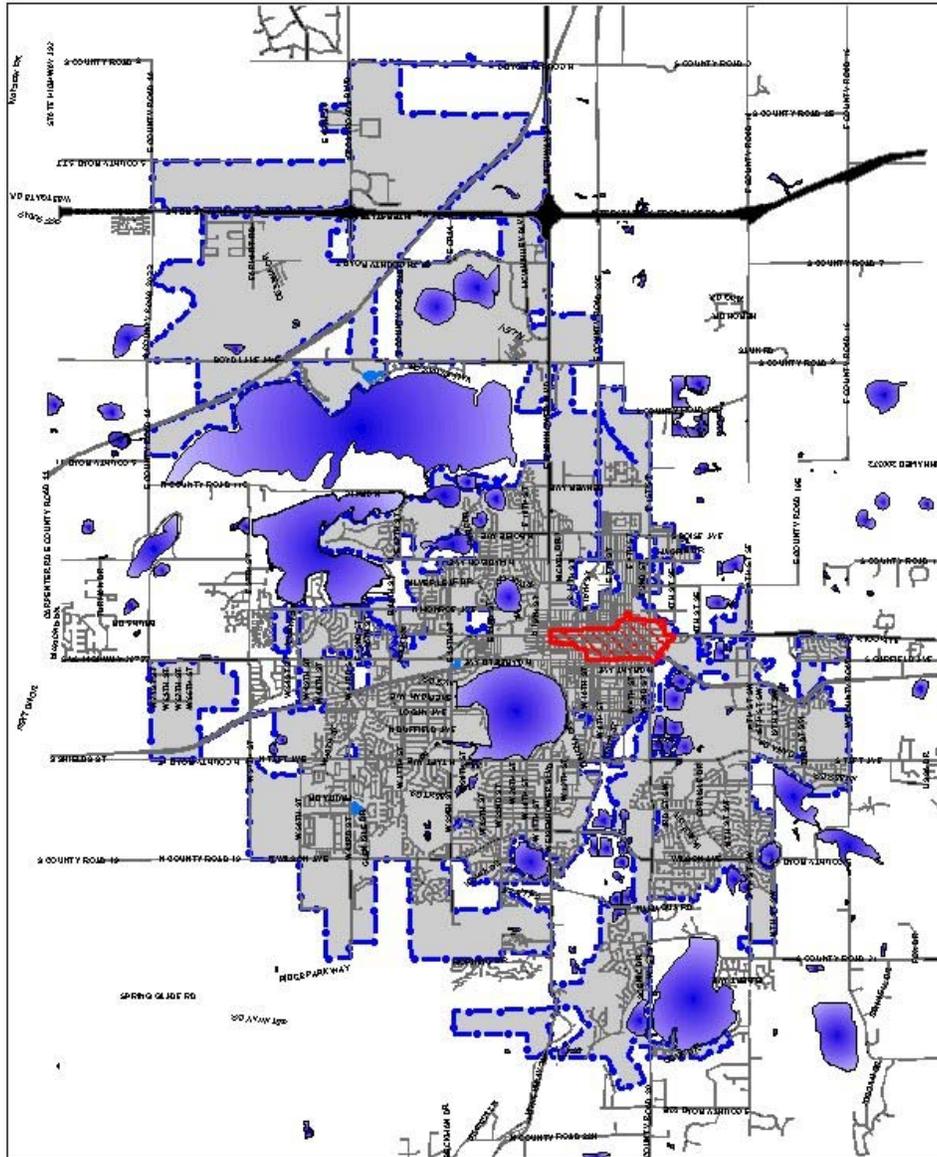


**Legend**

- Urban Renewal Area (Red hatched box)
- railroad R/O (Grey box)
- street & alleys (Light grey box)
- Bike (Blue box)
- municipal limits (Blue dashed line)

Prepared by:  
Long Range Planning Division  
500 E. Third Street  
Loveland, CO 80537

