



Create

LOVELAND

COMPREHENSIVE PLAN



July 2016

ACKNOWLEDGMENTS

This Public Draft of *Create Loveland* is the result of ideas from

Hundreds of Conversations with City Council

Planning Commission

Create Loveland Stakeholder Committee

City Boards and Commissions:

- Affordable Housing Commission (AHC)
- Citizens' Finance Advisory Commission (CFAC)
- Community Marking Commission (CMC)
- Construction Advisory Board (CAB)
- Cultural Services Board (CSB)
- Disabilities Advisory Commission (DAC)
- Fire & Rescue Advisory Commission (FRAC)
- Golf Advisory Board (GAB)
- Historic Preservation Commission (HPC)
- Human Services Commission (HSC)
- Library Board (LB)
- Loveland Utilities Commission (LUC)
- Open Lands Advisory Commission (OLAC)
- Parks and Recreation Commission (PRC)
- Police Citizen Advisory Board (PDCAB)
- Senior Advisory Board (SAB)
- Transportation Advisory Board (TAB)
- Visual Arts Commission (VAC)
- Youth Advisory Commission (YAC)

Hundreds of Participants at

- Vision Workshops
- Public Charrette on Opportunities
- Van Buren Elementary Wellness Night
- Big Thompson Elementary Wellness Night
- Presentation at 30 Below Youth Group
- Presentation at HEAL House Party
- Presentation to Keystone Club
- Thursday Night Concerts
- Farmer's Markets
- Business Appreciation Breakfast
- Loveland Connect Event
- Loveland – Berthoud Association of Realtors
- Thompson R2-J Master Plan Committee
- Community Choices Open House
- Chamber of Commerce Business After Hours
- Chamber of Commerce Legislative Affairs
- Fire & Ice Festival
- Plan Hub: Aleworks
- Plan Hub: Coffee Tree
- Life Spring Community Church
- Workforce Center
- Food Bank
- CanDo Coalition Meeting
- Mountain View Rotary
- Thompson Valley High School
- Tour de Pants

Thousands of Conversations at

www.CreateLoveland.com

Open City Hall: <http://www.ci.loveland.co.us/>
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Thank You!



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CHAPTER 1: EXECUTIVE SUMMARY



AN ORDINARY AND EXTRAORDINARY LOVELAND

Loveland is the place we call home. It is where we work, and where we have family and friends. It is a physical place that anchors our lives and livelihoods.

Our ordinary, physical lives are accompanied by an extraordinary, creative life where we construct our future through imagining, thinking, and inventing. In this extraordinary Loveland, we pursue our hopes and dreams for a better life.

Every day we live in both the ordinary and the extraordinary Loveland simultaneously. We imagine launching a new career, remodeling an old house, opening a new business, or starting a family. This goes far beyond what is traditionally thought of as “the creative process” in art. Students, architects, business leaders, and parents alike do this: a recent graduate applies for a new job, an architect drafts a design, a shop owner pens a business plan, and families create new traditions. Each time, they first create a vision, and then they create a process to support that vision.

And when we act on our imagination, we create a new future. We create a better life. We create a better Loveland. As Loveland grows, it will fulfill this role for many new residents.

Create Loveland recognizes that our day to day world requires the world of imagination and new futures. Within these pages is both a vision for a future and a roadmap to take us there.



A PLAN FOR TODAY'S AND TOMORROW'S WORLD

We rarely pause as a community at today's hectic pace to seriously reflect on our mutual dreams for the future. A high quality of life doesn't just happen and it cannot be – though routinely is – taken for granted. Making Loveland one of the most desirable Front Range communities takes just the opposite: capitalization of immediate opportunities, resolve toward seemingly insurmountable challenges, and a focus on the long-term. There is no guarantee that in an ultra-competitive world, Loveland will continue to be “the jewel of Northern Colorado.”

Properly prepared and executed, this new Comprehensive Plan is one of the City's most influential tools for immediate and long-range decision-making. Last updated in 2005, this new plan responds to demographic, environmental, and economic changes. Planning enables Loveland's civic leaders, businesses, and citizens to play a meaningful role in creating the kind of community that they want to live in, one that offers better choices for a better future.

Create Loveland focuses on the physical world: the where, what, when and how of *land use and the built environment*. First, it presents a vision of “where” Loveland will grow throughout the City's Growth Management Area (GMA). Second, it determines “what” land uses best accomplish the vision through build-out and redevelopment. Third, the City invests directly in public infrastructure and amenities, thereby leveraging the “when” of private investment. Lastly, the City sets expectations on “how” to grow, through zoning and development standards. All in all, *Create Loveland* proposes a balance of new development and essential services, environmental protection, and innovative change that will define how Loveland grows over the next 10 years.

As the real world faces more and more serious challenges – an aging population, poverty, natural disasters, and economic crises – *Create Loveland* charts a course for greater economic opportunity, resiliency, and fiscal health. It is an economic development plan as much as it is a plan for improving our quality of life.

Purpose of the Comprehensive Plan

The friendly, small-town feel, abundant parks and open space, and proximity to the Rocky Mountains make Loveland one of the most sought after communities for families, retirees, and businesses alike. This desirability is attracting growth to Loveland, and with growth comes change: changes in population, demographics, private investment, and post-recession economic realities. To make change work for Loveland, the City is reevaluating community needs and a vision for the future.

The Comprehensive Plan is updated periodically to reassess community values and to better leverage new opportunities, while helping to prepare Loveland for recent and forecasted changes in the economy and demographics. Since 2005, Loveland's Comprehensive Plan has helped the City prioritize public investment and position for many new opportunities.

Growth and broader community dynamics have changed since the last comprehensive planning effort in 2005, and Loveland's influence in the region has risen. Much of the 2005 Comprehensive Plan and the 2011 Implementation Plan are still relevant to today's challenges. *Create Loveland* focuses on land use and the built environment in all its economic, fiscal, neighborhood and natural resource dimensions; and greater integration of land use, transportation, and consideration of the impacts and opportunities of the built environment on health.

WHY PLAN?

The comprehensive plan is one of the most important documents for the City of Loveland because it answers important questions about what people can expect for the future of their community. Questions like, “What will happen to the vacant field next to my house?” “Where should I locate my business?” Without a comprehensive plan, these questions and many more are difficult to answer, and many decisions, including the investment decisions of households, utilities and companies, are more difficult to make.



CITY COUNCIL RESULTS AND PRIORITY BASED BUDGETING

The 2015 budget is the first year the City is implementing a new Priority Based Budgeting (PBB) process. As stewards of the City's financial resources, City Council established overarching results, and asked the boards, commissions, and general public to define the subtleties of each result. City programs are now evaluated and scored to show which are the most relevant towards achieving City goals. Unlike other cities, Loveland's motivation to implement this budgeting process was not based on a budget deficit. On the contrary, we wanted to ensure that new resources would be allocated based on a consistent evaluation of community-driven criteria. *Create Loveland* integrates these City Council budget results into the organizational framework of the plan and as a driver for developing and refining policies.

AN ADVISORY ROLE

In the State of Colorado, comprehensive plans, called "master plans" in State Statutes, are *advisory* documents used to guide land development decisions. Because they are derived from public input about what people want for their community, the policies and future land use plan designations of the comprehensive plan have an important role to play in many *regulatory* decisions the City does make surrounding land use, such as annexation, rezoning, discretionary land use approvals, and updates to City codes and standards.

In all of the above processes, the comprehensive plan is referenced and staff recommendations are expected to be consistent with the policies and land use plan. For example, in annexations and rezonings, the new zoning designation should match those that the comp plan says are appropriate for the land use designation the subject property has in the future land use plan. When processing discretionary land use applications such as planned unit developments, staff uses the policies of the comprehensive plan to guide their reviews. When undertaking updates to its codes, the City uses the policies as a basis or starting off point to determine what gets addressed.

In all of these instances, the actual regulatory decisions are made by the City Council or other appropriate board or commission, considering not only the comprehensive plan, but also other relevant information such as project specific constraints or opportunities not foreseen during the planning process.

RELATIONSHIP TO OTHER PLANS AND IGAS

As the umbrella plan for all City functions and services, many adopted plans and Intergovernmental Agreements (IGAs) support *Create Loveland*, such as the Transportation Master Plan, Parks and Recreation Master Plan, and Raw Water Master Plan. A complete list is shown in Table 2-1.

2014-2015 CITY COUNCIL BUDGET RESULTS

Diverse ways to enjoy culture, recreation, life-long learning and leisure

Effective mobility and reliable infrastructure

Healthy, attractive and environmentally sustainable community

Safe and secure community

Thriving, welcoming and desirable place to live that provides for the well-being of the community

Vibrant economy

Well-planned and strategically managed growth and development

Good governance



PLAN HIGHLIGHTS

Focus on Land Use and the Built Environment

The previous 2005 Plan addressed all services that the City performs as well as larger aspirations that city government has little influence upon. The principles and policies in Chapter 2 focus on the built environment that is the human-made surroundings that provide the setting for where we live, work and play. The built environment ranges in scale from homes and apartments to neighborhoods and the city as a whole, from sidewalks and interstate highways to backyards and regional parks. The City of Loveland has a major influence on what is built, where, when, and how – which then has a collective effect on economic and physical health. The Land Use Plan in Chapter 3 presents a pattern of how the community should be built for the next 10 years and beyond.

Strategic Flexibility for Strategic Areas

Strategic flexibility is about reaching a balance between community goals, one-of-a-kind circumstances, property owner desires, and the predictability the community and developers seek in navigating the review process. It is not about accepting undesirable development.

Communities with a clear vision and predictable development review and approval process have a powerful competitive advantage in attracting private investment and economic development. That is because an articulated vision and predictable entitlement process grants developers the foresight and flexibility to match pro formas to community priorities and anticipate outcomes well in advance of costly studies. Development that meets the community's objectives is met with less stress and less delay.

Predictability citywide is paired with flexibility in strategic opportunity areas: where unique circumstances and high market demand can accommodate a highly desired type of development. Built areas in particular require more flexibility in order to redevelop (or, in other words, to recycle and reinvent) than vacant "greenfield" areas. The City's history has been, for the most part, one of steady, rapid outward expansion, in the form of new subdivisions and shopping centers built on lands that were formerly farms and pastures. At the same time, additional attention needs to be paid to ensure that new development in built areas fits in with its context. Because vacant land suitable for development is becoming less available and Loveland's northern, eastern, and southern borders are becoming fixed, redevelopment and revitalization efforts in areas already built will eventually become the most important way to accommodate the City's future growth and development.

Redevelopment, or infill, is one important means to revitalize aging commercial areas, contribute to the vitality of Downtown, and add variety to our housing opportunities. But redevelopment and infill efforts face unique challenges: small or oddly shaped lots, intensive renovation and adaptive re-use of existing buildings, demolition of existing buildings followed by more intensive uses, concerns over neighborhood compatibility, upgrades to existing infrastructure, and a development code geared toward greenfield development that does not address the realities of redevelopment or infill projects and their constraints. Other strategic areas that will require strategic flexibility in the future are those at interstate interchanges, in oil and gas extraction areas, and commuter rail stations.





The City as a System

The City Council Results recognize that quality of life is the sum of many ingredients, and that city actions should not be developed and implemented in isolation from one another or work at cross-purposes. This plan recommends a holistic systems approach, with resiliency as a unifying concept in considering the interdependent social, physical, economic, and natural resources implications of plan policies. By cutting across topics such as neighborhoods, the natural environment, and regional cooperation, Create Loveland anticipates the interrelatedness of the city’s functions to see that they work together as the city grows.

The “built environment” includes all of the places and spaces created or modified by people. It is the setting where we live, learn, work and play. More than any other entity, the City shapes our physical environment in two ways:

- 1. Designing, constructing, and maintaining public infrastructure.*
- 2. Reviewing and approving private development.*

Planning a Resilient City in a Changing World

The Loveland community is accustomed to change. A booming population, shifting demographics, economic peaks and plateaus, and the threats of natural disasters are among the myriad factors to which Loveland must continually anticipate and adapt. The prolonged 2008-2012 economic recession and 2013 Big Thompson flood serve as strong examples of Loveland’s resiliency in response to dramatic change. As an institution, Loveland maintained its fiscal health despite dramatic swings in the private sector. Although impacts from the flood can still be felt around the community, proactive planning and cooperation community-wide helped minimize losses and provided the foundation for quick response and recovery. Still, many in the community are still hurting from property or personal losses.

Beyond these headline-grabbing floods, fires and financial failures, less noticeable shifts in markets, identity, and demographics can also threaten the success of business and City organizations. There is an ardent desire to not simply recover but to enhance the capacities and adaptabilities of the community to better withstand future stresses.

The theme of *enhancing community resiliency* – the ability of the community to “bounce back” and thrive in the face of change – serves as one of the major underpinnings of *Create Loveland*. Planning for community resiliency is a dynamic cycle that must build on past experiences, while also preparing the community to respond and adapt to future opportunities, changes, and threats. Not only is community resiliency the ability to recover after a change such as a natural disaster occurs, but it is also enhancing the ability of Loveland’s people, places, and economy to prepare for and thrive when change occurs. It involves activities such as supporting the health of natural systems like rivers and air, managing and reinforcing elements of the built environment such as utility infrastructure, mobility and buildings, and strengthening the economic and social fabric of the community.



Health, Safety and the Built Environment

The City of Loveland is committed to protecting the health, safety, and well-being of its residents. Public health is closely linked to the intentional design practices and land use planning which increase public safety and opportunities for physical activity and healthy eating. Specifically, the 2015 Comprehensive Plan emphasizes the interrelationship between the built environment and public health by focusing on policy questions such as:

- How land use supports active transportation such as bicycle and pedestrian infrastructure improvements, and vice-versa. This includes completion and expansion of existing bicycle lanes, trails, sidewalks, and pedestrian crossings.
- How mixed use neighborhood design and compact development patterns improve walkability and safe, convenient pedestrian access to services like schools, parks, healthcare, and fresh food.
- How conserving prime agricultural land supports local food growth and distribution.
- How parks, natural areas and the recreation trails can be more conveniently connected to bicycle and pedestrian systems.
- How land use changes can improve transit access, especially for those most in need.

In preparing this plan, the City partnered with healthcare systems, schools, private businesses, community organizations and CanDo Loveland to develop health language and policies that resonate locally. These policies will create opportunities for people of all ages and abilities to make choices that allow them to live a long, healthy life. An improved built environment leads to improved public health at the community level. Relevant and actionable health priorities are woven throughout the plan elements so that the 2015 Plan increases opportunities for healthy eating and physical activity. The plan also provides support for factors that influence health like aging in place, walkable/bikeable neighborhoods and easy access to daily goods and services, all of which ultimately contribute to reduced healthcare costs.

THE CITY HAS LITTLE ROLE IN PROVIDING HEALTH CARE OR HEALTH COVERAGE, YET IT HAS A MAJOR ROLE IN PROMOTING THE HEALTH, SAFETY, AND WELLBEING OF ITS RESIDENTS. HOW? BY PROVIDING SAFE INFRASTRUCTURE THAT MAKES THE HEALTHY CHOICE THE EASY CHOICE.

A VISION WITHOUT A WAY TO PAY FOR IT IS JUST A HALLUCINATION.

Fostering a Fiscally Successful City

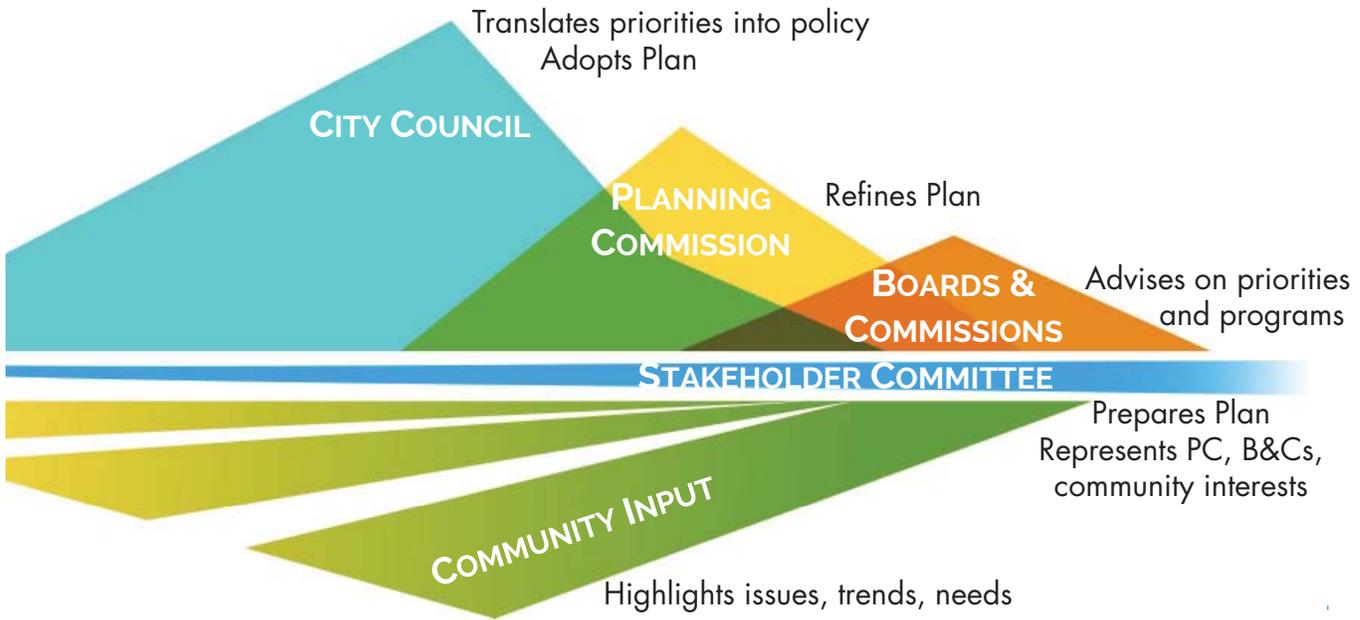
Maintaining and strengthening the City's fiscal health is central to the City's governing philosophy, and is accomplished in part through Create Loveland's future land use plan. The land use plan was evaluated and optimized through a fiscal impact analysis tool that compares local government costs against local government revenues associated with expected future land uses, development policies or specific development projects. The analysis evaluates community sales tax, property tax and other revenues in relation to the current and expected future land use mix. Similarly, the fiscal model evaluates how municipal service costs respond to changes in land use mix and urban form.

A typical fiscal impact analysis simply provides a projection of the net operating cash flow to the public sector resulting from development – residential, nonresidential or other. Create Loveland's fiscal analysis goes further by integrating the city's capital expansion fee system into the future land use plan to evaluate how the future land use and associated infrastructure requirements would affect the City's capital financial position. The fiscal analysis allows the City to determine whether future land use plan alternatives are fiscally balanced with respect to infrastructure, operations and maintenance costs.



CREATING LOVELAND

Developing the Plan relied on broad community input, aspiring to be truly representative of public interests and desires. These ideas were instrumental in developing the community values, vision and opportunities that led to the guiding principles, policies, land use map, and priority projects for the future.



Community Engagement

BOARDS, COMMISSIONS, COMMITTEES AND INTERVIEWS

Early in the process, city staff and the consultant team held one-on-one and small group interviews with a cross-section of over 55 community leaders and representatives. Throughout the project, staff provided regular updates to the 21 city boards and commissions, City Council, and Planning Commission. Two additional committees were assembled, a diverse Stakeholder Committee and professional Technical Advisory Committee, to provide a community voice and department perspectives throughout the planning process.

SURVEYS & ONLINE ENGAGEMENT

The www.CreateLoveland.com website was the informational hub for the project, providing links to documents, updates on the process and notification of opportunities to participate. [Open City Hall](#) was used as an online forum to continue the dialogue after each major public event, with hundreds of comments following the Visioning Workshops and throughout Community Choices Month. By releasing specific questions from the workshops, feedback was compiled consistently and effectively across mediums. CanDo collected hundreds of site-specific opportunities and challenges through [imap♥land](#) from online users.

**OVER 3,400
PARTICIPANTS SHARED
THEIR IDEAS IN MORE
THAN 50 FORUMS.**



WORKSHOPS AND OPEN HOUSES

Four rounds of open houses and workshops were held to inform and gather feedback from the community during different phases of the planning process: two Visioning Workshops in June 2014, one Opportunities Charette in October 2014, and a Community Choices Open House in February 2015. Additional open houses will be held in Summer 2015 to present the Draft Comprehensive Plan and refine the public draft prior to the adoption process.

NON-TRADITIONAL EVENTS

In addition to traditional public meetings and online engagement, the City brought the planning process to the people. Staff members had a presence at Farmers Markets, Thursday night concerts, the Food Bank, the Fire & Ice Festival, and other community events. Plan hubs (or chat sessions) at coffee shops and breweries engaged different demographics, and presentations at high schools, community groups, Chamber of Commerce, and homebuilders associations brought together additional perspectives.

STUDY SESSIONS & HEARINGS

City Council and Planning Commission directed the development of the Plan. Joint study sessions provided direction for the plan vision. Separate study sessions on the Preliminary Draft Plan gave the Council and Commission members the opportunity to identify and address any areas of concern, as well as recommend revisions for the Final Plan. After a public comment period in Summer 2015, the Planning Commission determined how public comments were incorporated into the Adoption Draft.

Planning Commission held a public hearing and unanimously recommended that the City Council adopt Create Loveland on February 22, 2016. City Council will ratify the Planning Commission's decision by resolution following an opportunity for public comment.



Using What We Heard

VISION

Through these outreach events, the public helped articulate the shared values and vision of Loveland’s citizens. The Vision that originated in the 2005 Comprehensive Plan, and that has carried through current plans and the 2014 City Council Results, was reaffirmed through the process.

CITY OF LOVELAND VISION

A vibrant community, surrounded by natural beauty, where you belong.

CITY OF LOVELAND MISSION

Achieve Loveland’s community vision through innovation, dedication and excellent service.

OPPORTUNITIES

Through an analysis of the existing conditions, stakeholder interviews, and feedback from the visioning workshops, the vision was translated into tangible opportunities that reflect Loveland’s possibilities for the future. Two types of opportunities arose in this process: geographic and policy/programs. The first addresses location-specific issues that need individual attention. The second looks at city-wide programs and policy opportunities.

Opportunities for achieving the vision were identified for commercial and residential neighborhoods, Downtown, transportation, community health, economic development and parks and natural resources as shown in Figure 1-1. This map is a collage of all the comments received at visioning workshops and in meetings with the Technical Advisory Committee and Stakeholder Committee.