Date: 6/2/02



**Description  
of the  
Downtown Loveland Urban Renewal Area**

Beginning at the point of intersection of the south right-of-way (ROW) line of E. 4<sup>th</sup> Street and the east ROW line of N. Washington Avenue; thence southerly along said east ROW line to its point of intersection with the north ROW line of E. 3<sup>rd</sup> Street; thence continuing southerly to the point of intersection of the south ROW line of E. 3<sup>rd</sup> Street and the east ROW line of N. Washington Avenue; thence continuing southerly along said east ROW line to its point of intersection with the north ROW line of E. 1<sup>st</sup> Street; thence southwesterly to the point of intersection of the south ROW line of E. 1<sup>st</sup> Street and the east ROW line of S. Washington Avenue; thence southerly along said east ROW line its point of intersection with the north ROW line of the alley between E. 1<sup>st</sup> Street and 2<sup>nd</sup> Street S.E.; thence continuing southerly to the point of intersection of the south ROW line of said alley and the east ROW line of S. Washington Avenue; thence continuing southerly along said east ROW line its point of intersection with the north ROW line of 2<sup>nd</sup> Street S.E.; thence continuing southerly to the point of intersection of the south ROW line of 2<sup>nd</sup> Street S.E. and the east ROW line of S. Washington Avenue; thence continuing southerly along said east ROW line to its point of intersection with the south ROW line extended of 3<sup>rd</sup> Street S.E.; thence westerly along said extended line to the point of intersection of the west ROW line of S. Washington Avenue and the south ROW line of 3<sup>rd</sup> Street S.E.; thence continuing westerly along said south ROW line to its point of intersection with the east ROW line of S. Lincoln Avenue; thence southerly along said east ROW line to its point of intersection with the south line extended of Lot 3, Ponderosa Addition; thence westerly along said extended line to the point of intersection of the west ROW line of S. Lincoln Avenue and the south line of said Lot 3; thence continuing westerly along said south line to its point of intersection with the east ROW line of S. Cleveland Avenue; thence continuing westerly along the south line extended of said Lot 3 to its point of intersection with the west ROW line of S. Cleveland Avenue; thence northerly along said west ROW line to its point of intersection with the north bank of the Farmer's Ditch; thence northwesterly along said bank to its point of intersection with the west line extended of Block 1, Ackelbein 2<sup>nd</sup> Addition; thence northerly along said extended line to the southwest corner of said Block 1; thence continuing northerly along the west line of said Block 1 to its point of intersection with the south ROW line of 3<sup>rd</sup> Street S.E.; thence westerly along said south ROW line to its point of intersection with the east ROW line of S. Railroad Avenue; thence southwesterly along said east ROW line to its point of intersection with the south line extended of Henrikson Addition; thence northwesterly along said extended line to the point of intersection of the west ROW line of the Burlington Northern/Santa Fe Railroad and the south line of Henrikson Addition; thence continuing northwesterly along said south line to the southwest corner of Henrikson Addition; thence northerly along the west line of said Henrikson Addition to its point of intersection with the south ROW line of 2<sup>nd</sup> Street S.W.; thence westerly along said south ROW line to the NW corner of Mill First Addition; thence northerly perpendicular to said ROW line to a point on the south line of Mill Second Addition; thence westerly along said south line to the SW corner of Mill Second Addition; thence northerly and easterly along the west line of said Mill Second Addition to the NW corner thereof; thence easterly and southerly along the north line of Mill Second Addition to the NE corner thereof; thence northwesterly to the SW corner of Riverside Addition; thence northerly along the east line of Riverside Addition to its point of intersection with the south ROW line of W. 1<sup>st</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 1<sup>st</sup> Street and the west ROW line of the N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 2<sup>nd</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 2<sup>nd</sup> Street and the west ROW line of N. Garfield

Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 3rd Street; thence continuing northerly to the point of intersection of the north ROW line of W. 3<sup>rd</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly to the point of intersection of the south ROW line of the alley between W. 3<sup>rd</sup> Street and W. 4<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly to the point of intersection of the north ROW line of said alley and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 4<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 4<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of the alley between W. 4<sup>th</sup> Street and W. 5<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly to the point of intersection of the north ROW line of said alley and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 5<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 5<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 6<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 6<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 7<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 7<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line its the point of intersection with the south ROW line of the alley between W. 7<sup>th</sup> Street and W. 8<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of said alley and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 8<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 8<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of W. 10<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of W. 10<sup>th</sup> Street and the west ROW line of N. Garfield Avenue; thence easterly to the point of intersection of the east ROW line of N. Garfield Avenue and the north ROW line of W. 10<sup>th</sup> Street; thence easterly and northeasterly along said north ROW line to its point of intersection with the west ROW line of the Burlington Northern/Santa Fe Railroad; thence northerly along said west ROW to its point of intersection with the south ROW line of the alley between W. 10<sup>th</sup> Street and W. 11<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of said alley and the west ROW line of the Burlington Northern/Santa Fe Railroad; thence continuing northerly along said west ROW line to its point of intersection with the south line of Little Barnes Ditch; thence continuing northerly to the point of intersection of the north line of said Ditch and the west ROW line of the Burlington Northern/Santa Fe Railroad; thence northerly along said west ROW line to its point of intersection with the south ROW line of E. 11<sup>th</sup> Street; thence continuing northerly to the point of intersection of the west ROW line of said Railroad and the north ROW line of W. 11<sup>th</sup> Street; thence northeasterly to the point of intersection of the east ROW line of N. Railroad Avenue and the north ROW line of E. 11<sup>th</sup> Street; thence easterly along said north ROW line to its point of intersection with the west ROW line of the alley between N. Railroad Avenue and N. Cleveland Avenue; thence northerly along said west ROW line to its point of intersection with the south ROW line of the alley between E. 11<sup>th</sup> Street and E. 12<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of the alley between E. 11<sup>th</sup> Street and E. 12<sup>th</sup> Street and the west ROW line of the alley between N. Railroad Avenue and N. Cleveland Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of E. 12<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of E. 12<sup>th</sup> Street and the west ROW line of the alley between N. Railroad Avenue and N. Cleveland Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of the alley

between E. 12th Street and E. 13<sup>th</sup> Street; thence continuing northerly to the point of intersection of the north ROW line of the alley between E. 12<sup>th</sup> Street and E. 13<sup>th</sup> Street and the west ROW line of the alley between N. Railroad Avenue and N. Cleveland Avenue; thence continuing northerly along said west ROW line to its point of intersection with the south ROW line of the alley between E. 13<sup>th</sup> Street and E. Eisenhower Boulevard; thence continuing northerly to the point of intersection of the north ROW line of said alley between E. 13<sup>th</sup> Street and E. Eisenhower Boulevard and the west ROW line of the alley between N. Railroad Avenue and N. Cleveland Avenue; thence continuing northerly along said west ROW line to the point of intersection of the east line of Lot 21, Block 4, Loveland Heights Addition and the south line of the vacated alley ROW; thence easterly all said south line to the centerline of the vacated alley ROW; thence northerly along said centerline to its point of intersection with the south ROW line of E. Eisenhower Boulevard; thence continuing northerly along the west line extended of said Lots to its point of intersection with the centerline of E. Eisenhower Avenue; thence easterly along said centerline to its point of intersection with the east ROW line extended of the alley between N. Lincoln Avenue and N. Jefferson Avenue; thence southerly along said west alley line extended to the point of intersection of the south ROW line of E. Eisenhower Boulevard and said west alley line; thence continuing southerly along said west alley line to its point of intersection with the north ROW line of E. 13<sup>th</sup> Street; thence continuing southerly to the point of intersection of said west alley line and the south ROW line of E. 13<sup>th</sup> Street; thence continuing southerly along said west alley line to its points of intersection with the north ROW line of E. 12<sup>th</sup> Street; thence continuing southerly to the point of intersection of said west alley line with the south ROW line of E. 12<sup>th</sup> Street; thence continuing southerly along said west alley line to its point of intersection with the north line of Little Barnes Ditch; thence continuing southerly to the point of intersection of said west alley line and the south line of said Ditch; thence continuing southerly along said west alley line to its point of intersection with the centerline of the alley ROW vacated via Ordinance 3317 and recorded at Reception Number 86051452 adjoining Block 2, Lincoln Place Addition; thence easterly along the centerline of said vacated alley to its point of intersection with the east line of Lot 10, Block 2, Lincoln Place Addition; thence southerly along said east line x feet to a point; thence westerly perpendicular to said east line to a point on the east line of Lot 11, Block 2, Lincoln Place Addition; thence southerly along the east line of Said Lot 11 to its point of intersection with the north ROW line of E. 11<sup>th</sup> Street; thence continuing southerly to the point of intersection of the east line of Lot 11, Block 3, Lincoln Place Addition and the south ROW line of E. 11<sup>th</sup> Street; thence westerly along said south ROW line to its point of intersection with the east line of Lot 13, Block 3, Lincoln Place Addition; thence southerly along said east line to its point of intersection with the north ROW line of the Great Western/Omni Railroad; thence easterly along said north ROW line to its point of intersection with the east line of Lot 10, Block 3, Lincoln Place Addition; thence southerly to the point of intersection of the east line of Lot 2, Block 5, Orchard Park Addition and the south ROW line of said Railroad; thence continuing southerly along the east line of said Lot 2 to the NE corner of Lot 1, Block 5, Orchard Park; thence continuing south along the east line of said Lot 1 to its point of intersection with the north ROW line of E. 10<sup>th</sup> Street; thence southwest to the point of intersection of the south ROW line of E. 10<sup>th</sup> Street and the east ROW line of the alley between N. Jefferson Avenue and N. Lincoln Avenue; thence southerly along said east ROW line to its point of intersection with the north ROW line of E. 8<sup>th</sup> Street; thence continuing southerly to the point of intersection of the south ROW line of E. 8<sup>th</sup> Street and the east ROW line of the alley between N. Jefferson Avenue and N. Lincoln Avenue; thence southerly along said east ROW line to its point of intersection with the north ROW line of the alley between E. 8<sup>th</sup> Street and E. 7<sup>th</sup> Street; thence easterly along said north ROW line to its point of intersection with the west ROW line of N. Jefferson Avenue; thence continuing easterly to the point of intersection of said north ROW line and the east ROW line of N. Jefferson Avenue; thence southerly to the point of intersection of the south ROW line of said alley and the east ROW line of N. Jefferson Avenue; thence continuing southerly along said east line to its point of intersection with the north ROW line of E. 7<sup>th</sup> Street; thence continuing southerly to the point of intersection of the south ROW line of E. 7<sup>th</sup> Street and the east line of E.