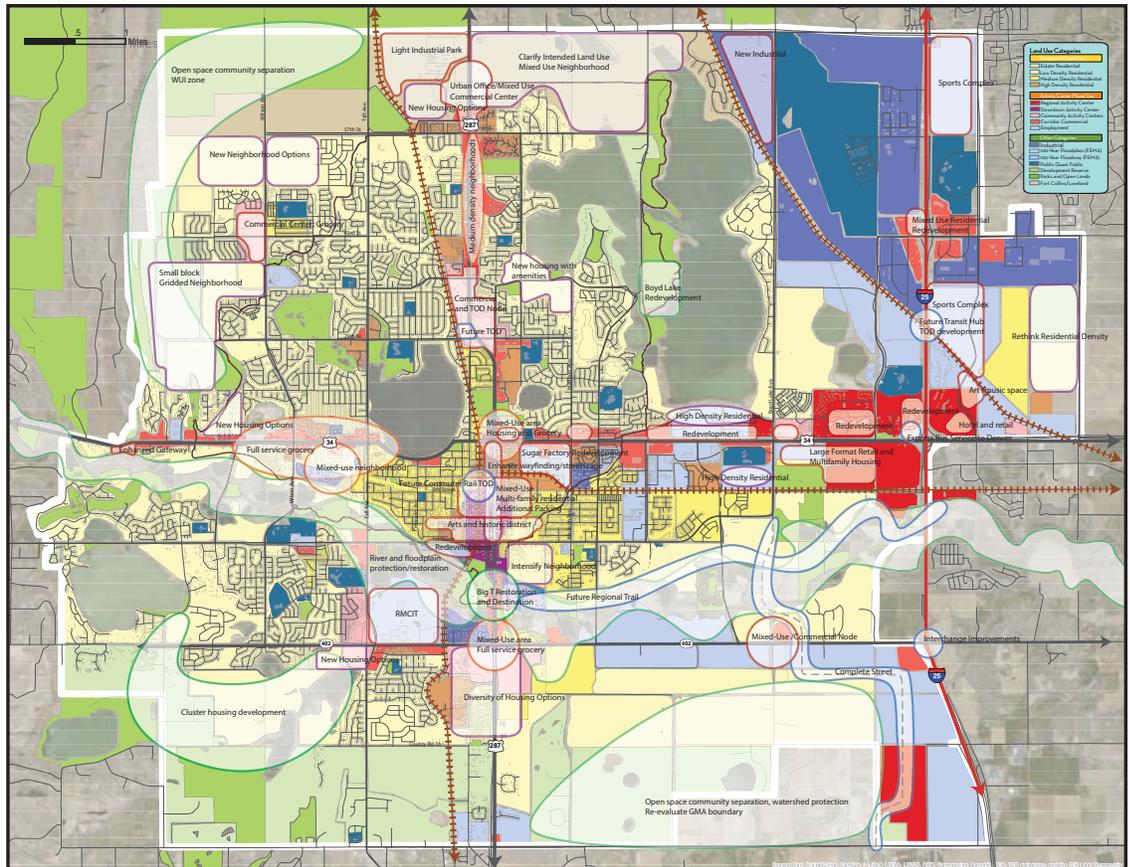


Figure 1-1.
Opportunities Collage



CHOICES

The staff Technical Advisory Committee and citizen Stakeholder Committee assisted City staff in translating the collage of opportunities reflected on the Opportunities Collage Map into eight land use themes. For each land use theme a set of choices and locations for achieving that theme were developed. These choices were then prioritized by the public during a month-long outreach effort called "Create Loveland Community Choices Month," which included presentations, online surveys, and feedback from City boards and commissions. Locational choices were consolidated into a draft Land Use Map. The Planning Commission and City Council reviewed the public's prioritization, and recommended adjustments to key priorities and the Land Use Map.

EVALUATION CRITERIA

To facilitate the assessment of different policy choices, an evaluation framework was developed to rank the policy choices against the land use themes and City Council Results. This evaluation framework identifies choices with the strongest connections to individual land use themes.

The results of this evaluation exercise were used in conjunction with public and stakeholder feedback to help shape and inform the preferred policy directions and the Land Use Map that form the substance of this plan.

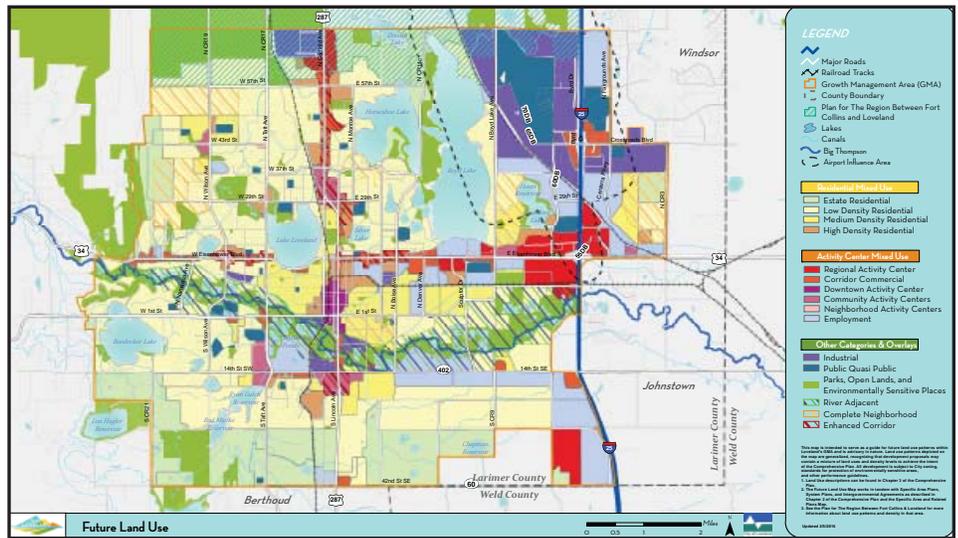


Figure 1-2. Land Use Map

Choice Name	Summary Results (Strength of Alignment to Criteria)
1. Support a Downtown Renaissance	
Infrastructure Improvements Downtown	[Progress bar]
Public Resources Downtown	[Progress bar]
Proactive Redevelopment	[Progress bar]
Niche Focus	[Progress bar]
Expand Downtown	[Progress bar]
Consistent Character Downtown	[Progress bar]
Flexible Design Downtown	[Progress bar]
Historic Core Focus	[Progress bar]
Private Sector Redevelopment	[Progress bar]
2. Invest in Loveland's Older Neighborhoods	
Vacant Property Development	[Progress bar]
Connect Downtown	[Progress bar]
Improve Parks and Street Trees	[Progress bar]
Multi-family and Mixed-use Housing	[Progress bar]
Refresh Distressed Neighborhoods	[Progress bar]
Housing Rehabilitation	[Progress bar]
Prepare Neighborhood Plans	[Progress bar]
Brand Neighborhoods and Districts	[Progress bar]

Figure 1-3. Community Choices Evaluation Framework



POLICY DEVELOPMENT

The policies in Chapter 2 are organized to consistently carry the Community Vision and City Council Results through 9 Plan Elements, as shown in Figure 1-4. The 9 Plan Elements represent the consistent values from stakeholders across the community and serve as important themes to be considered when planning for Loveland’s future. They represent those topics that are critically important for enhance Loveland’s quality of life and economic vitality as it grows.

Community Vision

COMMUNITY VISION	CHAPTER SECTION ✓ City Council Results from Priority Based Budgeting	PLAN ELEMENTS
A VIBRANT COMMUNITY...	Centers & Corridors <ul style="list-style-type: none"> ✓ Well-planned and strategically managed growth and development ✓ Vibrant economy 	<i>A Commitment to a Downtown Renaissance</i> <i>Revitalize our Corridors and Gateways</i> <i>Cultivate Vibrant Economic Centers</i>
...SURROUNDED BY NATURAL BEAUTY...	Health, Environment, & Mobility <ul style="list-style-type: none"> ✓ Healthy, attractive and environmentally sustainable community ✓ Safe and secure community ✓ Effective mobility and reliable infrastructure 	<i>Create a Safe and Healthy Built Environment</i> <i>Celebrate our Natural Assets in an Urban Setting</i> <i>Create a Connected and Accessible Community</i>
...WHERE YOU BELONG.	Neighborhoods & Community Assets <ul style="list-style-type: none"> ✓ Diverse ways to enjoy culture, recreation, life-long learning and leisure ✓ Thriving, welcoming and desirable place to live that provides for the well-being of the community 	<i>Facilitate Complete Neighborhoods</i> <i>Invest in Loveland’s Older Neighborhoods</i> <i>Strengthen Loveland’s Strategic Roles in the Community and Region</i>

Figure 1-4. Relationship between Vision, City Council Results, and Plan Elements



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CHAPTER 2: OUR FUTURE

In this comprehensive plan update, the City has the opportunity to re-evaluate its land use and built environment policies to ensure their alignment with the City's vision.

Each element begins with a description of the community's core values, trends, and an artist's rendering and/or opportunities map illustrating its nexus to the Future Land Use Map presented in Chapter 3. Each element then presents a series of policies and supporting strategies to achieve the Community Vision in ways that are consistent with Loveland's values. The plan policies throughout this chapter, combined with the Future Land Use Map and land use categories in Chapter 3, constitute the City's Land Use Plan.

HOW WERE THE ELEMENTS, PLAN POLICIES AND SUPPORTING STRATEGIES DEVELOPED? THROUGH:

More than 3,400 conversations during the 20 month planning process, including a statistically-valid survey

Advice from 21 City Citizen Boards and Commissions, coupled with a diverse Create Loveland Citizen Stakeholder Committee

City Council and Planning Commission guidance, including 9 study sessions and past adopted plans



Table 2-1. Element and Policy Reference Guide

Chapter Section	Plan Elements	Policies
CENTERS & CORRIDORS	“A Commitment to a Downtown Renaissance”	<ol style="list-style-type: none"> 1. Support Downtown as the iconic cultural and civic heart of Loveland. 2. Create and maintain quality transportation options Downtown. 3. Offer a mix of uses and destinations that encourage residents and visitors to live, work, play, and learn in Downtown. 4. Ensure authenticity and quality in architecture and historic character. 5. Maintain and provide quality basic infrastructure which is fundamental to economic health.
	“Revitalize our Corridors and Gateways”	<ol style="list-style-type: none"> 1. Foster reinvestment in existing corridors and concentrate commercial activity at prominent intersections and within centers. 2. Transition existing land uses to be more transit supportive. 3. Plan and redevelop major corridors in a manner that promotes a positive and attractive image and that advances the economic prosperity of the City. 4. Maintain and enhance Loveland’s existing small-town feel, sense of community, and distinct identity.
	“Cultivate Vibrant Economic Centers”	<ol style="list-style-type: none"> 1. Encourage reinvestment in underutilized shopping centers. 2. Encourage high-quality neighborhood, community, and regional mixed use activity centers. 3. Create multiuse, high-quality employment districts. 4. Support the existing and local business community.



HEALTH, ENVIRONMENT, & MOBILITY

Chapter Section	Plan Elements	Policies
	<p>“Create a Safe and Healthy Built Environment”</p>	<ol style="list-style-type: none"> 1. Create convenient, safe and diverse physical activity opportunities for residents of all ages, abilities, and income levels. 2. Encourage the availability and affordability of healthy, fresh food throughout the City. 3. Attract and maintain accessible, first-class hospitals and medical facilities in Loveland. 4. Strive to provide year round parks and recreation opportunities that are universally accessible
	<p>“Celebrate our Natural Assets in an Urban Setting”</p>	<ol style="list-style-type: none"> 1. Protect sensitive natural areas and wildlife habitats from development impacts. 2. Strengthen community resiliency to flooding and natural disasters through development patterns, hazard identification and mitigation, and communication. 3. Maintain natural areas according to management type. 4. Protect and maintain environmental resources and quality. 5. Support energy choices for Loveland residents and businesses that include clean sources. 6. Maintain and expand parks and recreational facilities as a valuable asset to the community.
	<p>“Create a Connected and Accessible Community “</p>	<ol style="list-style-type: none"> 1. Plan a safe, efficient, coordinated and convenient multi-modal transportation system. 2. Provide infrastructure to make walking and bicycling convenient and viable for all types of trips and for all ages, abilities, and income levels. 3. Make the COLT bus system a convenient, efficient and functional choice. 4. Establish and maintain convenient connections between neighborhoods and to local destinations. 5. Establish a sustainable financing foundation for a transportation system that provides dependable mode options with the ability to accommodate Loveland’s growth.



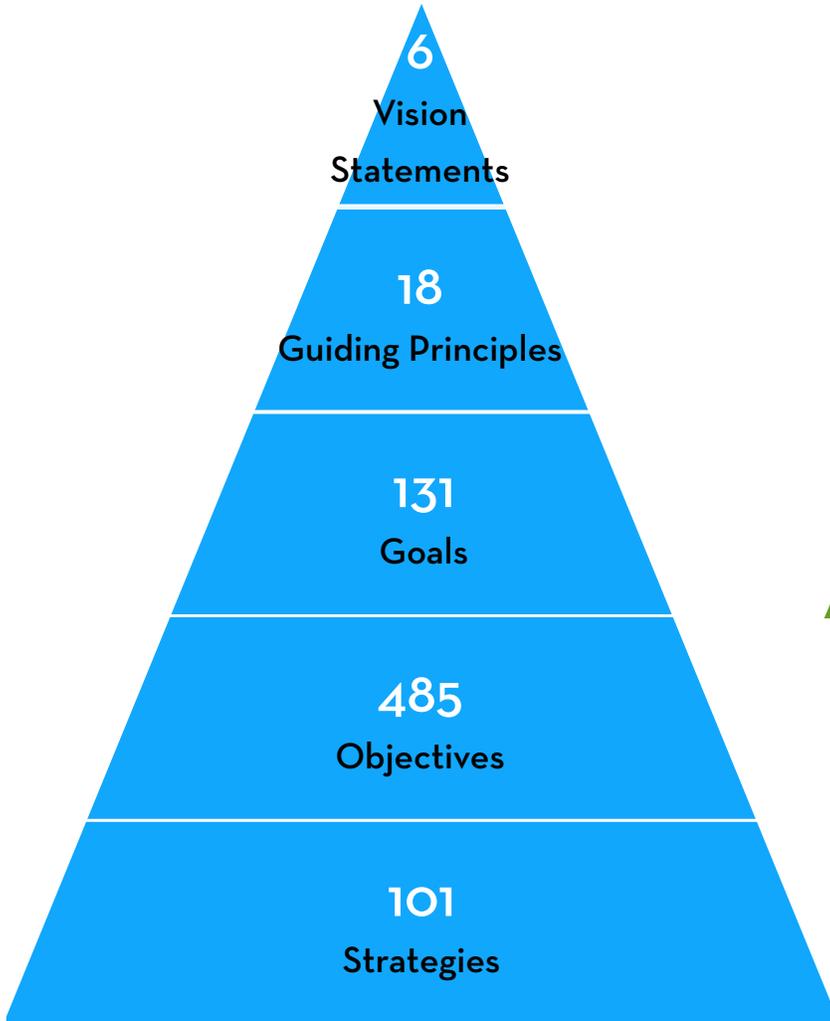
NEIGHBORHOODS & COMMUNITY ASSETS

Chapter Section	Plan Elements	Policies
	“Facilitate Complete Neighborhoods”	<ol style="list-style-type: none"> 1. Encourage development of diverse housing types and complete neighborhoods. 2. Support housing that meets the needs of low and moderate income households. 3. Align new housing development with resident needs and community values. 4. Promote integration of housing in commercial and employment centers.
	“Invest in Loveland’s Older Neighborhoods”	<ol style="list-style-type: none"> 1. Continue investing in older neighborhoods as they age. 2. Reinforce the unique identity and visual appeal of neighborhoods. 3. Support active living and aging in place. 4. Preserve historical residential character. 5. Refresh distressed neighborhoods.
	“Strengthen Loveland’s Strategic Roles in the Community and Region”	<ol style="list-style-type: none"> 1. Protect important regional lands and facilities. 2. Maintain and expand convenient transportation connections between regional destinations. 3. Support strategic planning and growth at the Fort Collins-Loveland Airport. 4. Coordinate the timing, location, and character of growth within the Growth Management Area. 5. Evaluate the fiscal and environmental impacts of development of annexation proposals. 6. Encourage a pattern of compact and contiguous development. 7. Coordinate growth boundaries and service efficiencies with adjoining governmental entities. 8. Remain regionally competitive.



2005 PLAN

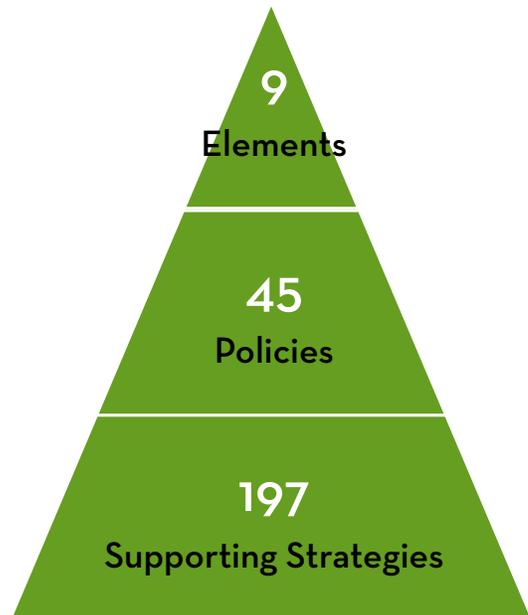
8 Chapters



All City Services and Functions

2016 PLAN

4 Chapters



Focus on Land Use
Strategic Flexibility for Strategic Areas
Market Supported Development Opportunities
Health and Safety of the Built Environment
A Resilient, Fiscally Successful City

The planning team put the 2005 Comprehensive Plan¹ on a diet: consolidating and streamlining its previous 8 chapters, 131 goals and 485 objectives into a more manageable, straightforward system of policies and supporting strategies. Plans previously adopted by City Council were incorporated by reference rather than repeating them in this Plan (see Table 2-2: Functional, Specific Area, and Related Plans and Studies and Figure 2-1 Specific Area and Related Plans).

¹ For more information on the previous 2005 Comprehensive Plan's existing goals, outreach findings, reference maps, and key issues, see the Existing Conditions Snapshots in Appendix F. These snapshots also contain baseline information on demographics, health, land use and community design, transportation, employment, and housing.



Each element contains 4-6 **Policies**. These Policies:

- State community priorities
- Address community needs and wants
- Inform investment decisions
- Communicate vision to stakeholders
- Provide guidance for evaluating alternatives
- Provide flexibility in implementation

A bulleted list of **Supporting Strategies** accompanies each policy, which identify possible approaches that are consistent with Loveland's vision and values to implement the policy. The Elements, Policies and Supporting Strategies are equally important and in no particular order.

Throughout this Chapter, **conceptual drawings** depict future development scenarios. These renderings are conceptual because they show only one of many possible futures that could result from the implementation of this Plan's policies. The process of implementing Plan policies will involve extensive coordination with and consideration of affected property and business owners.

Most of the Plan Elements include an **Opportunities Map** before the Policies and Supporting Strategies. The Opportunities Maps are intended to depict places in Loveland where the Policies and Supporting Strategies can be implemented. The maps are not regulatory, though the ideas could be implemented through specific development projects, code updates, and more detailed planning efforts.

Finally, **Annual Work Plans** described in Chapter 4 and Appendix A serve as a framework for aligning major initiatives with the Policies and Supporting Strategies. These actionable initiatives reach across departments and divisions to show tangible projects, programs, or reforms that could be accomplished in the short term to implement the Comprehensive Plan. The Work Plans are for reference only and will be revised periodically by staff through the annual budgeting process. The timing, prioritization, costs, and funding of these initiatives will be determined by City Council as it considers annual capital plans and budget requests presented by City departments.

SUPPORTING PLANS

In addition to public input, the 2016 update also reflects other recent planning efforts and policy documents. The existing plan elements shown in Table 2-2 and Figure 2-1 are incorporated into the Comprehensive Plan by reference. These plans should continue to be implemented, updated and readopted on independent schedules so that no plan element becomes less than five years old and all are consistent with the Comprehensive Plan.

Table 2-2: Functional, Specific Area, and Related Plans and Studies. Readers should refer back to these other documents for more detailed information



Table 2-2: Functional, Specific Area, and Related Plans and Studies. Readers should refer back to these other documents for more detailed information

Amendments / Revisions	City Council Adoption	Resolution Number	Formally Adopted as Part of Comp Plan?
2035 Transportation Plan	18-Dec-2012	#R-96-2012	Yes
Bicycle and Pedestrian Plan	1-May-2012		
Community Vision	6-Sep-2005	#R-71-2005	Yes
Contiguity Clause - Section 4.1 Amendment	19-Mar-1996	#R-36-96	Yes
Contiguity Clause - Section 4.1 Amendment	20-May-1997	#R-30-97	Yes
Destination Loveland	15-Nov-2011	#R-77-2011	
Downtown Loveland Strategic Plan	4-Aug-2009	#R-71-2009	
Economic Development Strategic Plan	21-Feb-2012	#R-15-2012	
Feathering of Density Clause - Section 4.9 Amendment	19-Mar-1996	#R-35-96	Yes
Fire Protection Master Plan	19-Dec-1995	#R-101-95	Yes
Fire Protection Master Plan Amendment	9-Jul-1997	#R-35-97	Yes
Fort Collins-Loveland Municipal Airport Strategic Plan	1-June-2015	#R-2-2015	
Growth Management Plan Revision	3-Apr-2001	#R-31-2001	Yes
Highway 287 Strategic Plan	1-Dec-2015	#R-83-2015	
Highway 34 Corridor Plan	1993		No
I-25 Corridor Plan	8-Aug-2001	#R-65-2001	Yes
Major Arterial Corridors Design Guidelines	16-Sep-1997	#R-52-97	Yes
Mitigation Master Plan	In progress		
Parks and Recreation Master Plan	15-Jul-2014	R-43-2014	Yes
Plan for the Region Between Fort Collins and Loveland	5-Jul-1995	#R-42-95	Yes
Recreation and Tourism Element - Compliance with State Law by recognizing Parks Plan as Recreation and Tourism Element	4-Feb-2003	#R-9-2003	Yes
Electric & Stormwater Utilities Functional Master Plans, ACF Amendment - Water & Power added	Varies	#R-39-97 ORD#4284 #R-40-97	Yes
Raw Water Master Plan	2012		
Water Master Plan	2009		
Wastewater Master Plan	2010		
Water Conservation Plan	2013		
Water and Power Strategic Plan	In progress		



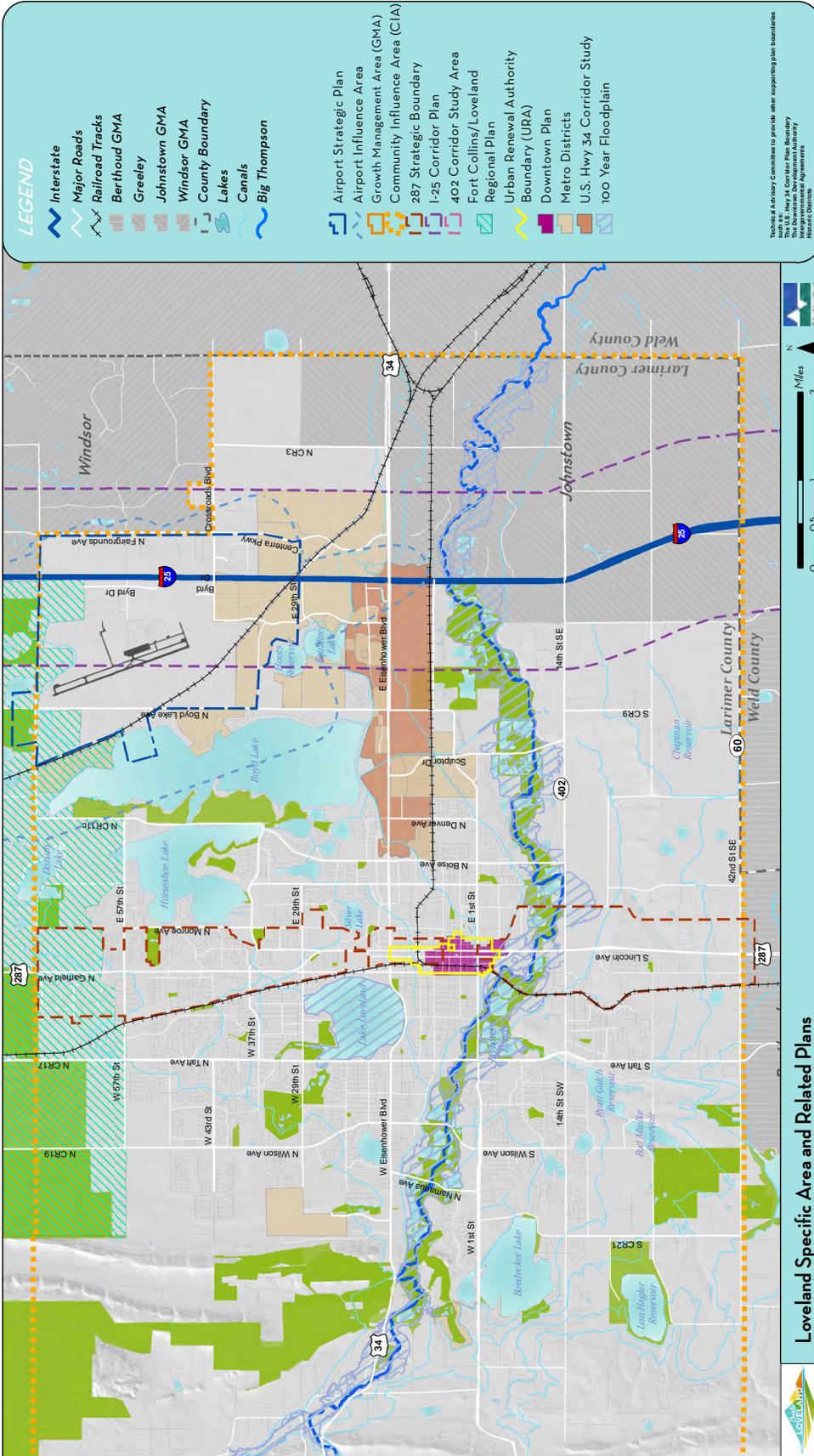


Figure 2-1. Specific Area and Related Plans.



CENTERS & CORRIDORS

Citizens want to see focused commercial growth within existing centers, like Downtown, the Orchards Shopping Center, and Centerra. These areas have a variety of shopping options that should complement each other, while minimizing sprawling commercial strips. Residents would also like to see community-oriented retail better integrated with neighborhoods and gateways throughout the City. There are opportunities for retail centers to become more visually prominent and pedestrian friendly, and areas where the supporting public infrastructure needs improvement.

Land uses, specifically along entry corridors, should enhance Loveland's artistic and small-town identity through cultural and art facilities, pedestrian comfort, and creative gateway features. All gateways into the community should stay clean and visually attractive.

As the heart of Loveland, the success of Downtown is a key component to the community's vision. A proactive business climate and an economically healthy City government have set the stage for revitalization of the Downtown. Its revitalization will continue as a pedestrian-friendly nucleus with shopping, restaurants, cultural facilities, employment and housing.

STRENGTHENING A RESILIENT ECONOMY

In Loveland, a resilient economy is one that attracts businesses and entrepreneurs with opportunities to locate and grow in the community, as well as one that retains those that call Loveland home now. It is an economy where the local workforce can find employment that matches their skills and provides wages that allow them to meet costs of living and enjoy a high quality of life. Moreover, a healthy and resilient Loveland economy offers shopping and services in convenient locations to meet the daily needs of residents, and also captures the economic benefits of the region's tourism economy. Finally, it is one that encourages economic and employment diversity to be able to withstand future fluctuations in economic conditions.

The City of Loveland can plan for and support economic resiliency by focusing on revitalizing its aging corridors and commercial centers and supporting the continued renaissance of Downtown. Revitalization activities may



2015 Annual Quality of Life Survey

THREATS TO LOVELAND'S ECONOMY:

- *Statewide and regional competition for quality of life*
- *Competing regional retail centers, such as Fort Collins, Timnath, and Longmont*
- *Natural disasters and vulnerable infrastructure, homes, and businesses*
- *Online sales*
- *Underutilized commercial spaces and corridor aesthetics*
- *Congestion and lack of multi-modal transportation choices*
- *Raising, retaining, and attracting the next generation of a highly skilled and educated workforce*
- *Inadequate infrastructure beyond City control, such as I-25*



include integrating a greater mix of uses, strengthening connections between commercial areas and neighborhoods, encouraging development on vacant parcels in these areas, and redeveloping strategic properties to catalyze change and spur reinvestment. Within centers and corridors, as well as other locations for investment and economic development like industrial areas and the Airport, careful planning and preservation of opportunities for economic growth will help ensure that current and future employment needs of residents can be satisfied within the community. Finally, leveraging and preserving the natural features and cultural and recreational resources that contribute to the high quality of life in Loveland is important in attracting and retaining the residents, businesses, and visitors that sustain the community's economy.

“A less obvious component of resilience is a healthy, diversified local economy. Communities that are dependent on one or two major sectors for economic prosperity are inherently more vulnerable to a disaster that may disable those sectors. A healthy, diverse economy creates the financial resources and talent pool to respond to and rebound from setbacks more quickly and with less lasting damage. The most important tool for building that attribute is a robust economic development strategy.”

From the 2014 Urban Land Institute (ULI) Advisory Services Panel Report for Northern Colorado, Connected Systems, Connected Futures: Building for Resilience and Prosperity.



CENTERS & CORRIDORS

Plan Element: A Commitment to a Downtown Renaissance



Artist's rendering from *Redevelopment and Revitalization of Downtown Loveland Vision Book, 2010*

Downtown Loveland is the cultural and civic heart of our community. Downtown is poised to capitalize on a nucleus of vibrancy, activity and mix of uses within its core. Significant focus has been placed on Downtown revitalization, including assessing existing conditions and actively fostering catalyst projects with private investors. The City has a recent history of successful private/public partnerships such as the Lincoln Place Apartments, the Rialto Theater Center, Gallery Flats, and Artspace. These partnerships and countless other projects demonstrate that commitments made by the City, the Loveland Downtown Partnership, and the Downtown Development Authority are leveraging private investment. Many factors suggest a positive outlook:

- A new Downtown Development Authority that better channels business and property owners' energy and representation toward infrastructure improvements, programming, and marketing.
- The formation of the Loveland Downtown Partnership and the provision of funding from the City represent a strong commitment to achieving the Community's Vision of Downtown.
- A supportive and enthusiastic public, evidenced in the passage of the Downtown Development Authority formation ballot initiative as well as successful regional events such as the Fire & Ice Festival.



- A public that is enthusiastic for and supportive of Downtown as demonstrated by the public input received in support of this plan.
 - An established brand in the arts and a growing base of venues and businesses that contribute to the creative character of the Downtown core.
 - Planning for additional cultural opportunities, such as an expanded Museum and a larger performing arts venue.
 - A solid Downtown base of restaurants, retail services and employment from which to build.
 - A growing population base and new multifamily units being built Downtown.
 - A number of new projects underway that add to the character and fabric of Downtown.
 - Infrastructure that allows walking and bicycling to, from and within Downtown, an existing transit system centered in Downtown, and long-term potential for a regional commuter rail station.
 - Designation of a Downtown Historic District that includes many of the structures that contribute to a lasting and authentic character in Downtown.
- The City is currently working toward maintaining and upgrading existing neighborhood infrastructure, and rehabilitating historic buildings and landmarks.
 - Up-to-date guiding policy documents, including the Downtown Strategic Plan and HIP Streets Master Plan (2009) and Redevelopment and Revitalization Vision Book (2010) for the Downtown Urban Renewal Area. Successful implementation of these projects is seen in projects such as Gallery Flats and Painter's Alley.
 - City-owned and controlled properties in Downtown that are strategically located to allow for redevelopment and revitalization that support the vision for Downtown.
 - Continuing progress on the 2.5 block South Catalyst redevelopment project

The revitalization and partnership effort for Downtown is expected to go on for many years. Allied organizations, the Loveland Downtown Partnership and Downtown Development Authority and the stakeholder involvement they represent are a key component of the vision for



Artist's rendering from *Destination Downtown: HIP Streets Master Plan, 2009*



Downtown. To do so, Downtown must have a niche within northern Colorado that is active, diverse and economically viable to draw local and regional patrons. Authenticity and quality in architecture and historic character is paramount to ensure a physical environment with enduring value.

The City is currently working toward maintaining and upgrading existing neighborhood infrastructure, and rehabilitating historic buildings and landmarks.

The future stability, reuse and redevelopment of established neighborhoods will influence the future of Loveland's Downtown and overall quality of life and attractiveness. Revitalization of Downtown will provide better services and amenities for residents of surrounding neighborhoods, enhancing their desirability. Safe and attractive bicycle and pedestrian routes will further strengthen the connection between Downtown and the surrounding neighborhoods.

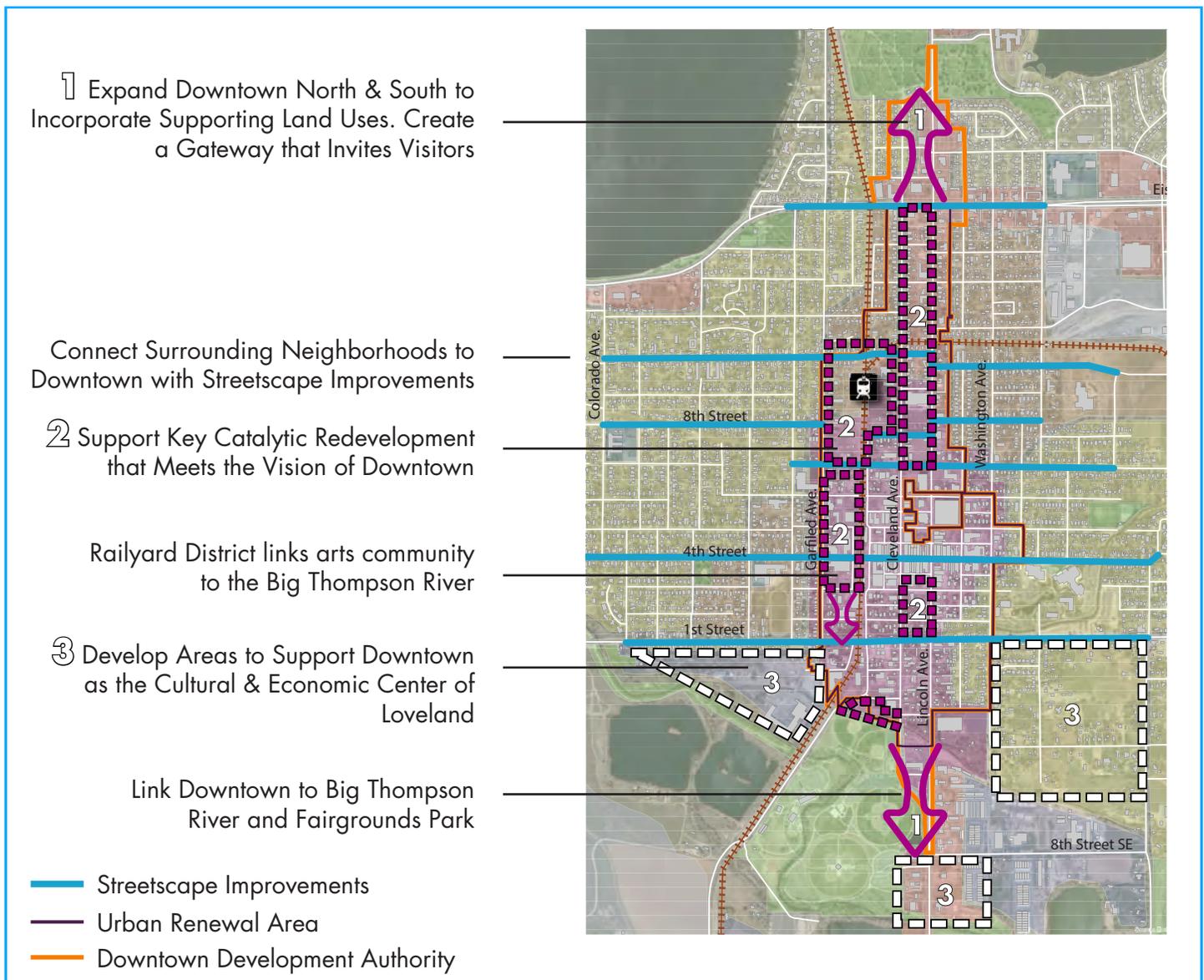


Figure 2-3: Land Use Plan opportunities to commit to a Downtown renaissance. The policies below support these opportunities.



PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Support Downtown as the iconic cultural and civic heart of Loveland.

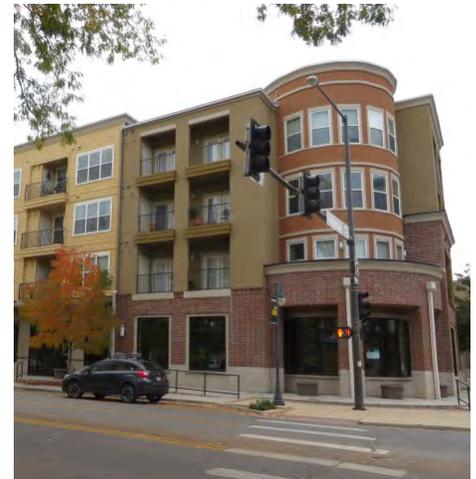
- 1.1. Showcase what is special about our community through public art and cultural offerings, historic preservation, successful businesses, and special events in Downtown. Promote Downtown's niche within northern Colorado as a place that is creative, active, and economically viable to draw local and regional patrons.
- 1.2. Support the Loveland Downtown Partnership and collaborate to develop shared priorities, policies and projects. Look for opportunities to maximize civic benefit in all Downtown projects with public financing.

Policy 2. Create and maintain quality transportation options Downtown. (see also Mobility Policies 1-5)

- 2.1. Create attractive and comfortable pedestrian streetscapes and safe connections to surrounding neighborhoods that encourage walking to and within Downtown.
- 2.2. Make Downtown one of the hubs of our transit system, including both bus and commuter rail in the long term, by investing in Downtown transit stations and considering existing and proposed transit stops / stations in the review and design of Downtown projects. Coordinate and compliment service with other transit hubs such as that at the Orchards Shopping Center and transit enhancements on the Hwy 287 corridor.
- 2.3. Build a bike friendly environment with comfortable biking routes, secure and convenient bike parking facilities, and connections to the City Recreation Trail loop and Big Thompson River.
- 2.4. Offer adequate parking that is convenient to major visitor and employment destinations. Support expansion of General Improvement District #1 to increase investment in downtown parking facilities.
- 2.5. Utilize signage and wayfinding to maximize the use of existing parking facilities.
- 2.6. Utilize appropriate means to expand parking supply such as partnering with development, shared parking agreements or a parking district.
- 2.7. When planning for pedestrians Downtown, work with railroad companies to ensure pedestrian safety.



Pulliam Community Building



Mixed-use developments Downtown



Artspace redevelopment



Policy 3. Offer a mix of uses and destinations that encourage residents and visitors to live, work, play, and learn in Downtown.

- 3.1. Continue developing a strong residential base with a balanced mix of unit types and price points.
- 3.2. Redevelop key catalytic sites as a critical aspect of achieving Downtown revitalization.
- 3.3. Use public resources proactively, partnering with private resources to develop, attract, and retain a mix of desired and viable uses in Downtown.
- 3.4. Offer recreation opportunities, cultural and educational opportunities, community services, events, and regional destinations that draw residents and visitors to Downtown.
- 3.5. Offer amenities, services, and jobs that serve residents of surrounding neighborhoods as well as all Loveland residents.
- 3.6. Create a gateway presence at the intersection of Highway 34 and Highway 287 that relates to and invites visitors to Downtown.
- 3.7. Capitalize on opportunities to link Downtown visibly and physically to nearby amenities such as the Big Thompson River.

Policy 4. Ensure authenticity and quality in architecture and historic character (see also Neighborhood Character Policies 1-4).

- 4.1. Guide and support high-quality design in new development and redevelopment in Downtown. This could include building efficiency standards in building codes.
- 4.2. Identify and assist property owners to preserve and rehabilitate historical buildings that contribute to the quality and character of the historic district in Downtown.
- 4.3. Provide options for developers to redevelop or rehabilitate older buildings of individual historic value or that contribute to a historic district.
- 4.4. Encourage new development to respect and enhance the visual character of nearby historical buildings by designing new buildings to use core

form aspects of these nearby historic buildings such as materials and massing.

- 4.5. Encourage new development to strengthen the appeal of Downtown by focusing on design that reinforces the key aspects of quality Downtown urban design such as, but not limited to, setback, materials, massing, and pedestrian oriented detail.

Policy 5. Maintain and provide quality basic infrastructure which is fundamental to economic health.

- 5.1. Maintain and improve transportation and utility infrastructure to standards that meet the needs of desired Downtown business types especially sewer, stormwater and utilities.
- 5.2. Coordinate infrastructure and utility projects with private providers, such as for broadband cable, fiber, and electric vehicle charging stations.
- 5.3. Use public resources proactively to develop functional and attractive infrastructure that can support and attract a mix of desired uses in Downtown. Include three phase power to support trash compactors to minimize receptacles in alleyways.
- 5.4. Focus on infrastructure improvements that support walkability and vibrant street life and therefore strengthen Downtown's market niche.
- 5.5. Continue to explore the possibility of establishing railroad quiet zones Downtown, including the establishment of an equitable funding mechanism for doing so. Consider pedestrian safety in the design and ensure that Railroad company support is present.
- 5.6. As improvements are made to buildings, coordinate improvements to adjoining and supporting infrastructure and amenities.

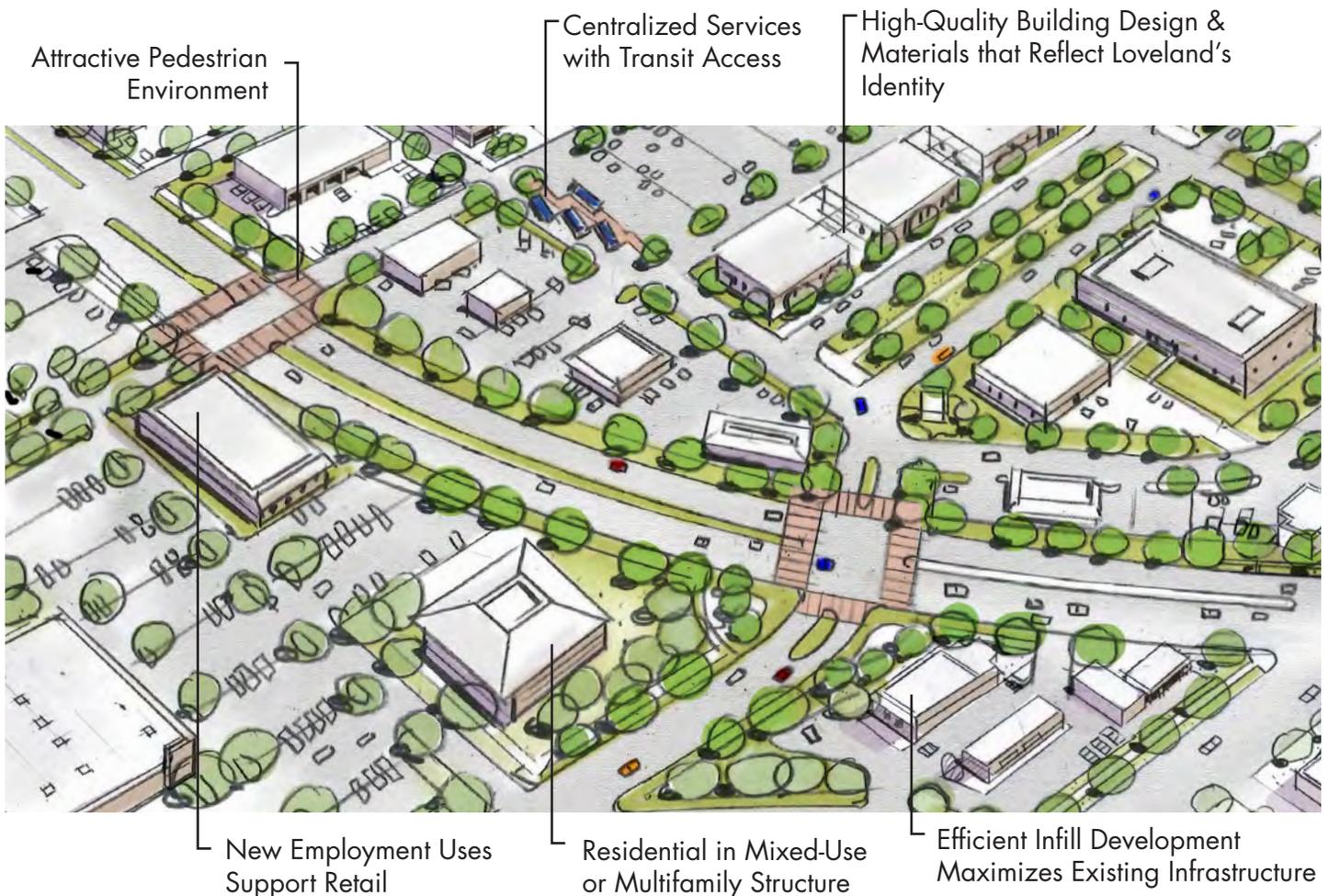
Relevant Indicators

- Downtown Commercial Lease Rates
- Downtown Commercial Vacancy Rates
- Downtown Neighborhood Walkability
- Downtown Property Investment Activity
- Downtown Jobs-Housing Balance



CENTERS & CORRIDORS

Plan Element: Revitalize our Corridors and Gateways



Artist's rendering from the 287 Strategic Plan, 2015

Corridors are the major thoroughways of Loveland but they also provide important commercial, community and aesthetic functions for the community. The form and function of these corridors often influence the uses of land adjacent to the road. This relationship affects how residents perceive and use the space. The existence of high quality spaces and commercial opportunities along our corridors will encourage visitors to stop and visit Loveland attractions. There are opportunities for existing retail centers to become more visually prominent, pedestrian-friendly, and better connected to commuter bicycle routes. In order to revitalize our corridors and gateways, the surrounding public infrastructure needs to be improved, including enhanced alternative transit opportunities.

As a whole, Loveland contains more retail space than consumers can actually support. This phenomenon occurs statewide and even nationally, due to regional competition for sales tax capture, retailers' ambitions for greater market share in new areas, and reduced storefront sizes as internet sales become a greater share of consumer spending. Concerns over vacant buildings are further exacerbated when some retailers hold onto empty buildings for years in order to prevent their competitors from occupying their former location (i.e., dark stores).