Jefferson Avenue; thence continuing southerly along said east line to its point of intersection with the north ROW line of the alley between E. 7<sup>th</sup> Street and E. 6<sup>th</sup> Street; thence continuing southerly to the point of intersection of the south ROW line of said alley and the east ROW line of N. Jefferson Avenue; thence continuing southerly along said east line to its point intersection with the north ROW line of E. 6<sup>th</sup> Avenue; thence easterly along said north line to its point intersection with the west ROW line of N. Washington Avenue; thence continuing easterly to the point intersection of the north ROW line of E. 6<sup>th</sup> Avenue and the east ROW line of N. Washington Avenue; thence southerly to the point of intersection of the south ROW line of E. 6<sup>th</sup> Avenue and the east ROW line of N. Washington Avenue; thence southerly along said east ROW line to its point of intersection with the north ROW line of the alley between E. 6<sup>th</sup> Street and E. 5<sup>th</sup> Street; thence continuing southerly to the point of intersection of the south ROW line of said alley and the east ROW line of N. Washington Avenue; thence continuing southerly along said east line to its point of intersection with the north ROW line of E. 5<sup>th</sup> Street; thence easterly along said north ROW line to its point of intersection with the west ROW line of N. Adams Avenue; thence continuing easterly to the point of intersection of the north ROW line of E. 5<sup>th</sup> Street and the east ROW line of N. Adams Avenue; thence southerly to the point of intersection of the south ROW line of E. 5<sup>th</sup> Street and the east ROW line of N. Adams Avenue; thence southerly along said east ROW line to its point of intersection with the north ROW line of E. 4<sup>th</sup> Street; thence continuing southerly to the point of intersection of the east ROW line N. Adams Avenue and the south ROW line of E. 4<sup>th</sup> Street; thence westerly to the point of intersection of the west ROW line of N. Adams Avenue and the south ROW line of E. 4<sup>th</sup> Street; thence continuing westerly along said south ROW line to the Point of Beginning.