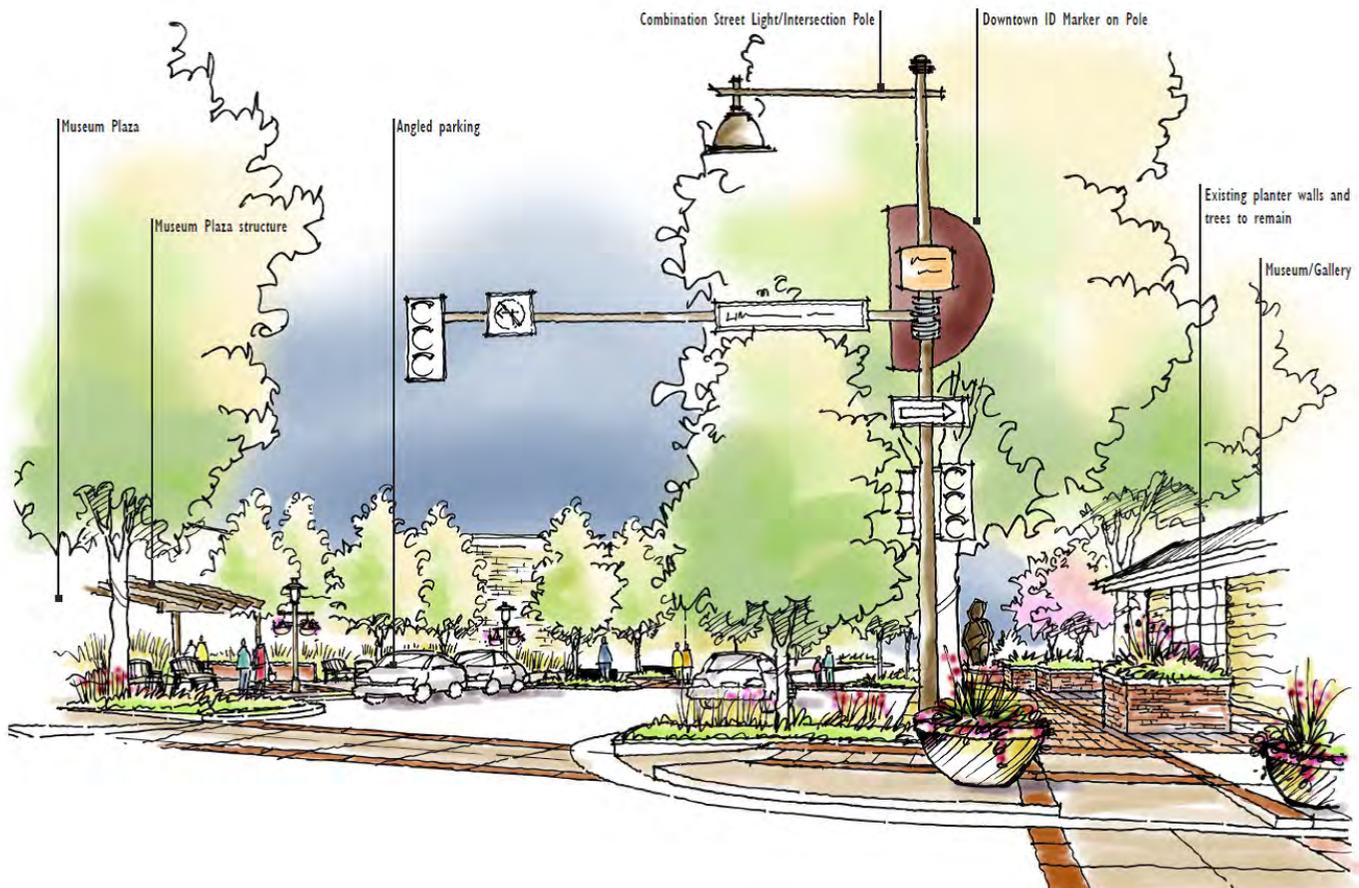
Underperforming commercial areas can be repurposed or renovated to serve surrounding neighborhoods. These centers should attract substantial, well-paying employers, not just retail.



As the “Gateway to the Rockies,” Loveland is uniquely positioned to capitalize on the influx of more than two million tourists and residents that annually drive through the Big Thompson Canyon to Estes Park. Entry points and adjoining areas are important to Loveland’s economy and identity and should be designed in ways that will enhance Loveland’s image through striking gateway features, cultural and art facilities, and pedestrian and cyclist safety and comfort. Important gateways include the east and west ends of US 34/Eisenhower Boulevard, US 287/South Lincoln Avenue near the Big Thompson River, and US 287/North Garfield Avenue as shown on Figure 2-3. These gateways and new, emerging gateways help promote a first impression of Loveland as a world-class destination for art, leisure, and business.

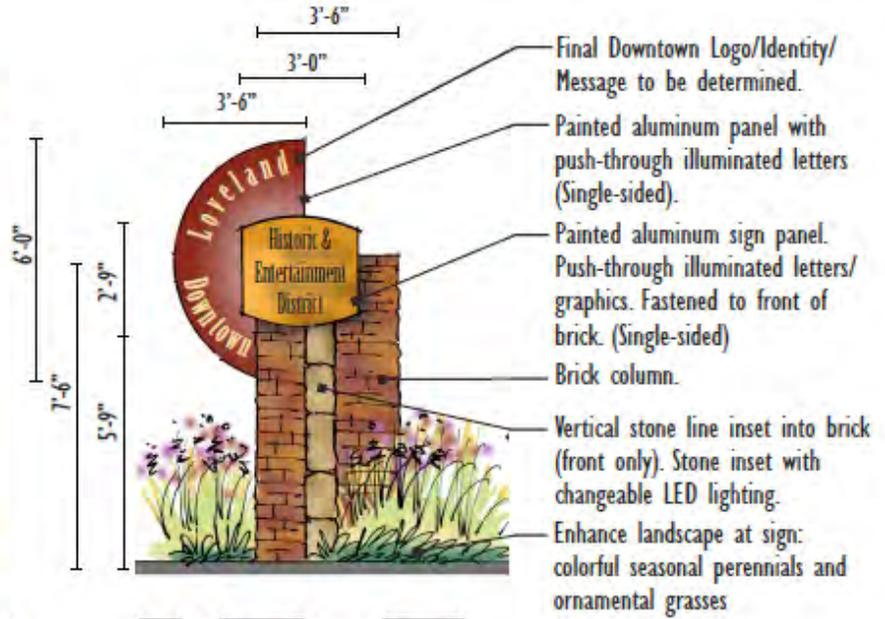
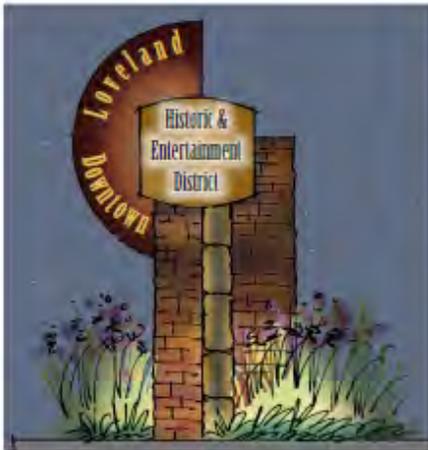
The City is currently promoting a positive image along major corridors as exemplified by Equinox, the major public art installation at the intersection of US 34 and I-25. Additional corridor planning will continue to help improve our commercial corridors as places to invest and do business.

For more on the existing conditions and trends in Loveland, see the Economic Development, Land Use and Community Design Snapshots in Appendix F. For an estimate on market potential and development, refer to “Market-Supported Development Opportunities” in Chapter 3.



Artist's rendering of gateway elements from *Destination Downtown: HIP Streets Master Plan, 2009*





Secondary Downtown Gateway

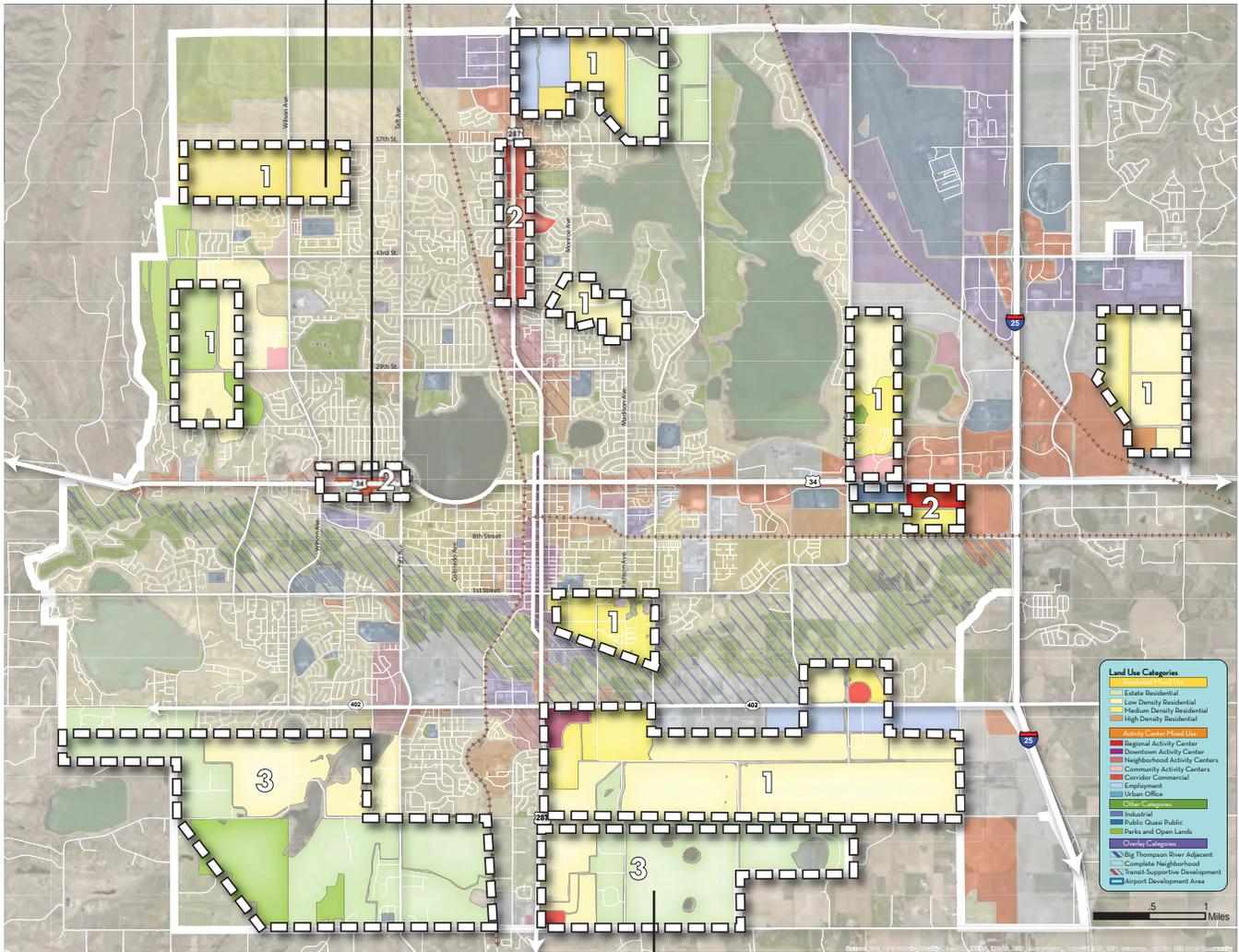


Artist's rendering of gateway elements from *Destination Downtown: HIP Streets Master Plan, 2009*



1 Develop New Mixed-Use and Mixed-Density Neighborhoods.

2 Improve Mixed-Use Neighborhoods that are Close to Primary Corridors and Housing Choices.



3 Create New Neighborhood Types that are Sensitive to Adjacent Natural Areas.

Figure 2-3: Land Use Plan opportunities to revitalize our corridors and gateways. The policies below support these opportunities



PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Foster reinvestment in existing corridors and concentrate commercial activity at prominent intersections and within centers (see also Chapter 3: Enhanced Corridor Land Use Description).

- 1.1. Concentrate demand for commercial activity at appropriate nodes so as to prevent under investment and strip development along arterials and state highways. Appropriate nodes are those that have exciting or potential transit access or are located at major roadway intersections or have particularly strong bike and pedestrian connections to existing neighborhoods.
- 1.2. Discourage strip commercial development along arterial roadways, except in specific infill situations.
- 1.3. Foster reinvestment, redevelopment, and adaptive reuse of underperforming commercial properties, underutilized buildings, vacant properties and brownfield sites such as US 34 west.
- 1.4. Transition underperforming strip commercial uses through strategic infrastructure investment, parcel aggregation, multimodal improvements, street connectivity, aesthetic enhancements, and broadening of allowed uses.

Policy 2. Transition existing land uses to be more transit supportive (see also Mobility Policies 1 and 3).

- 2.1. Increase regulatory flexibility to allow corridors to become more transit supportive as shown on Figure 2-3 (Corridors Map). Provide examples and design guidance to develop quality residential uses along corridors.
- 2.2. Identify underperforming commercial and retail development and support mixed-use redevelopment in these areas.
- 2.3. Encourage a complementary mix of transit-oriented development uses including multifamily and commercial development near future transit stations.



Gateway at Crossroads



Public Art at US 34 gateway

- 2.4. The Enhanced Corridor Overlay is intended to encourage redevelopment patterns and densities sufficient to leverage new private re-investment along established commercial corridors (see Chapter 3). Criteria for applying the Enhanced Corridor Overlay includes but is not limited to: potential to stimulate private investment; feasibility of parcel aggregation; potential to maximize transit-readiness; feasibility for frequent local and regional bus and/or rail service; locations near planned stations and mode transfer facilities; and locations along arterial roads and near I-25 entrances.



Policy 3. Plan and redevelop major corridors in a manner that promotes a positive and attractive image and that advances the economic prosperity of the City (see also Chapter 3: Enhanced Corridor Land Use Description).

- 3.1. Along I-25 north of US 34, proactively attract tourism and primary employment uses.
- 3.2. Plan for Hwy 402, between I-25 and Taft Avenue, to serve as a new primary entrance to Loveland, clustering new office, industrial and manufacturing uses at major intersections.
- 3.3. Along US 34, west of Denver Avenue, proactively partner with private sector to improve and maintain appearance, accommodate truck freight, and incorporate a mix of desired and viable tourism, commercial, and residential uses.
- 3.4. Look for opportunities to facilitate Recreational Vehicle (RV) travelers stopping and visiting Loveland's businesses and attractions, particularly Downtown. Options could include designating satellite parking lots along highway corridors with shuttle buses for major events, and signage designed to both inform tourists of attractions and the ways that they can access them.
- 3.5. New development should balance the need for taller buildings and greater density with the need to create an environment that is attractive and comfortable for pedestrians and motorists.

Policy 4. Maintain and enhance Loveland's existing small-town feel, sense of community, and distinct identity.

- 4.1. Encourage transitional buffers between residential neighborhoods and commercial areas, such as alleys, fences, or natural areas, and allow for bicycle and pedestrian connectivity within these buffer areas
- 4.2. Unify Loveland through the design and installation of a cohesive streetscape along arterials.
- 4.3. Require higher aesthetic standards for gateways as shown on Figure 2-3 (Corridors Map).
 - Sensitively place development in relation to other uses and exhibit high-quality design, signage, and landscaping.
 - Encourage the preservation of open space through the clustering of development.
 - Support development that makes gateways more attractive using design strategies such as landscaping, public art, or siting buildings to create entry features.
 - Be open to a variety of methods for creating quality gateways including partnering with property owners, easements, or purchases while avoiding eminent domain.

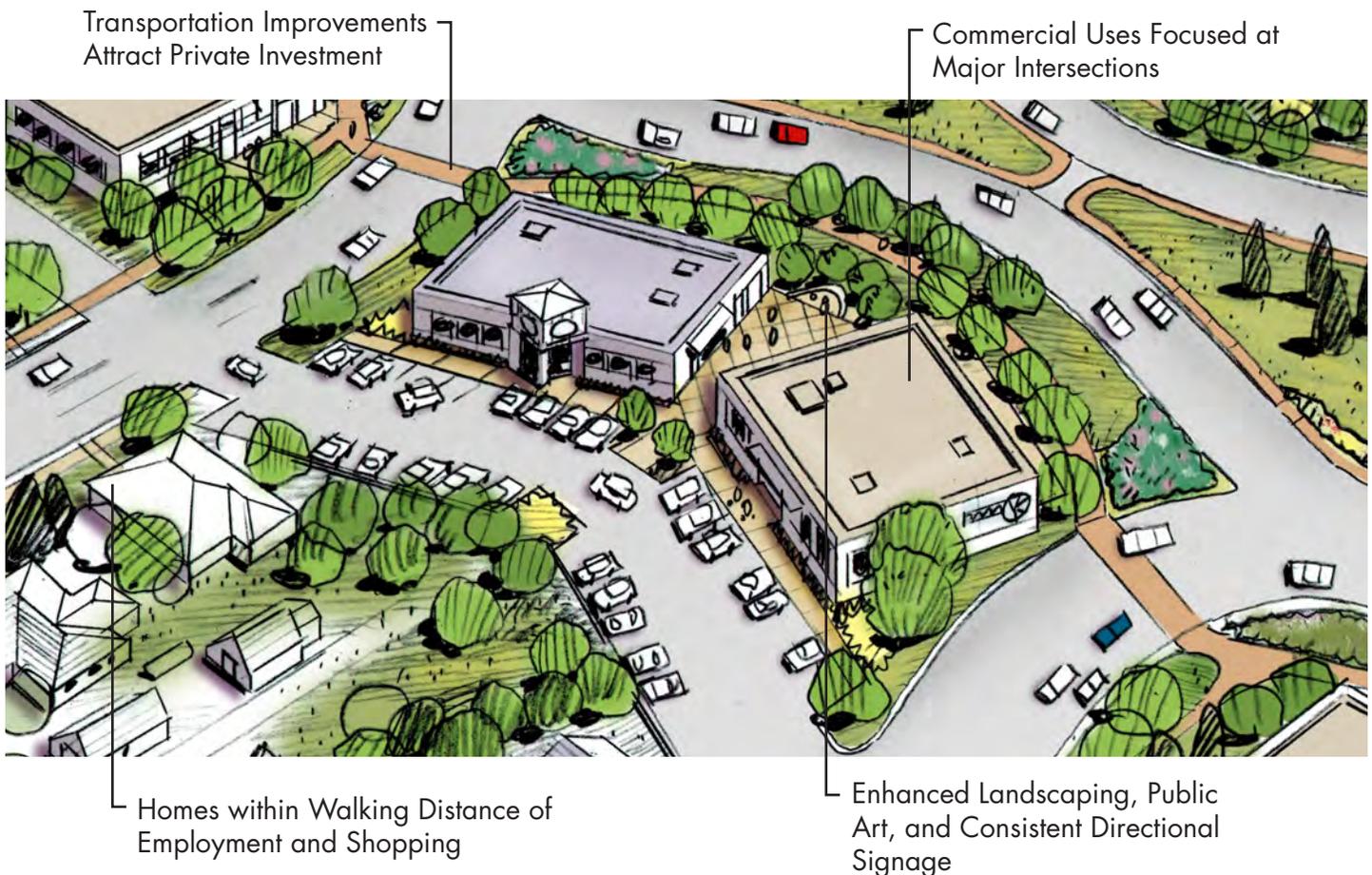
RELEVANT INDICATORS

- Retail Activity
- Jobs-Housing Balance
- Property Investment Activity



CENTERS & CORRIDORS

Plan Element: Cultivate Vibrant Economic Centers



Artist's rendering from the 287 Strategic Plan, 2015

Loveland has historically been proactive in seizing economic development opportunities. City efforts since the 2005 Comprehensive Plan have focused on

- Encouraging multiuse, high-quality employment districts in campus-type settings.
- Encouraging high-quality regional retail centers.
- Playing an active role in supporting the Rocky Mountain Center for Innovation & Technology (RMCIT).
- Supporting strategic planning and providing sufficient lands for industry in the Fort Collins-Loveland Airport area and along the I-25 corridor.
- Introducing modern residential infill and redevelopment in Downtown.

As a result, Loveland has become a commercial hub in northern Colorado with the construction of the Promenade Shops at Centerra, the Outlets at Loveland, and more recently the Medical Center of the Rockies. The Budweiser Events Center, along with nearby regional auto sales, new restaurants and several national hotels are also sources of substantial economic activity. Looking forward, the City will need to continually evaluate and improve its economic development efforts in order to remain competitive in the regional market.

For more on existing economic conditions and trends in Loveland, see the Economy, Land Use and Community Design Snapshots in Appendix F. For a discussion of market potential and development, refer to "Market-Supported Development Opportunities" in Chapter 3.



During the extensive public and stakeholder involvement in the preparation of this plan, participants voiced a number of concerns, including the high rate of out-commuting due to a lack of primary jobs; difficulty in attracting a younger workforce; inconsistent signage and area branding; low wage jobs; and dated retail centers. There is a desire that the City accommodate various forms of office and employment land uses including traditional campuses, small-scale urban offices, co-working spaces, live-work space and other non-traditional configurations. The community has high expectations for future commercial development including community-oriented retail in the eastern and northwestern parts of the City.

Participants also indicated support for the City to encourage redevelopment of aging retail centers and interspersing residential land uses within the redeveloped centers. The intent of the theme “Cultivate Vibrant Economic Centers” arose from the community dialogue to describe retail and employment areas that are easy to access, filled with jobs and customers, supportive of entrepreneurial endeavors, and an active street life. This housing diversification is another important opportunity for the City and will help in attracting a diverse workforce and offering housing to residents of all ages.

Loveland has many opportunities to lay the framework for a prosperous future, including attracting primary

jobs; targeted infrastructure investment in new growth areas; re-envisioning aging retail centers to become more visually cohesive and pedestrian friendly; and preserving land use flexibility in longer-term growth areas in southern Loveland to be responsive to future market forces as shown in Figure 2-4. The City places premium on attracting primary jobs that produce goods and services that are consumed outside of the region. The Economic Development department spearheads this effort, working in tandem with land use planning to ensure that there is adequate and appropriate parcels for primary job development.

Cultural heritage tourism, one of the fastest growing components of the travel market, is no longer seen as peripheral, but central, to economic development and cultural tourism outcomes. Loveland’s fine stock of arts and cultural attractions: Museum/Galley, Sculpture Park, public art features, cottage arts industry, Sculpture in the Park and Invitational Shows, and diverse performing arts events in the Rialto Theater. Combined with effective promotion of outstanding scenic beauty and exceptional year-round outdoor recreation, artistic and historic resources in Loveland build upon its appeal as a visitor destination and tourist base-of-operations.

Loveland’s Comprehensive Plan can set the City up for success to attract new primary jobs and retain employers that have been part of the basis of the local economy. By aligning the plan policies with economic development goals, the City can ensure continued economic health in the future. For example, commercial growth and redevelopment should be focused at major intersections throughout the community, rather than on commercial strips along corridors. Commercial centers should be encouraged to have both retail and service uses, as well as uses that can employ nearby residents in higher paying jobs.

The City is committed to continue working toward maintaining and upgrading existing commercial infrastructure, and repositioning aging shopping and employment centers. The future support, reuse and development of commercial and employment centers will influence the future of Loveland’s economy and quality of life. The following land use policies will support the City in encouraging employment growth, stimulating commercial development, and fostering economic health in Loveland.

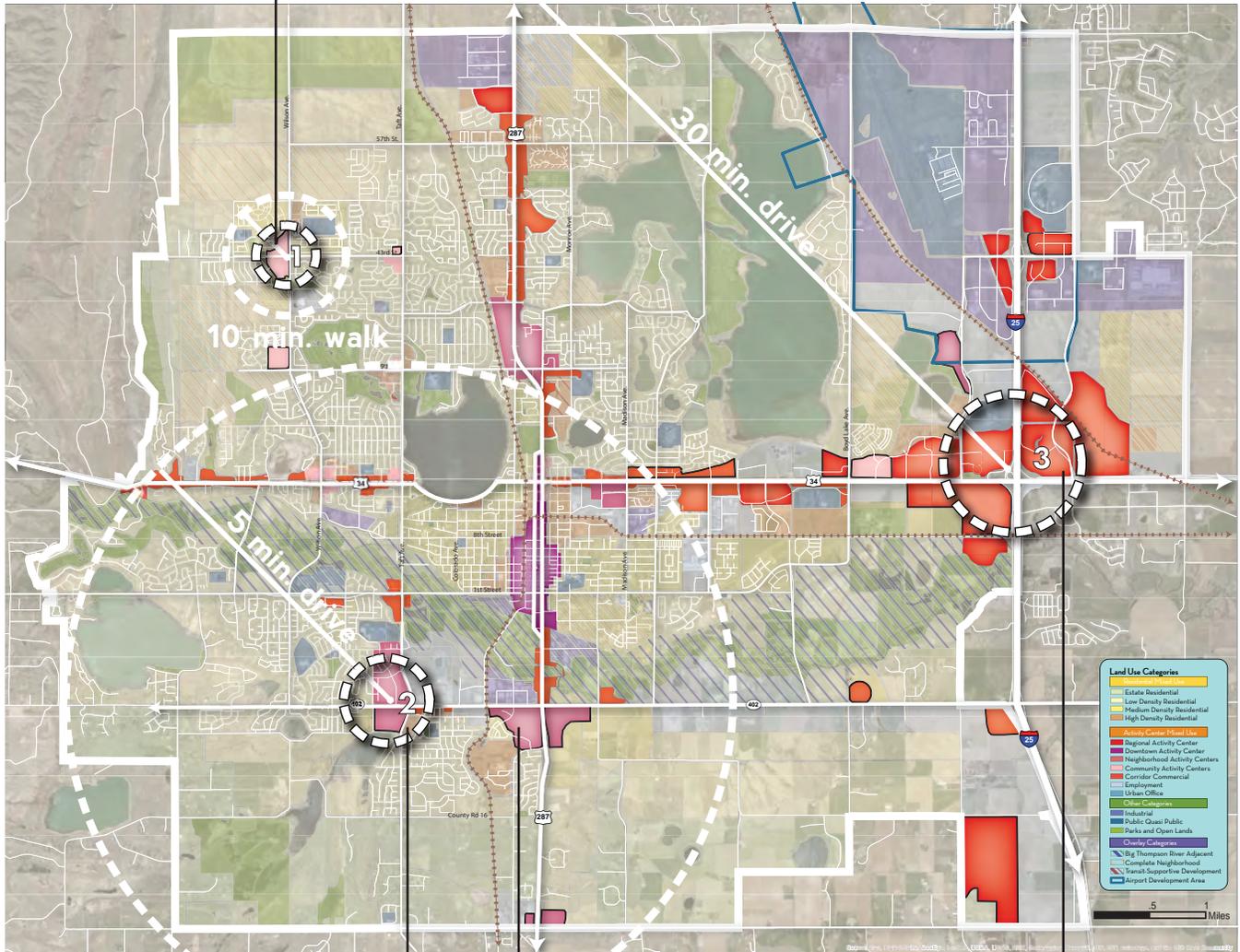
75% of Lovelanders agree or strongly agree that Loveland is attracting shopping opportunities that our community desires.



2015 Annual Quality of Life Survey



1 Neighborhood Center: Service area is 1/2 mile walking distance. Up to 6 acre development. Designed to encourage walking and biking access directly to and from adjacent neighborhoods.



2 Community Center: Market area is 3 miles. Between 10-30 acre development. Primarily auto access, with pedestrian connections to neighborhood.

Create new neighborhood and community centers (shown with a black outline).

3 Regional Center: Serves regional market. Around 300 acres of development. Primarily auto access and regional transit.

Map is not intended to show all commercial centers.

Figure 2-4. Land Use Plan opportunities to reinforce Loveland's neighborhood, community, and regional centers. The policies below support these opportunities.



PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Encourage reinvestment in underutilized shopping centers (see also Chapter 3: Activity Center and Enhanced Corridor Land Use Categories).

- 1.1. Convert single use retail centers into mixed use areas by strategically introducing residential development, civic land uses and urban office.
- 1.2. Encourage retrofitting to add and improve street, bicycle, and pedestrian connections in traditional auto-oriented retail centers.
- 1.3. Incorporate higher density housing if market appropriate in existing and new commercial centers.
- 1.4. The City's primary role in redevelopment is as a facilitator, broker, and negotiator. Its role as a regulator and incentivizer should be used with wisdom and restraint.
- 1.5. Encourage business owners who purposefully retain vacant storefronts (i.e., dark boxes) to refill, sell, and/or convert them to another use.
- 1.6. Encourage and enforce maintenance standards of streetscapes, buildings and landscaping.
- 1.7. Continue to monitor the health of existing commercial centers, by evaluating sales revenue, lease rates, and vacancy rates.
- 1.8. Pay special attention to the design of parking lots with regard to landscaping, pedestrian circulation, access, and siting and visibility from corridors.



Office park on Rocky Mountain Ave.



Outlets at Loveland

Policy 2. Encourage high-quality neighborhood, community, and regional mixed use activity centers (see also Chapter 3: Activity Center Land Use Categories).

- 2.1. Designate and design neighborhood, community and regional activity centers according to the Future Land Use Map and categories in Chapter 3.
- 2.2. Recruit retailers, hotels, restaurants and other appropriate businesses not currently present to locate in Loveland accordance to City economic development goals.
- 2.3. Require high-quality design in new and redeveloping commercial centers through the development review process. For example, buildings should be oriented towards streets and pedestrian spaces.
- 2.4. Retain a strategic, feasible location for a grocery store in northwest Loveland, east Loveland, and along Highway 402.



Policy 3. Create multiuse, high-quality employment districts.

- 3.1. Encourage the development of multiuse, high-quality employment districts where campus-type settings are appropriate, particularly along the transportation corridors of I-25, US 34, and south side of Hwy 402.
- 3.2. Find suitable locations for campus style development to make the Employment Zoning District more realistic and functional.
- 3.3. Accommodate diverse forms of office land uses and flex- and light- industrial development in designated employment districts.
- 3.4. Encourage high-quality urban office development on small parcels in appropriate locations throughout the City. Design these sites for connection to existing and future adjacent uses
- 3.5. Reserve industrial lands for future primary jobs, particularly in the Airport Area (both east and west sides of I-25), north US 287, and Hwy 402 and protect them from encroaching conflicting uses.
- 3.6. Recruit primary employers and primary jobs to appropriate locations in the City.

Policy 4. Support the existing and local business community.

- 4.1. Work to grow and otherwise assist existing businesses throughout the City to increase existing business retention, especially for primary employers and small, locally-owned businesses.
- 4.2. Strengthen partnerships between the City Departments (Economic Development Department, Planning, etc.), Chamber of Commerce, Community Foundation, , and other economic development organizations.
- 4.3. Work collaboratively to align visions of community with that of local business owners.
- 4.4. Continue to be flexible with land use policy and development review to allow current businesses to expand or change according to market forces.
- 4.5. Support the redevelopment of the Rocky Mountain Center for Innovation and Technology.

RELEVANT INDICATORS

- Retail Activity (sales tax revenue per household)
- Jobs-Housing balance



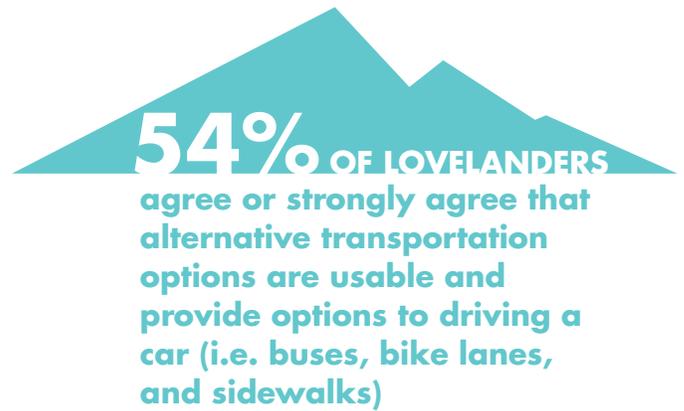
HEALTH, ENVIRONMENT & MOBILITY

Loveland already offers many great parks, open spaces, and recreational areas, but connecting people to these areas, services and centers was one of the bigger issues in the community dialogue. Citizens want a built environment that improves safety for walking and bicycling, thereby facilitating healthier lifestyles. Specifically, connecting existing neighborhoods to parks, grocery stores, schools and commercial areas is a top priority. Also, encouraging new mixed-use, mixed-income developments with walkable or bikeable access to daily needs provides an opportunity to make physical activity a routine part of life and reduces dependence on an automobile.

Loveland's 2012 Bicycle and Pedestrian Plan identifies and prioritizes specific areas of need and offers strategies for improving existing bike lanes and sidewalks. Accelerating the implementation of this Plan is a key priority among Loveland residents, as is completion of the Recreation Trail and its side connections to commercial and residential areas. Strengthening relationships and partnerships between other government entities such as Thompson School District as well as private businesses will be important in accomplishing this endeavor.

A key philosophy in this Comprehensive Plan is that better integration of land use and transportation planning leverages all City investments. Loveland's evolving transportation system brings great potential to shape sustainable land development and create active lifestyles as well. Future residential areas and economic centers will follow regional transportation investments: I-25 bridges and interchanges, commuter rail, and regional transit. At a more local level, a complete street grid and greater emphasis on transit, bicycle, and pedestrian connectivity will accelerate commercial activity, especially in older retail areas. In turn, more transit-supportive development makes walking, bicycling, and transit use more economical and convenient.

One of the City's foundational responsibilities is to protect the health, safety, and wellbeing of its residents and businesses. While the City has a limited role in providing health care, it can create a business climate and infrastructure that attracts first-class hospitals and medical facilities in Loveland and keeps them here. Given the projected growth of our aging population, providing these medical services, an accessible built environment, and



2015 Annual Quality of Life Survey

THREATS TO LOVELAND'S HEALTH, ENVIRONMENT, AND INFRASTRUCTURE:

- Health days missed from work, and preventable death and disease
- Proper functioning of electric power, stormwater, potable water, wastewater, and transportation systems
- Inadequate capacity to fund and manage response and recovery from large-scale disasters
- Inadequate state, regional, and local funding for major infrastructure projects, such as state highway and I-25 improvements
- Lack of viable transit, bicycling, and pedestrian choices
- Capacity to provide adequate water supply for new growth
- Risk of missing opportunities for adding needed parks and trails and open land conservation



expanded transit service is essential for Loveland. By making walking and bicycling a more viable means of both recreation and transportation, residents can maintain their independence and incorporate regular physical activity into their lives. Loveland residents also want improved access to affordable healthy food through farmers' markets, community gardens, neighborhood grocery stores, and accommodation for urban agriculture opportunities. These uses can be accommodated in most land use designations and zoning districts.

Strengthening Environmental and Infrastructure Resiliency

Environmental resiliency involves community awareness and preparedness for natural hazards such as drought, wildfire, and floods, as well as preparation for exposure to other potential environmental and community threats and risks like changes in climate, spread of infectious diseases, and exposure to hazardous materials. In Loveland, environmental resiliency is not only preparedness for these types of risks, but also the ability to respond effectively to one-time or sustained events, and adapt to the temporary and permanent changes that they may present. A resilient environment also relies on the health of the natural systems that support and sustain life.

Loveland can plan for and strengthen environmental resiliency by continuing to identify, monitor, and assess potential environmental risks and threats, and by ensuring that development in risky areas such as floodplains, steep slopes, and potential wildfire locations is appropriately sited and designed. Strengthening and reinforcing infrastructure, such as roads, bridges, and utilities can help Loveland prepare for and adapt to change, but this concept also applies to natural systems. Continued stewardship of environmental resources like air, water, rivers, and soils is essential in managing risk and supporting the community's high quality of life.

“Many physical interventions—from floating buildings and levees to wet floodproofing—can be employed to create resilience, depending on the particular set of risks faced by a community. However, the most successful strategies will work in concert with the natural ecosystem where they are used. In northern Colorado, that means development patterns must be able to respond with agility to the cycles of fire, flood, and drought that strike the region. Regular forest burns and the cleansing and depositional activities of floods are necessary to support important ecosystems that in turn support us and create the beauty that makes this region stand out.”

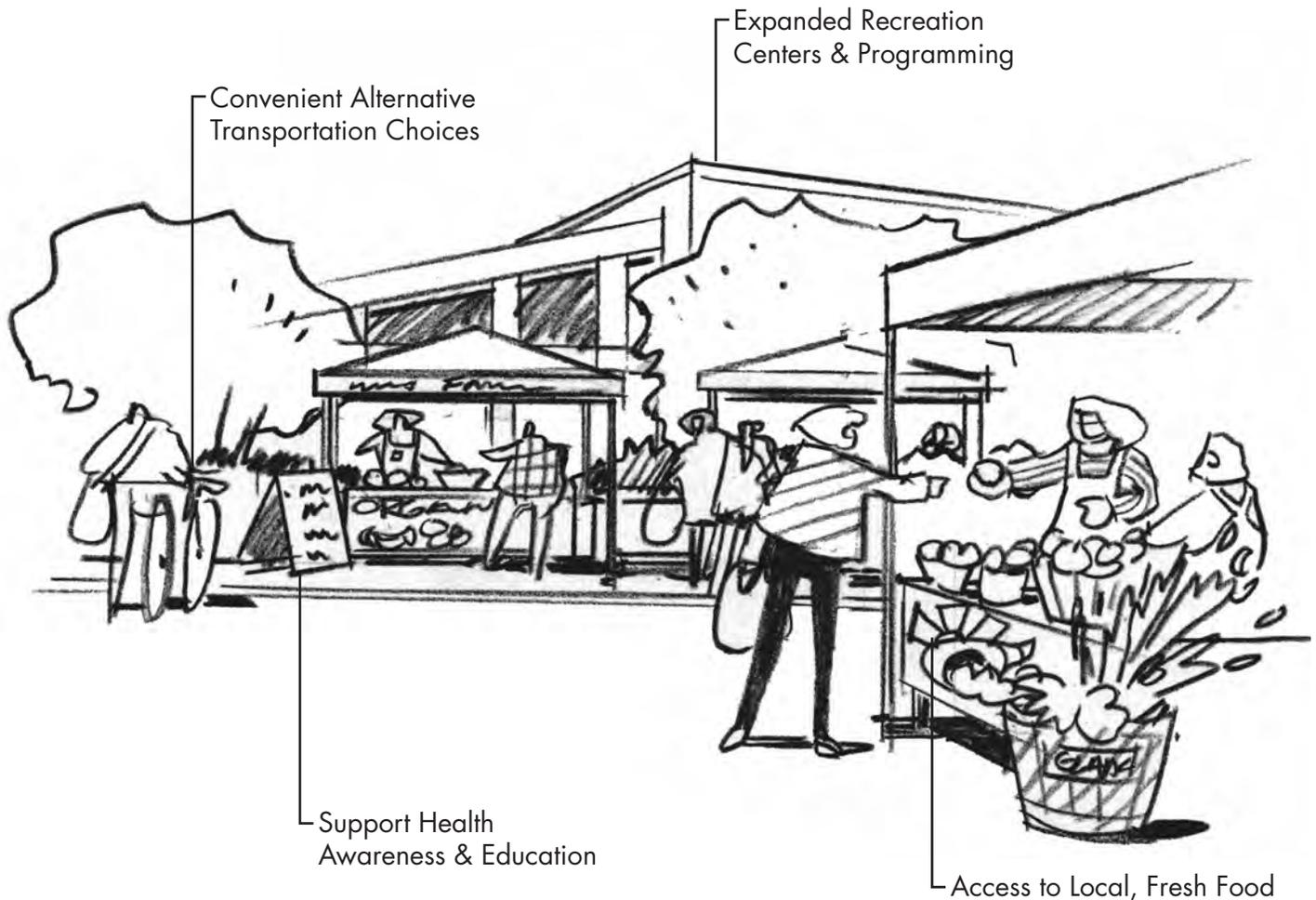
From the 2014 Urban Land Institute (ULI) Advisory Services Panel Report for Northern Colorado, Connected Systems, Connected Futures: Building for Resilience and Prosperity.

Like all modern urban communities, Loveland depends heavily upon the proper functioning of infrastructure systems including the electric power, stormwater, potable water, wastewater, and transportation networks. The importance of these systems can be easily overlooked by the general population, but a community's reliance on infrastructure becomes painfully evident when systems fail in disaster events like the 2013 flood. As Loveland continues to recover from the damage caused by the historic flooding, the City is planning for enhanced infrastructure resilience consistent with the Governor's "build back better and stronger" initiative. Infrastructure resilience entails reduced failure probabilities (better infrastructure design), reduced negative consequences when failure does occur (through redundant systems and emergency management planning), and reduced time required to recover.



HEALTH, ENVIRONMENT & MOBILITY

Plan Element: Create a Safe and Healthy Built Environment



Artist's rendering, 2014

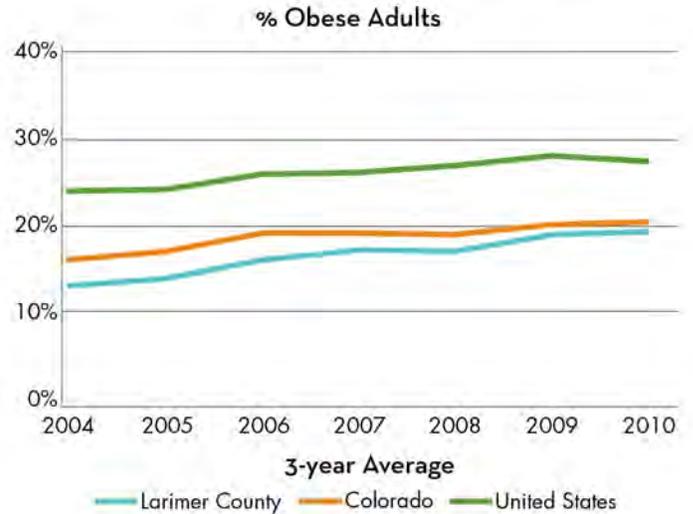
Health is important to Loveland residents, and stakeholders see the many strong connections between quality of life, health, wellness, economic vitality, and how a community is designed and built. Community planning can have a positive impact on chronic disease and related health factors by improving the built environment – a fact supported by an emerging body of research. Improving our built environment includes enhancing walking and biking opportunities, increasing options for healthy affordable food through community gardens and farmers' markets, and expanding access to parks and open space. Community planning that incorporates health and wellness influences the quality of life experienced by all residents, business owners, and visitors – regardless of their age, income or ability. Seniors who age-in-place, as well as toddlers who play

THE BEST INDICATOR OF AN INDIVIDUAL'S QUALITY OF LIFE IS THEIR PHYSICAL AND MENTAL HEALTH. ALL OTHER COMMUNITY BENEFITS ARE ONLY APPENDAGES TO THIS BASIC HUMAN NEED.



in a park daily, are the beneficiaries of a land use plan that includes public health considerations.

A community’s physical and mental health strengthens the local economy. A connected, accessible built environment enhances the value and desirability of the community to residents and employees alike. The young skilled workforce that top employers seek particularly value active living and transportation options that contribute to healthier lifestyles. Conversely, the leading causes of preventable death and disease in Larimer County (heart disease, stroke, type 2 diabetes and certain types of cancer) weaken economic development, employee productivity and student achievement. Because statewide obesity rates have doubled during the last two decades, healthcare costs in Colorado related to overweight and obesity exceeded \$1.6 billion² and nationally, over 21% of annual medical spending is attributable to obesity.³ (For more on the health drivers and trends in Loveland, see the Existing Conditions Health Snapshot in Appendix F). Physicians, schools, community organizations, parents and local governments are beginning to work together to increase opportunities for healthy eating and physical activity and reduce the economic and social burdens of chronic disease on their community.



Overweight and obese children and adults are rising at a higher rate in Colorado and Larimer County than the rest of the nation (Colorado Behavior and Risk Factor Surveillance System (BRFSS), Colorado Department of Public Health and Environment)

Regular physical activity is a cornerstone of one’s quality of life – helping control weight, reduce the risk of preventable diseases and some cancer, improve mental health, and increase chances of living longer. The layout and design of the City’s built environment has a major bearing on individual physical activity. The role of the City is paramount in this collaborative approach, since it reviews all transportation and land use improvements as well as investing directly in public infrastructure. Simple changes in the built environment can result in measurable benefits such as;

- When community design accommodates and integrates pedestrians and bicyclists, there are higher rates of walking and biking.⁴ For each half mile walked per day, people are about 5 percent less likely to be obese.⁵
- People living in highly walkable, mixed-use communities are more than twice as likely to get 30 or more minutes of daily exercise as people who live in more auto dependent neighborhoods.⁶
- In low-income neighborhoods, each additional supermarket increases residents’ likelihood of meeting nutritional guidelines by one-third.⁷
- Pedestrian accidents are 2.5 times more likely on streets without sidewalks than on otherwise similar streets.⁸
- Improved air quality reduces asthma problems and days missed from work while enhancing aesthetics (see Environment section for air quality policy).

² Trogdon, J.G., Finkelstein, E.A. Feagan, C.W., Cohen, J.W. (2012). State- and Payer Specific Estimates of Annual Medical Expenditures Attributable to Obesity, *Obesity*, 10, 214-220. Dollars cited were from 2009.

³ *Accelerating Progress in Obesity Prevention: Solving the Weight of the Nation*. Institute of Medicine; The National Academies Press, 2012

⁴ Summer 2009 Research Brief, Active Living Research, Active Transportation Making the Link from Transportation to Physical Activity and Obesity

⁵ Frank, et al., *Linking Objectively Measured Physical Activity with Objectively Measured Urban Form: Findings from SMARTRAQ*, *American Journal of Preventive Medicine*, at 117-1255 (February 2005)

⁶ L. Frank, et al, *supra* note 5.

⁷ K. Morland, et al, *The Contextual Effect of the Local Food Environment on Residents’ Diet*, *American Journal of Public Health* (November 2002).

⁸ R. Knolblauch et al., *Investigation of Exposure Based Pedestrian Accident Areas: Crosswalks, Sidewalks, Local Streets and Major Arterials*, at 126-133, Federal Highway Administration, Washington, D.C. (1988)



Almost 60% of Loveland adults recently surveyed say they get sufficient exercise, nearly 70% say they get moderate to vigorous exercise, and 13% report taking part in no physical activities

From Health District of Northern Larimer County 2013, Centers for Disease Control and Prevention

Through public outreach, Loveland residents overwhelmingly expressed a desire for an improved and expanded bicycle and pedestrian system to make walking and bicycling an easier and safer transportation choice – described in detail in the Mobility section that follows. Specifically, safely and conveniently connecting existing neighborhoods to parks, grocery stores, schools and commercial areas was identified as a priority. Also, encouraging new mixed-use, mixed housing type developments with walkable or bikeable access to daily needs provides an opportunity to make physical activity a routine part of life and reduces dependence on an automobile.

Completion of Recreation Trail



Expanded partnership for Safe Routes to School



Completion of sidewalks

Added parks with improved access



Improved bicycle lanes with street trees

Neighborhood markets



Preservation of land for urban agriculture and local food distribution



In addition to diverse physical activity opportunities, access to healthy, affordable food is important to Loveland residents and a proven strategy for positively impacting public health. Expanding access to grocery markets of various size and scale, including farmers' markets and neighborhood stores should be considered in planning efforts. Moreover, capitalizing on the community's rich agricultural heritage as a source for local food and economic development is a worthwhile endeavor. Opportunities remain to conserve high value working farms both within the urban fabric as well as in community separators as identified in the Parks & Recreation Master Plan and Our Lands – Our Future, a joint study with Larimer County for land conservation and nature-based recreation programs. The following land use policies reflect the commitment of the City to promoting the health and safety of its residents and play a key role in increasing opportunities for daily physical activity and access to affordable, healthy food.



A bike ride to a neighborhood park with the Mayor was followed by a “snap-n-strap” demo and a “rules of the road” introduction during one of CanDo’s youth HEAL advocacy programs.

PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Create convenient, safe and diverse physical activity opportunities for residents of all ages, abilities, and income levels (see also Mobility section for bicycle and pedestrian policies and the Environment section for environmental health policies).

- 1.1. Strengthen and expand relationships with community partners and stakeholders, including the Safe Routes to School Task Force, to increase opportunities and education around walking and biking to school for all students.
- 1.2. Improve traffic calming and pedestrian orientated streetscapes on local streets through elements such as street trees and detached sidewalks to reduce traffic speeds while increasing pedestrians' and cyclists' comfort and safety.
- 1.3. Encourage and support bicycle and pedestrian infrastructure improvements for local trips with safe and easy access to routine goods and services.
- 1.4. Increase and expand bicycle and pedestrian connectivity and safety for easy access to parks, natural areas and the Recreation Trail.

Policy 2. Encourage the availability and affordability of healthy, fresh food throughout the City.

- 2.1. Create a land use pattern that facilitates residents' convenient access to healthy retail foods at neighborhood locations and through a range of scales and sizes.
- 2.2. Promote and preserve urban agriculture opportunities to support local food production, distribution and Loveland's agricultural heritage.
- 2.3. Identify appropriate locations for and support community gardens, such as within new developments, vacant land or on City properties.

Policy 3. Attract and maintain accessible, first-class hospitals and medical facilities in Loveland.

- 3.1. Work with healthcare providers to ensure that their goals are considered when evaluating land use patterns.
- 3.2. Consider the range, scale, market demands for, and placement of health care services and resources in relation to residential and mixed-use areas to support access for older adults and low-mobility residents.



Policy 4. Strive to provide year round parks and recreation opportunities that are universally accessible (see also Environment Policy 6).

- 4.1. Develop, operate, and program specialized recreation facilities in accordance with service level guidelines defined in the 2014 Parks and Recreation Plan.
- 4.2. Improve and provide safe, accessible, attractive indoor and outdoor facilities that meet the recreation programming goals of the community.
- 4.3. Coordinate the provision of recreation facilities with other local governments, special districts, and the Thompson R2- J School District as appropriate.

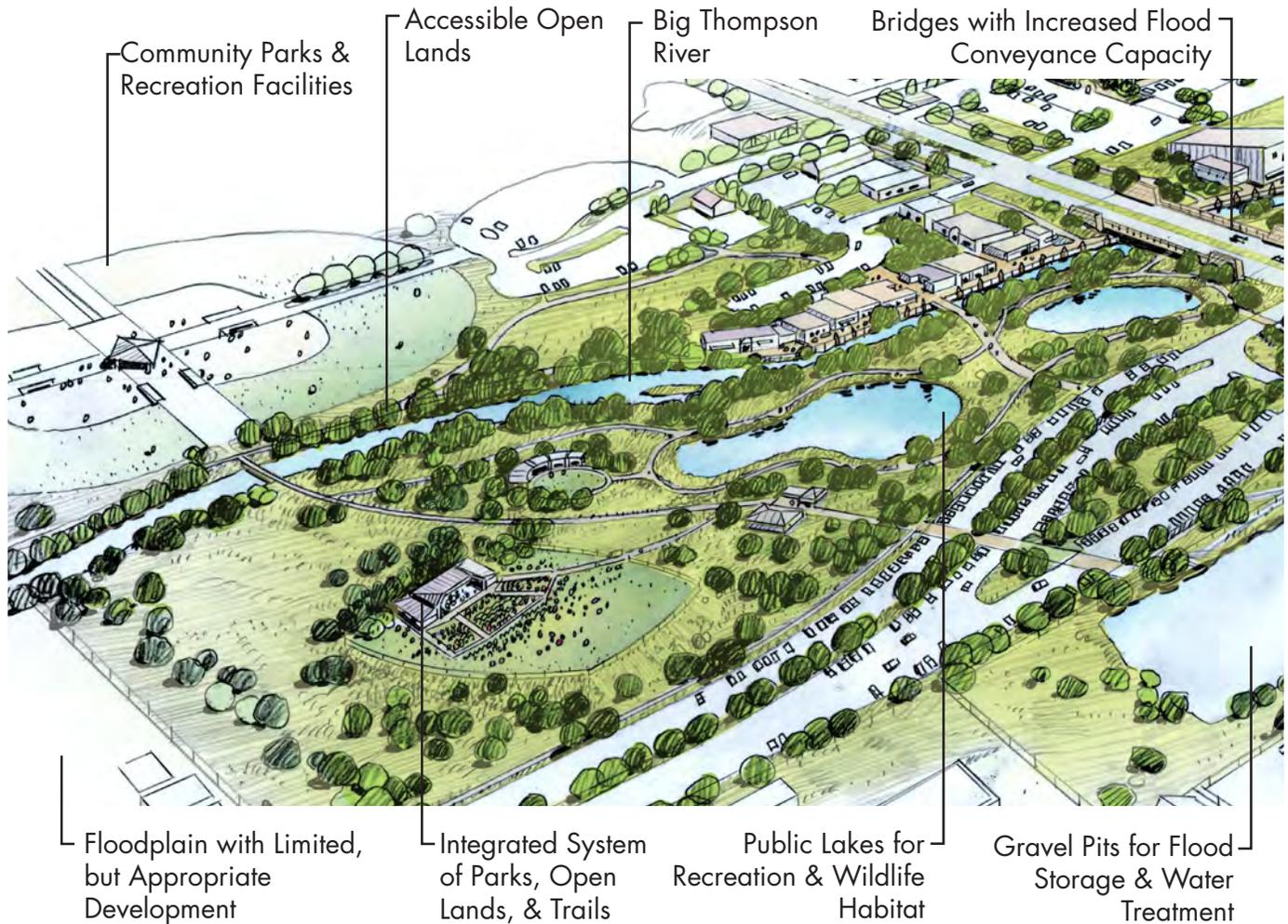
RELEVANT INDICATORS

- Sidewalks and Bicycle Infrastructure
- Connectivity
- Neighborhood Walkability
- Bicycle and Pedestrian Project Identification Completion



HEALTH, ENVIRONMENT & MOBILITY

Plan Element: Celebrate our Natural Assets in an Urban Setting



Artist's rendering for 287 Strategic Plan, 2015

Loveland is defined by its natural beauty, a diversity of Rocky Mountain foothills and the Great Plains landscapes, and by the Big Thompson River that runs through the city. Preserving Loveland's natural assets, and growing and building in ways that will not only protect but celebrate our natural surroundings is important to Loveland residents and to the local economy.

Through this plan, the Parks & Recreation Master Plan, and community surveys, residents have clearly communicated that recreation is essential to their quality of life and that having ample opportunity to enjoy nature and the outdoors improves their health, wellness and fitness.

Residents have also communicated that the most important additions to Loveland's recreational offerings would be more trails and bike paths, accessible open lands and natural areas, and more community parks and facilities.

A level of service analysis conducted for the 2014 Parks and Recreation Master Plan found that Loveland provides fewer trails and pathways, less accessible open space acreage, and less indoor recreation space on average than the peer communities of Fort Collins and Longmont. The study also revealed that Loveland would need to increase its acres of parkland and open space



and miles of hard and soft-surfaced trails to maintain current service levels and be well-positioned to provide abundant recreational opportunities as it grows in the future.

Loveland's position at the mouth of a steep, narrow canyon makes its floodplain prone to sediment deposition, channel movement, and damage to property and critical infrastructure. Extreme flooding in the Big Thompson River watershed is part of a recurring natural cycle and the river will inevitably flood again. In 1976 and recently in 2013, significant losses occurred to the community's economic, riparian, aquatic, recreational, scenic, and infrastructure resources due to severe flooding.

Today, residential and commercial development and City infrastructure occupy land that was formerly part of the Big Thompson River floodplain. The intensity and frequency of flooding has been exacerbated by development that has further constricted the floodway. Hundreds of homes and businesses have been damaged or destroyed in recent floods, and many of these properties are unsuitable for reconstruction or future development.

Careful planning can improve our community's resiliency to natural disasters while protecting and preserving Loveland's valuable, natural assets. The City is currently working toward conserving floodplains and waterways, restoring the Big Thompson River and city streams and creeks, as well as trying to further connect Downtown to the Big Thompson River (see Figure 2-5).

CREATE LOVELAND AND WATER

Create Loveland seeks to help Loveland become a more water efficient community by considering the impact of land use decisions on water use while anticipating how water supply will have an impact on future land use options. Currently, the water supply is not seen as placing immediate limits on Loveland's growth. However, it will need to be continually monitored through the Raw Water Master Plan.

PLAN POLICIES AND SUPPORTING STRATEGIES

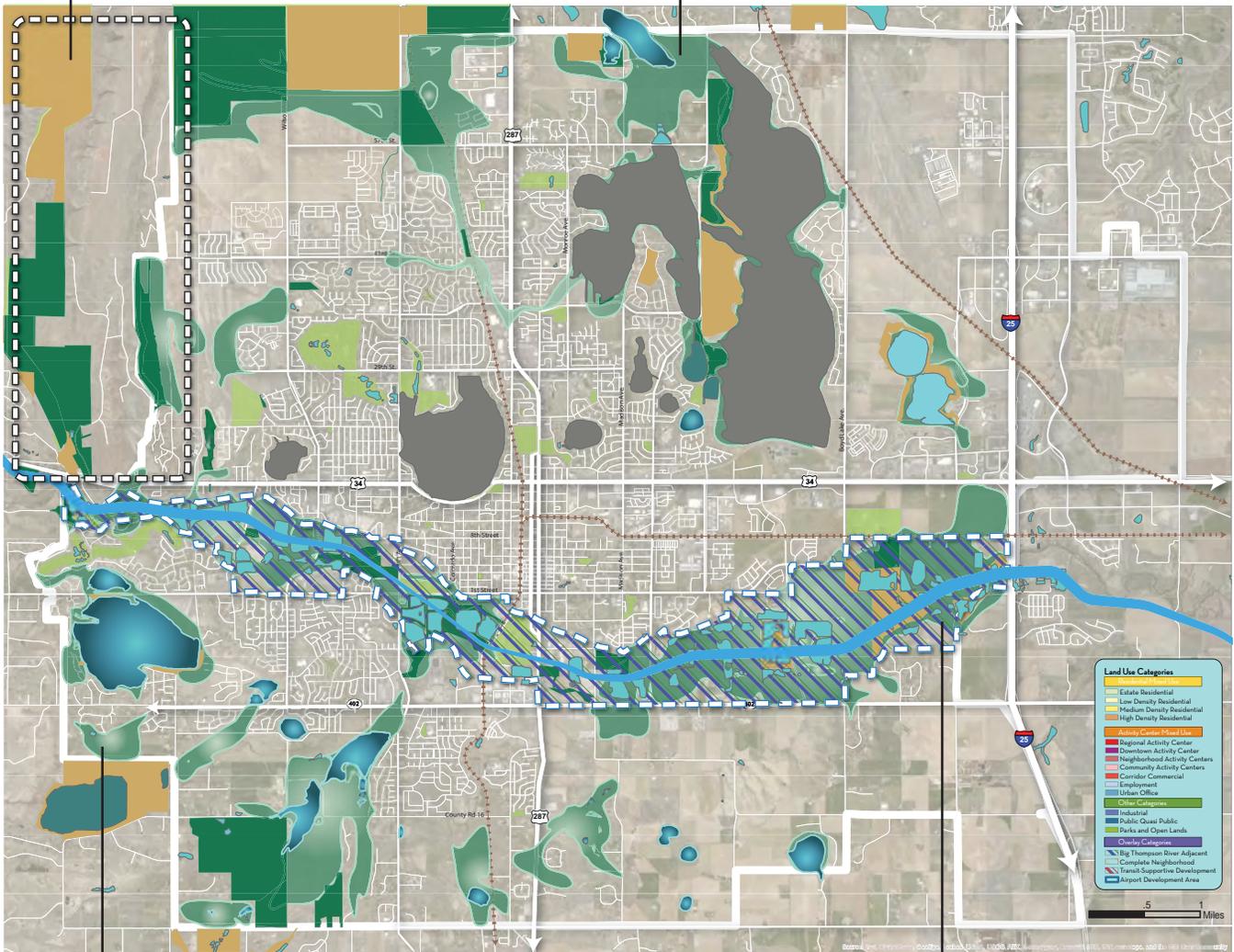
Policy 1. Protect sensitive natural areas and wildlife habitat from development impacts.

- 1.1. Coordinate land development and land conservation efforts between City departments, Larimer County, non-profit partners and landowners.
- 1.2. Inside the Loveland GMA, lead in protecting open lands using a variety of protection techniques in partnership with willing landowners, including: acquisition, conservation easements, zoning tools such as Cluster Development, Transfer of Development Rights (TDR's), and the development process.
- 1.3. Outside of the Loveland GMA, collaborate to conserve high value lands through regional conservation efforts with non-profits, the State, Larimer County, and adjacent municipalities.
- 1.4. Realize the opportunities to protect wildlife movement corridors along waterways and foothills as Loveland grows by linking open spaces and drainage easements through and between subdivisions.
- 1.5. Complete a system of contiguous open lands in accordance with the Potential Open Lands Areas Map and associated criteria in the Parks & Recreation Master Plan.
- 1.6. Implement development standards and mitigation measures from the Parks & Recreation Master Plan for the Big Thompson River Corridor, designated wetlands, and identified natural areas to offset or accommodate the impacts of development.



Leverage recreational resources and protect sensitive natural areas.

Create more reservoir parks and buffers to serve the entire community allowing lake access via public property.



In partnership with willing landowners, voluntarily conserve significant open lands.

Apply a new (River Adjacent) future land use overlay that promotes development to better manage and celebrate the river as a community resource.

Figure 2-4. Land Use Plan opportunities to reinforce Loveland’s neighborhood, community, and regional centers. The policies below support these opportunities.



Policy 2. Strengthen community resiliency to flooding and natural disasters through development patterns, hazard identification and mitigation, and communication.

- 2.1. Accomplish a vision for the Big Thompson River that combines abundant wildlife and high-quality scenery with access via public property to river-related recreation opportunities.
- 2.2. Restrict development in the 100-year floodplain.
- 2.3. Reconnect the Big Thompson River with its floodplain and gravel pits to absorb storm volumes and velocities, and to continue its natural function.
- 2.4. Assess the risks and identify means to avoid and mitigate the effects of identified natural hazards on the built and natural environment.
- 2.5. Update and implement a hazard mitigation plan in tandem with regional efforts.

Policy 3. Maintain natural areas according to management type.

- 3.1. Maintain open land values in accordance with their purpose and management, providing recreational access where appropriate (e.g., maintain those open lands containing high-value habitat as relatively undisturbed wildlife areas).
- 3.2. Encourage urban agriculture within incorporated areas, with larger working farms and ranches to continue within community separators.
- 3.3. Require a financially sustainable approach to land acquisition, stewardship and funding over the long term.



Clustered residential development allows for integrated open space



Working farms and ranches, like Long View Farm, should continue to be conserved within and adjacent to Loveland's GMA



Policy 4. Protect and maintain environmental resources and quality.

- 4.1. Maintain and improve air quality by working towards a jobs-housing balance that reduces the need for long commutes, creates a land use pattern that supports effective alternative transportation options, and supports a large and healthy urban forest.
- 4.2. Reduce sources of water pollution by using site design practices that improve stormwater quality, such as Low Impact Development (LIDs) and stormwater best management practices (BMPs).
- 4.3. Foster responsible and balanced development of oil and gas resources in a manner that minimizes negative effects to existing and future land uses and other impacts.
- 4.4. Evaluate a dark sky ordinance city-wide or for western Loveland and the Big Thompson River corridor.
- 4.5. Actively promote landscape practices that conserve water, reduce pesticide and fertilizer application, and restore biodiversity.
- 4.6. Mitigate the urban heat island effect by encouraging a mature tree canopy and the addition of trees in parking lot landscaping.
- 4.7. Plant and maintain the urban forest along streets while minimizing utility conflicts.
- 4.8. Collaborate with gravel mining interests to ensure that mining operations are conducted to meet community values and restore ecological function. Develop innovative approaches to gravel mine reclamation that will provide wildlife habitat, restoration of native landscapes, recreational opportunities, connected flood storage, and other public values.

Policy 5. Support energy choices for Loveland residents and businesses that include clean sources.

- 5.1. Investigate options for alternative renewable energy generation on City properties.
- 5.2. Support enhanced home efficiency and performance measures to reduce energy costs and conserve resources (e.g., energy/water efficiency, rooftop solar, etc.).
- 5.3. Encourage high performing (i.e., LEED, Sustainable Sites) building methods in existing and new construction.

Policy 6. Maintain and expand parks and recreational facilities as a valuable asset to the community (see also Health Policy 4).

- 6.1. Implement the Parks & Recreation Master Plan.
- 6.2. Leverage recreational resources by creating community destinations that act as economic generators attracting tourists, businesses and residents.

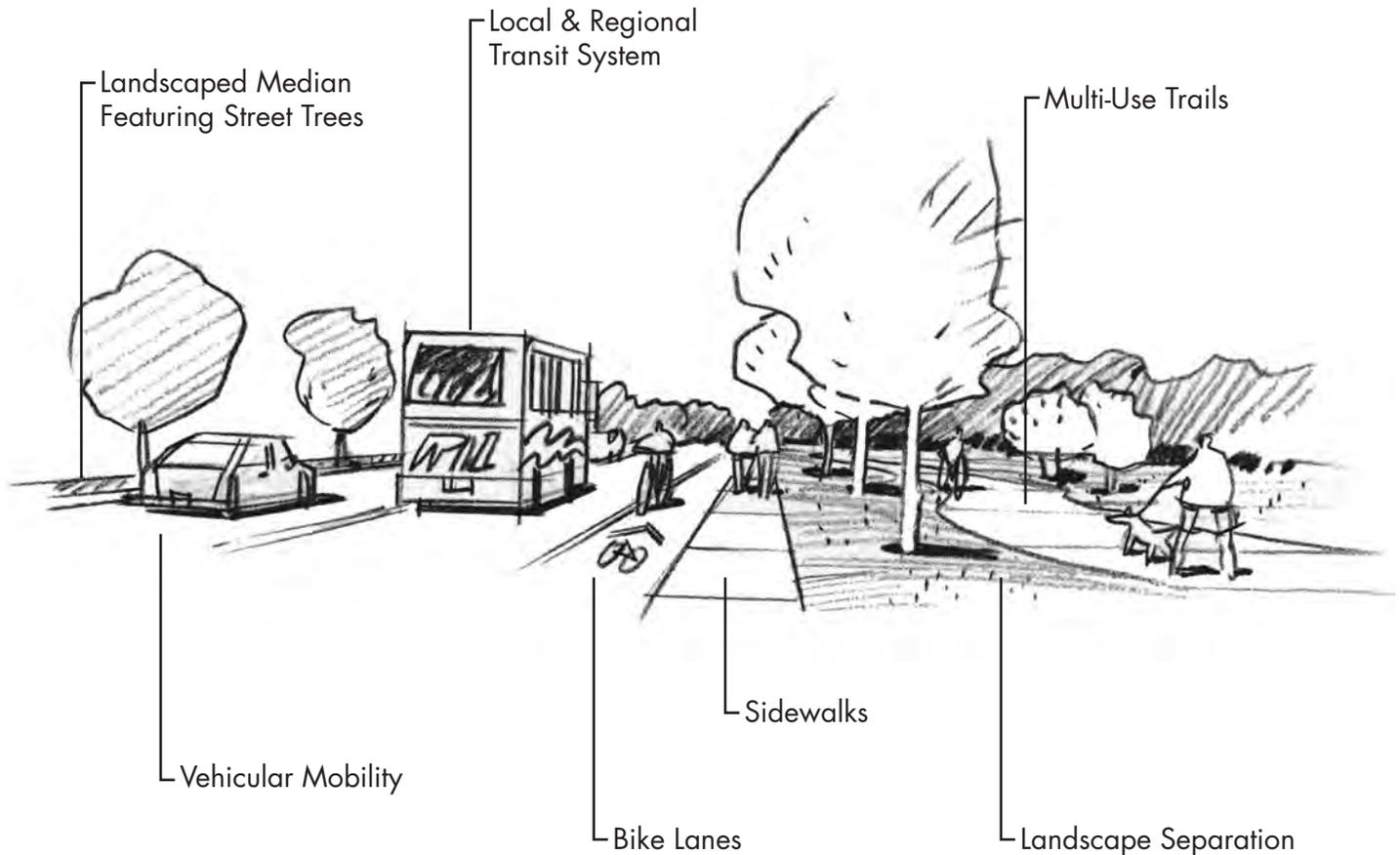
Relevant Indicators

- Development in High Risk Areas
- Residential Water Use



HEALTH, ENVIRONMENT & MOBILITY

Plan Element: Create a Connected and Accessible Community



Artist's rendering, 2014

Loveland continues to experience above average population growth, at a rate of 39% between 2000 and 2012 compared to 21% statewide. This rapid rate of growth is challenging the existing transportation network. The City's historic core contains a higher and denser mix of land uses and a street grid that provides a high level of connectivity for walking, biking and driving. However, beyond the core, post-war suburban and rural neighborhoods are characterized by low-density residential uses and include fewer through streets, wider streets, and more culs-de-sac, which makes them largely auto-dependent and difficult to efficiently serve with public transit. Loveland's lakes and floodplains act as barriers to through travel by all modes and can create bottlenecks and congestion. I-25, the Great Western

Railroads, and the BNSF Railroad connect Loveland to statewide markets, yet these regional transportation facilities create additional barriers for local travel by other modes. For more on the existing transportation conditions and trends in Loveland, see the Transportation Snapshot in Appendix F.

Mobility, or the ability to move freely or easily, in the community plays a large role in the standard of living for residents, and a well-balanced, well-maintained transportation system is critical for sustaining Loveland's high quality of life. Improving vehicular mobility, transit accessibility, and pedestrian and bicycle connectivity and safety is a priority for the City. Traffic will increase in the coming years, so citizens are very interested in creating multimodal corridors, updating key



intersections and encouraging new east-west vehicular corridors. The safer and more convenient the bicycle and pedestrian network becomes, the more local retailers and employers will benefit. Also important, is the concept of Accessibility which refers to people's ability to reach goods, services, and activities using their desired mode of transportation. Accessibility means considering not only if people can get around quickly, but also how well the City's land use pattern supports people's ability to have access to jobs, activities, goods and services proximate to where they live. Improved accessibility can help populations with mobility challenges, such as the elderly.

Many residents have expressed concern about the lack of reliable public transportation and convenient non-motorized options in Loveland. They want to see completion of the Recreation Trail and regional trail corridors, and more progressive planning for shared use paths and recreational trails in new and older developments. There is a strong desire for a bicycle and pedestrian network that serves commuter, recreational, and social/errand trip purposes. They want a transit system that serves transit-dependent populations including the working poor and elderly, and also offers a viable travel choice for commuters within Loveland and regionally. With increasing traffic in the coming years, citizens are very interested in updating key intersections, making corridors multimodal, and improving east-west vehicular corridors (see Figure 2-6).

Figure 2-6. A connected and accessible street grid reduces traffic congestion and expands choices for all transportation modes (vehicle, transit, bicycle, and pedestrian). Transportation choices also strengthen retail performance and neighborhood vitality. The policies below support these opportunities.

Drive Alone



2000 | 2014
82.5% | **81.0%**
-1.8% Change

Carpool



2000 | 2014
10.8% | **8.6%**
-20.3% Change

Walk



2000 | 2014
1.6% | **1.5%**
-6.2% Change

Public Transit



2000 | 2014
0.1% | **0.3%**
200% Change

Other Means



2000 | 2014
1.0% | **2.4%**
140% Change

Telecommute



2000 | 2014
4.0% | **6.1%**
52.5% Change

2000 US Census and 2014 American Community Survey



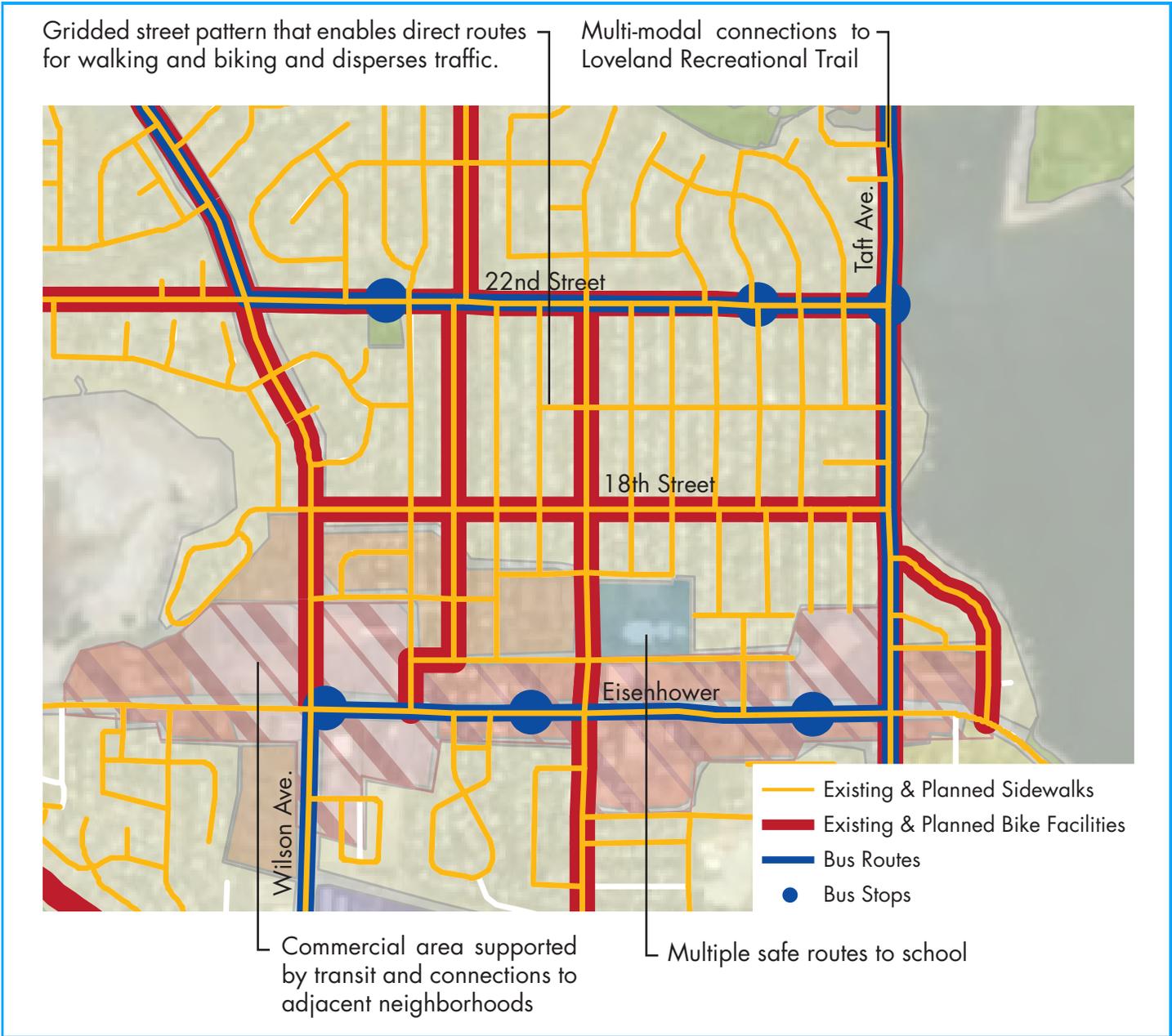


Figure 2-6. A connected and accessible street grid reduces traffic congestion and expands choices for all transportation modes (vehicle, transit, bicycle, and pedestrian). Transportation choices also strengthen retail performance and neighborhood vitality. The policies below support these opportunities.



PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Plan a safe, efficient, coordinated and convenient multimodal transportation system.

- 1.1. Integrate land use and transportation decision making to maximize infrastructure investments.
- 1.2. Participate in the North Front Range Metropolitan Planning Organization's (NFRMPO) and CDOT's ongoing efforts to identify congestion, the causes of congestion and to recommend mitigation measures as required in the Congestion Management Process.
- 1.3. Evaluate the established street levels of service to ensure that they meet the needs of the community and do not hamper walkability and quality neighborhood design.
- 1.4. Implement Transportation Demand Management (TDM) programs and coordinate land use and transportation decisions to reduce single-occupancy vehicle trips by minimizing trip lengths and providing mixed-use and transit oriented development options.
- 1.5. Coordinate with CDOT, the NFRMPO and neighboring jurisdictions to implement regional transportation projects on I-25, US 34, US 287, and SH 402.



The area above promotes active transportation with a highly-connected network of sidewalks, bicycle facilities, and transit.



Insufficient pedestrian infrastructure limits accessibility

Policy 2. Provide infrastructure to make walking and bicycling convenient and viable for all types of trips and for all ages, abilities, and income levels.

- 2.1. Accelerate implementation of the 2012 Bicycle and Pedestrian Plan and NFRMPO Regional Bicycle Plan by considering a range of different funding sources and leveraging opportunities to combine bicycle and pedestrian projects with roadway capital projects and maintenance projects.
- 2.2. Work with the School District to improve bike and pedestrian infrastructure near schools and connecting to neighborhoods.
- 2.3. Enforce existing codes and ordinances that require property owners to maintain their sidewalks in good condition.



Bike parking on 4th Street is located in space unused due to angled parking



- 2.4. Complete the Recreational Trail system of hard- and soft-surfaced trails for off-street, non-motorized, and non-equestrian recreation uses.
- 2.5. Require that developments provide land, access or easements for the City's planned trail system when development proposals are submitted.
- 2.6. Coordinate the provision of bicycle and pedestrian facilities among various government departments, and with other local governments, state and federal government, special districts, and the Thompson R2-J School District, as appropriate.
- 2.7. Promote a walkable environment in commercial locations by connecting internal sidewalks to the public sidewalk network and designing internal pedestrian circulation that is safe, direct, and comfortable.
- 2.8. Require new developments to provide bicycle and pedestrian improvements consistent with Loveland's street standards and the applicable land use category guidelines.
- 2.9. Coordinate bicycle and pedestrian planning and implementation with other infrastructure projects and land use decisions. Specifically, ensure coordination in implementation of the:
 - Bicycle and Pedestrian Plan
 - Parks and Recreation Master Plan
 - Transportation Plan
- 2.10. Emphasize trail access for citizens inside the City's Growth Management Area.
- 2.11. Consider the varying needs of citizens of all ages and abilities in planning and implementing the bicycle and pedestrian system.

Policy 3. Make the COLT bus system a convenient, efficient and functional choice.

- 3.1. Expand the City's public transit system consistent with adopted transit plans. Use transit plans when reviewing land use decisions to identify opportunities to make transit service more productive and better serve major transportation corridors and all major district destinations.
- 3.2. Stimulate the local economy through investment in public transportation infrastructure and operations.
- 3.3. Encourage transit-supportive densities in strategic locations and land use categories (see Chapter 3 Land Use Map and Transit Supported Development land use category description).
- 3.4. Encourage adequate funding and improvements to make COLT more convenient and communicate an image of quality to make it more desirable to choice riders.



Policy 4. Establish and maintain convenient connections between neighborhoods and to local destinations.

- 4.1. Require well-connected streets, sidewalks, and bike paths/lanes in new developments and redevelopment areas and between neighborhoods. Examine Larimer County Urban Area Street Standards to find opportunities to increase street connectivity
- 4.2. Establish street connectivity and block size targets that support walkability.
- 4.3. Enhance street connectivity in new developments with shorter, pedestrian-scale blocks and narrower streets to improve walkability and connectivity. Provide intermediate pedestrian connections where block lengths are long.
- 4.4. Provide incentives for highly connected grids and small block networks that exceed minimum requirements.
- 4.5. Improve existing intersections to facilitate north-south and east-west traffic.
- 4.6. Create new transportation corridors to overcome barriers to local traffic (waterways, railroads, I-25).
- 4.7. Look for opportunities to locate service providers closer to the populations they serve.
- 4.8. Recognize that transit alone is not sufficient to solve access issues for the elderly and those with disabilities and that the land use pattern must also support convenient, non-vehicular access to services.

Policy 5. Establish a sustainable financing foundation for a transportation system that provides dependable mode options with the ability to accommodate Loveland's growth.

- 5.1. Investigate all reasonable options for financing capital, operations, and maintenance costs for transportation and developing an implementation strategy that recognizes current funding realities and limitations. Seek funding sources that allow for stability and long range planning.
- 5.2. Monitor the schedule and eligibility requirements and proactively pursue state and federal funding available through the North Front Range MPO, Colorado Department of Transportation, Federal Highway Administration, and Federal Transit Administration.

Relevant Indicators

- Sidewalks and Bicycle Infrastructure
- Mode Split
- Connectivity Index
- Walkability



NEIGHBORHOODS & COMMUNITY ASSETS

It is crucial to preserve the quality of life and small-town feel that citizens enjoy. Continued investment and improvement in developed neighborhoods and their unique identity, as well as new areas, play an important role in this. This includes creating “full-service” communities, with small mixed-use areas and neighborhood-serving uses such as a grocery store or daycare. Building neighborhoods around community amenities such as parks and schools - as well as public art, festivals, and cultural offerings - fertilizes deep roots in relationships and a sense of community.

Loveland’s vision includes diversity in neighborhoods, from architectural style to housing types, tenures, affordability, and uses. Diverse neighborhoods will support housing equity, and a mix of housing types can provide for the needs of all ages, incomes and family types. Neighborhoods that include a variety of housing types and residents tend to be more resilient to economic and school challenges that would otherwise impact homogeneous homes or populations. In contrast, a neighborhood where all the homes are a similar size or layout, for example, may experience concentrated decline as consumer preferences change over time. A neighborhood with a variety of housing types also represents a more efficient use of infrastructure as the neighborhood is less likely to decline and cause the infrastructure to be under-utilized.

Fostering Community Resiliency

A socially resilient Loveland fosters and maintains a high quality of life for those that reside and work in Loveland. While not all threats lie within the domain of City’s role in land use and the built environment, the City can support the health, wellness, and safety needs of residents, and cultivate opportunities for them to interact with others and engage in neighborhood and community matters. Community resiliency also means that community members have options and choices when it comes to things like transportation, housing, employment, and recreation; so that people of all ages and abilities can lead independent and meaningful lives in Loveland. Solid leadership and strong regional relationships also help to unite community members and build a strong social fabric, which helps enhance Loveland’s ability to respond to future challenges and opportunities.



2015 Annual Quality of Life Survey

THREATS TO LOVELAND’S HEALTH, ENVIRONMENT, AND INFRASTRUCTURE:

- *The quality of and community support for lifelong education*
- *Public safety, including bicycling, and pedestrian safety*
- *Not capitalizing on demographic shifts such as aging and attracting millennials*
- *An unhealthy population, days missed from work, and preventable illnesses*
- *Missed opportunities or inadequate funding for future trail and park acquisition and open land conservation*



Planning for community resiliency includes addressing factors related to the built environment, as well as integrating and addressing the social and economic needs and desires of residents. In terms of land use, Loveland can build social resiliency and capacity by ensuring that neighborhoods are walkable, connected, and within close proximity to shops, services, and public spaces so that people can easily and safely satisfy their daily needs and interact with one another. Maintaining quality, safe, and desirable neighborhoods that incorporate a mix of housing options also helps to support and accommodate residents at different life stages, such as first-time homeowners, families with school-aged children, retirees, and senior citizens. In addition, the City of Loveland can support social resiliency by continuing to check in with and listening to the ideas and concerns of community members, as well as continuing to coordinate regionally and strengthen relationships with neighbor communities and service providers.

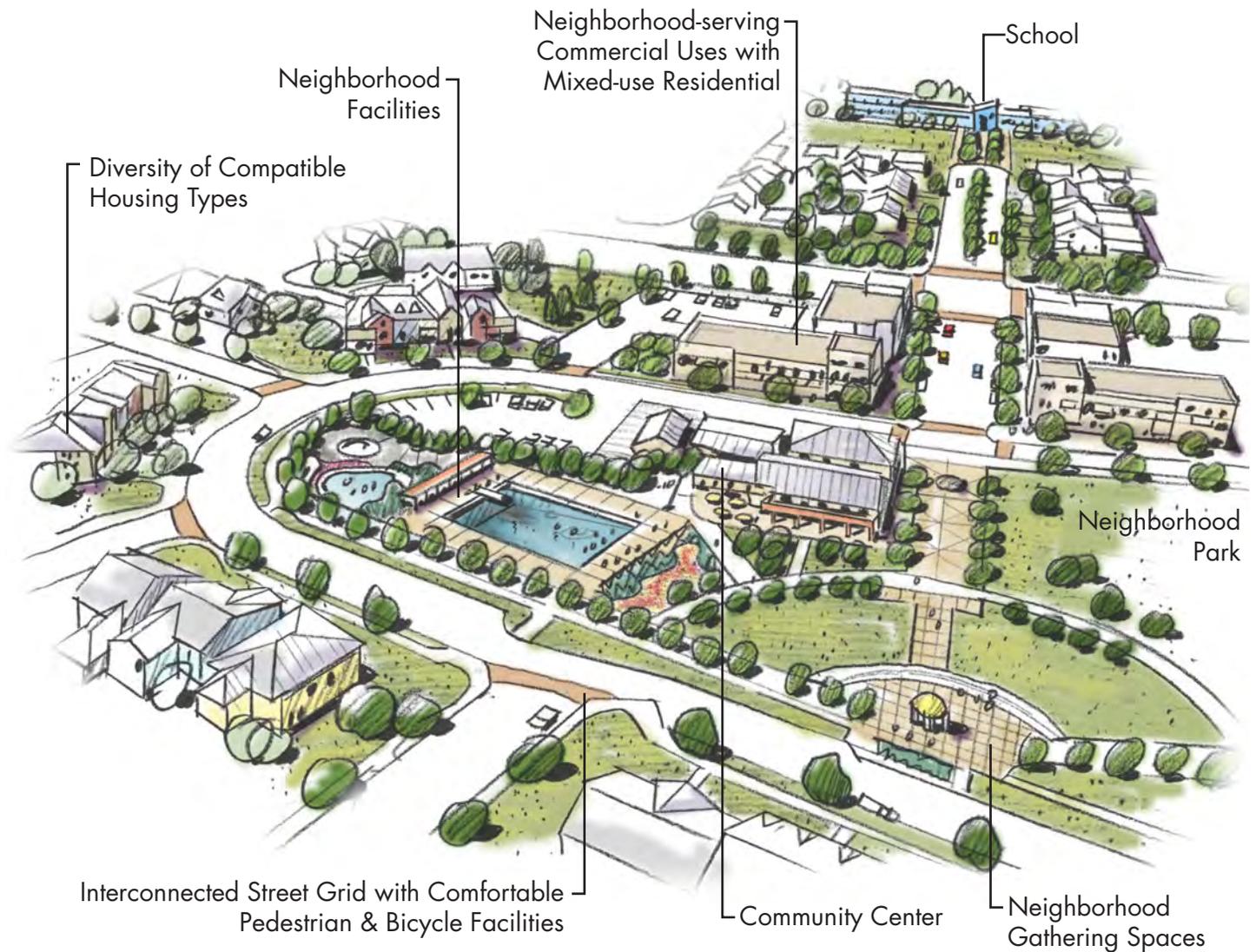
“The awareness, energy, and resources that communities bring to recovery from a painful and heart-wrenching disaster can catalyze actions that contribute to broader objectives of livability and sustainability. Those communities that recognize that linkage become stronger, more vibrant, and better able to withstand future events, because they have laid the groundwork for maintaining themselves as healthy, functional, and self-sufficient—they bounce forward.”

From the 2014 Urban Land Institute (ULI) Advisory Services Panel Report for Northern Colorado, Connected Systems, Connected Futures: Building for Resilience and Prosperity.



NEIGHBORHOODS & COMMUNITY ASSETS

Plan Element: Facilitate Complete Neighborhoods



Artist's rendering, 2014

An attractive and diverse housing stock is vital for the City of Loveland to preserve its position as an attractive place to live and support its economic development goals. The evolving North Front Range economy and changing demographics are altering the dynamics of the local housing market, requiring an updated understanding of local housing needs. This comprehensive plan update provides the City the opportunity to strategically plan for its next phase of housing development, ensuring housing development meets the current and future needs of its residents.

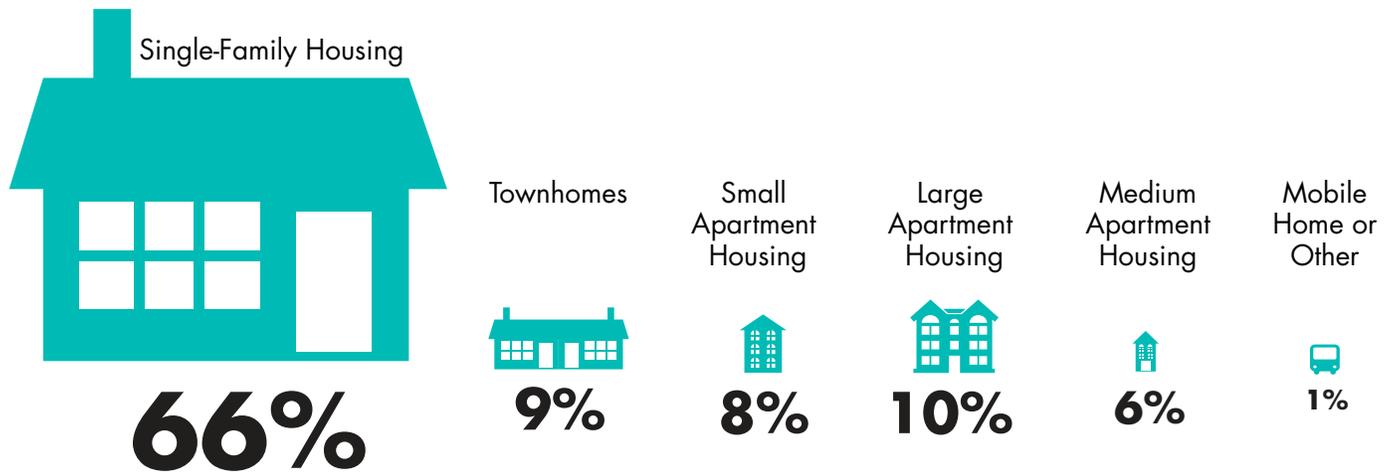
Since the 2005 Comprehensive Plan, City efforts have focused on creating welcoming neighborhoods; continued neighborhood growth throughout various parts of the City; integrating into the existing physical and social environment; and encouraging a variety of housing styles and types throughout the community that result in appropriately dense development. For more on the existing housing conditions and trends in Loveland, see the Housing Snapshot in Appendix F.



The public input process revealed a wide range of views among residents regarding how housing development should be prioritized and approached in the future. In addition to public comments on new housing opportunities (see Figure 2-7), many residents referenced current housing conditions. Residents stated the need for home improvements, which is unsurprising given that over 40 percent of Loveland housing units were constructed before 1980. However, many residents also noted an appreciation for the City’s historic neighborhood design and suggested utilizing a similar pattern for future housing and neighborhood development. Loveland must also acknowledge and assist aging residents within the City, a group that will have increasing housing accessibility needs.

Current market trends show the popularity of neighborhoods that mix different housing types and densities with commercial and civic development in a pedestrian and bicycle friendly environment. With proper policies and zoning options, the development of these “complete neighborhoods” can be a viable and efficient option for the Loveland community. The land use plan and category descriptions such as the “Complete Neighborhoods” optional overlay in Chapter 3 provides a path for the creation of these neighborhoods.

It is the intent of this plan to allow mixed use housing types as an option for future development. As Loveland grows it will need to accommodate a wider variety of housing preferences. Development of a variety of neigh-



2014 American Community Survey

One recurring theme among residents is the desire for increased multifamily and mixed use housing development, housing types that are relatively limited currently—approximately two-thirds of Loveland housing units are single family homes. It is important for Loveland to continue to balance its past goal of not becoming overly dense with the realities of the current housing demands. The incorporation of multifamily and mixed use housing translates to a more diversified housing market overall, with greater variation in housing types, tenures, affordability and uses. With rental unit vacancy rates at a 10-year low and median gross rents at a high point, the Loveland housing market is in need of increased multifamily and mixed use housing.

borhood types should be an efficient process with high quality outcomes. As density increases, so too should community amenities, open space, and design quality.

There is a clear relationship between the income level of jobs throughout the City and housing types. A large proportion of retail and service-oriented jobs and slow growth in primary jobs exacerbates housing affordability issues. While multifamily and mixed use housing will help address housing affordability, a number of residents explicitly stated the need for increased affordable housing throughout the City. For Loveland to grow as a community in the fashion it wants—diverse, multi-cultural and vibrant—it needs to attract primary jobs, higher paying employers and prioritize creating housing affordability throughout the City.



We are a community that encourages affordable housing, and considers housing affordability in land use decisions. When communities talk about affordable housing, often it is in reference to a program that provides support, financial or otherwise to the production and maintenance of housing that charges below-market rates. The decision to undertake an affordable housing program is often based on the availability of funding, which competes against other City priorities on a yearly basis.

A more fiscally sustainable and resilient approach that can be implemented through a comprehensive plan is one that addresses housing affordability. Housing affordability speaks to the amount of income households have to spend to meet their housing needs. In a community with a housing affordability problem, households have less money to spend, for example, at local businesses.

A community that provides a wide range of housing types is more likely to have a housing supply and market that adequately serves people across the income



Multifamily housing options



Senior housing options



Development that recalls historic neighborhoods, with alleys and detached sidewalks

ALIGNING COMMUNITY DESIRES WITH MARKET DEMANDS

A good plan works with the market to achieve community desires. Loveland stakeholders have expressed a wish to live in a community that provides a range of retail and service options, including smaller outlets located within their neighborhood. However, current trends in commercial development may be favoring consolidation into larger sites, such as for the medical and dental uses that people enjoy having conveniently located within their neighborhood. Create Loveland looks for opportunities to work with developers to create neighborhood commercial and service nodes while recognizing that not all commercial development will fit this pattern.



spectrum. Density also plays a role in allowing market rate housing to be affordable because higher density housing has lower land costs per unit and can therefore be sold or rented for a lower price. Because housing and transportation are typically the two largest expenses in a household, locating housing so that a family only needs one (or no) car in order to access school, work, shopping, and recreation can have a positive impact on a family's finances.

This comprehensive plan supports housing affordability by facilitating the mixed density neighborhoods, close to transit service and ensuring that sufficient density is allowed in order to keep land costs per housing units reasonable. It further emphasizes retaining and attracting higher wage employers beyond traditional service employment.

The City has prospered over the last decade in large part due to its well-conceived and executed housing strategy. While many of the goals today are the same as they were then, it is important for this updated plan to reflect the present demographic, economic and housing characteristics. Policies promoting the development of new diverse, affordable, integrated and accessible housing will ensure Loveland continues its legacy as a welcoming and inclusive community.

The following land use policies will ensure that the City continues its commitment to a diverse community, grows residentially in an appropriate manner, acknowledges and provides for the needs of its residents and retains its historical character.

PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Encourage development of diverse housing types and complete neighborhoods (see also Neighborhood Character Policy 3).

- 1.1. Identify areas of the community appropriate for more diverse housing types and neighborhoods. As transportation intensity increases, housing intensity can increase to support transit and walkability goals.
- 1.2. The Complete Neighborhoods designation is intended to encourage alternatives to standard LDR and MDR development city-wide (see Chapter 3). Criteria for applying Complete Neighborhoods includes but is not limited to: public support; development program; transportation network that gives highest priority to pedestrian and bicycle modes; and site potential to create a fine-grained mix of housing types, densities, and neighborhood scale commercial and civic uses that accommodates a variety of household incomes, ages, and sizes.
- 1.3. Promote multifamily housing and mixed use developments that attract young families and retirees and provide for non-traditional households.
- 1.4. Increase regulatory flexibility to allow for neighborhood commercial land uses and higher-density and mixed use housing in appropriate locations, i.e., near commercial centers, transit stops and arterial roadways.
- 1.5. Provide incentives such as density bonuses or allowances for accessory dwelling units for neighborhoods that mix housing unit types and contain a commercial component desired for walkability.
- 1.6. Encourage development of housing types that appeal to high-quality employees and employers.
- 1.7. Use creativity and flexibility to achieve quality design in small lot neighborhoods. Allow for smaller housing units to accommodate a variety of housing needs.

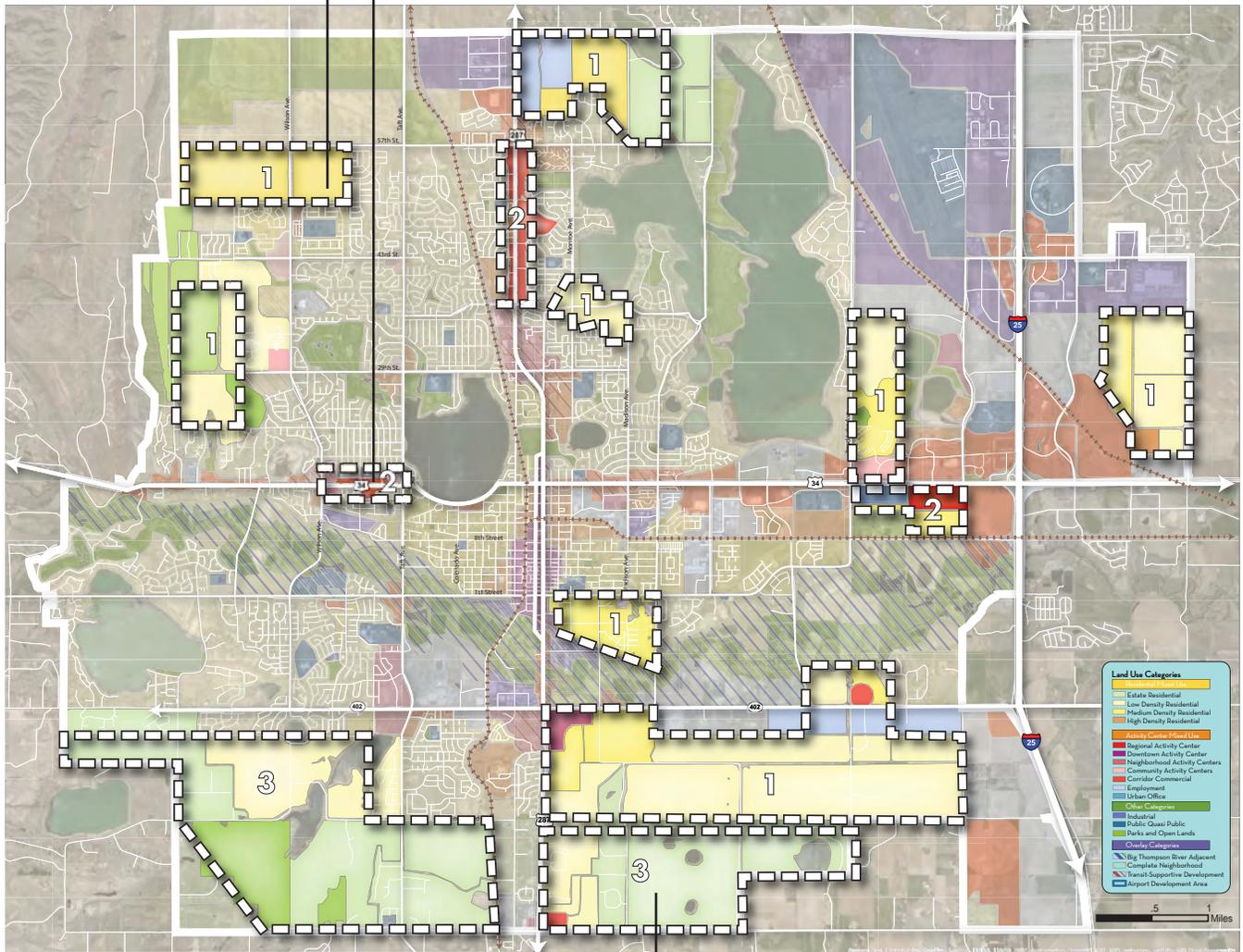
Policy 2. Support housing that meets the needs of low and moderate income households (see also Neighborhood Character Policy 3).

- 2.1. Identify and resolve barriers that impede the development of affordable housing.
- 2.2. Support market based mechanisms (i.e., density bonuses, fee waivers) to increase the supply of affordable housing.
- 2.3. Prioritize the development of affordable housing near commercial/employment centers, transit stops and social services.
- 2.4. Where appropriate, integrate affordable housing into new mixed-income neighborhoods to reduce segregation and concentration of poverty.



1 Develop New Mixed-Use and Mixed-Density Neighborhoods.

2 Improve Mixed-Use Neighborhoods that are Close to Primary Corridors and Housing Choices.



3 Create New Neighborhood Types that are Sensitive to Adjacent Natural Areas.

Figure 2-7: Land Use Plan opportunities to encourage complete neighborhoods and revitalize corridors with mixed use residential developments. The policies below support these opportunities.



Policy 3. Align new housing development with resident needs and community values.

- 3.1. Protect and preserve environmental assets in sensitive areas and adjacent to City Open Lands by using clustering development techniques.
- 3.2. Encourage a portion of new housing development to recall historical neighborhoods, including a variety of housing, alleys and small gridded blocks.
- 3.3. Allow live/work and commercial uses in residential neighborhoods where appropriate.
- 3.4. Retain some residential neighborhoods as purely residential.
- 3.5. Utilize residential design standards to achieve neighborhoods that have attractive streetscapes and public realms not visually dominated by garages.

Policy 4. Promote integration of housing in commercial and employment centers (see Chapter 3 Land Use Categories).

- 4.1. Add housing to underperforming, redeveloping and new commercial and employment areas.
- 4.2. Encourage new housing to locate in areas cost-effectively served by existing or planned public infrastructure.
- 4.3. Work with developers to incorporate neighborhood-serving commercial interior to or within walking distance of new housing development.

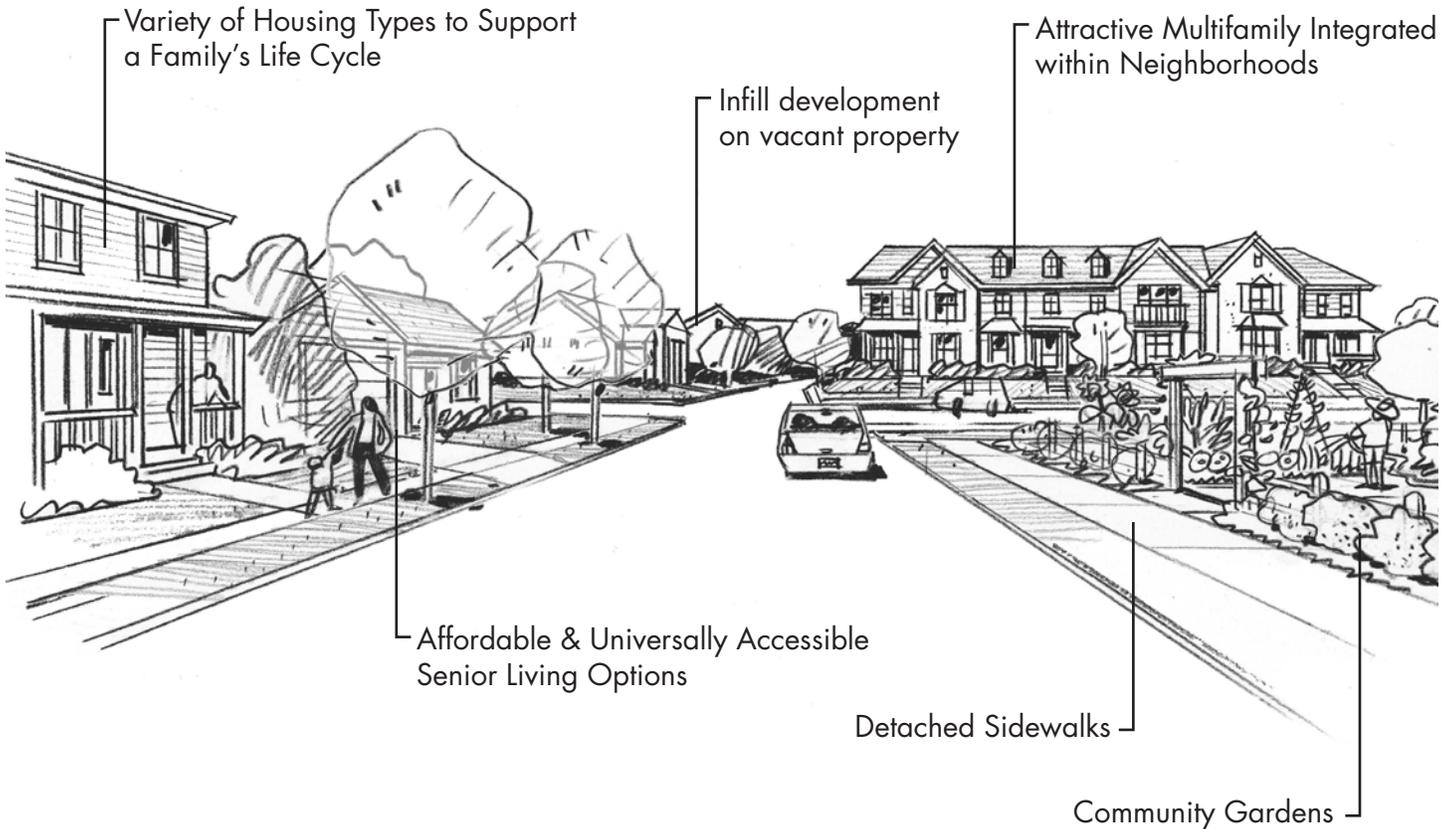
Relevant Indicators

- Residential Affordability
- Jobs-housing balance
- Residential Density
- Neighborhood Walkability



NEIGHBORHOODS & COMMUNITY ASSETS

Plan Element: Invest in Loveland's Older Neighborhoods



Artist's rendering, 2014

Loveland's established neighborhoods are key to continuing its revitalization and prosperity. Loveland's oldest districts require unique strategies to leverage property owner reinvestment and civic pride. These nearby districts are often Loveland's most ethnic-, architectural-, age- and income-diverse neighborhoods and have long been attractive for their proximity to civic areas, Downtown amenities and businesses. Continued investment and improvement in Loveland's older neighborhoods will play an important role in preserving the historic charm and small-town feel that citizens enjoy and value.

Older neighborhoods offer a prime opportunity to make the most efficient use of existing infrastructure and achieve affordable housing goals. Established neighborhoods are similarly some of the City's most compact areas and offer the greatest potential for allowing people

to stay in their homes as they age, make walking/biking easy and cost-efficient, attract young families, and provide for the growing number of non-traditional households. Yet they often lack basic infrastructure improvements, such as sidewalks and bike lanes.

Many residents voiced concern that older neighborhoods are at risk of neglect, and that older homes should be preserved and renovated to maintain historic neighborhood character. It is a sad reality that a few older neighborhoods have declined and suffer from sub-standard conditions.

These neighborhoods – largely built in the early 1900s through 1950s – are also diverse in their organizational structures. Many older neighborhoods have informally developed long-standing social traditions and activities that help bind residents of the neighborhood together.





Two in five houses were built before 1980.

2014 GIS Loveland parcel data

Other neighborhoods have no such traditions or leadership to communicate concerns to the City. In comparison, many newer neighborhoods have homeowner associations with leadership liaisons to the City, as well as coordinated common ground maintenance. Redevelopment and infill development in existing neighborhoods faces a number of challenges: old infrastructure results in uncertainty and increased costs; existing neighbors may object to the prospect of change and increased traffic; sometimes the zoning of the property may not correspond with the development potential of the property or the requirements may make the development infeasible. Create Loveland recognizes the importance of allowing Loveland's older neighborhoods to evolve – balancing stability with vibrancy. While the Plan cannot make old water and sewer pipes new again, it can address the concerns of neighbors and lay the groundwork for utilizing zoning to support and not hinder redevelopment.

Zoning can address neighborhood concerns by including infill or redevelopment standards that address how new development relates to existing development instead of focusing solely on height, density, setbacks, etc. like current zoning policy does. Better standards can increase the level of certainty around development for both the neighbors and the developer. Zoning roadblocks can also be removed by modifying or loosening standards to make it more financially feasible or easier to fit a project onto a property. Care must be exercised as loosened standards can make a neighborhood less likely to accept change.

Changes to economic conditions and consumer preferences can make it so that the zoning of a neighborhood does not allow for the development demanded by the market. When pursuing a change in zoning in order to make new development economically feasible in an existing neighborhood, care must be taken. Rezoning can

be an appropriate tool when it would support not only the economic development of the property, but also the larger goals of the community and City, and not push too much change, too fast on an existing neighborhood. The vested interests of property owners are an important consideration. Examples of an appropriate situation for rezoning might be where a property is located in a transitional area where an investment in infrastructure is being made. Rezoning should be in compliance with the Comprehensive Plan and must not be spot zonings.

Central to Loveland's character are important historic themes surrounding agriculture and irrigation, transportation and tourism, cultural life and cultural landscapes, and the built architectural resources which support these activities (see the Historic Preservation Plan). Whether one considers the job-creating impact of a single rehabilitation project, the cost effectiveness of a revitalization program, the appeal of a heritage tourism strategy, or the inclusion of historic preservation as a central element in an overall economic development plan, when preservation has been tried and measured, there is but one conclusion: preservation pays. In addition to the pride in ownership and the protections provided by historic designation, historic building owners may take advantage of tax incentives and compete for grant programs to maintain their historic properties.

Last but not least, the City recognizes that a gap exists between the needs and abilities of older adults and the common design of the built environment and therefore supports policies which eliminate this gap. Actively involving older adults and an aging perspective in City land use and zoning processes can help raise the level of functioning and independence of older adults. This gap will narrow with an "age in everything" approach to planning, where older adults are considered in all program, housing, and facility planning.





PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Continue investing in older neighborhoods as they age.

- 1.1. Create safe and attractive connections from Downtown to surrounding neighborhoods through street tree plantings, pedestrian/bicycle infrastructure improvements, and pedestrian-scale lighting.
- 1.2. Work with neighborhood organizations to identify and eliminate negative factors of blight, such as deteriorating infrastructure, in aging neighborhoods.
- 1.3. Analyze blighted conditions by neighborhood and invest in infrastructure, to the extent that funds are available.

Policy 2. Reinforce the unique identity and visual appeal of neighborhoods (see also Housing Policy 3).

- 2.1. Continue improving park facilities in older neighborhoods to adjust for changes in demographics.
- 2.2. Within individual neighborhoods, foster characteristics that differentiate neighborhoods from one another; design with unifying features such as pavement design, signage, landscaping, street lighting and fencing.



Policy 3. Support active living and aging in place (see Housing Policies 1 and 2).

- 3.1. Respond to trends in Loveland’s demographics (e.g., aging population) by encouraging housing diversity, accessibility, and affordability.
- 3.2. Actively involve older adults and an “aging in everything” perspective in policy and capital improvement planning activities.
- 3.3. Work to ensure housing affordability for existing residents, particularly for the elderly, to allow for aging within the community.
- 3.4. Encourage and provide support for mixed-use, mixed-income developments in areas undergoing redevelopment and/or revitalization.
- 3.5. Support lifecycle housing for seniors to age in place.
- 3.6. Create universal (i.e., enabling) housing design standards or incentives, allowing residents to age in place and creating full accessibility for all residents of varying levels of physical ability.

Policy 4. Preserve historical residential character (see Downtown Policy 4).

- 4.1. Continue identifying historic properties and neighborhoods to preserve when supported by residents and owners.
- 4.2. Encourage new development to respect and enhance the visual character of nearby historical buildings by designing new buildings to be compatible with the massing, materials, and setbacks of existing structures.
- 4.3. Minimize and discourage alterations and new construction that weaken the historic integrity of individual buildings and/or a neighborhood.
- 4.4. Preserve historical buildings that contain good design or other desirable features, and either restore to original condition or integrate the building into current design schemes while preserving their unique architectural style or design.

Policy 5. Refresh distressed neighborhoods (see also Downtown Policy 5).

- 5.1. Facilitate the rehabilitation of housing and redevelopment of aging private properties through the provision of loans, or technical support.
- 5.2. Maintain the character, structural integrity, and appearance of new and existing developments including the appropriate use of landscaping.
- 5.3. Stimulate infill in vacant properties and promote multiuse development in older neighborhoods by utilizing infill standards that allow for the development of buildings to meet today’s needs while being compatible with neighboring structures and providing certainty to neighboring residents.
- 5.4. Emphasize strategic reinvestment in existing structures, e.g., solar systems, energy efficient appliances, insulation.

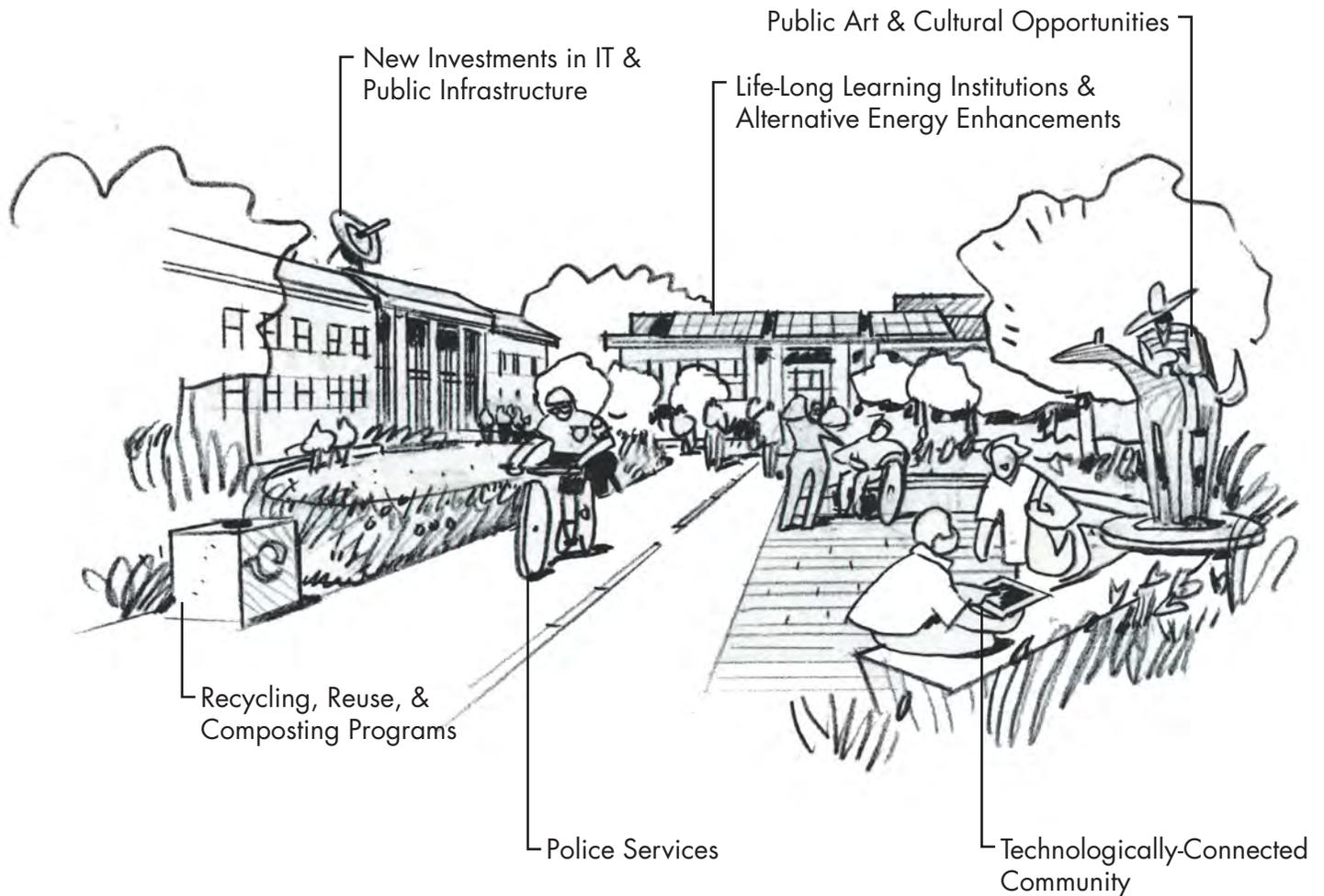
Relevant Indicators

- Residential Affordability
- Property Investment Activity
- Neighborhood Walkability



NEIGHBORHOODS & COMMUNITY ASSETS

Plan Element: Strengthen Loveland's Strategic Roles in the Community and the Region



Artist's rendering, 2014

Many of the environmental, economic and social challenges facing Loveland are not unique to our community alone but are shared by our neighboring cities. These issues are best addressed collaboratively, and Loveland's proactive role as a regional leader in Northern Colorado has grown considerably over the last decade.

The natural, geographic, and financial resource limitations that Loveland faces will continue to influence investments in community services. Loveland will continue to engage in regional planning and coordination where appropriate in order to address broader issues and

obtain service efficiencies, in the areas of Environment, Transportation, and Growth Management (see Figure 2-8).

Environment: Loveland's many lakes, reservoirs, canal, ditches, and of course, the Big Thompson River, all play important roles in the region's natural resources system. The balance between using these as recreational assets and as critical water resources will become even more important with the growth expected in the region. In the past, Loveland has tried to reserve lands and restrict intense development at the edges of the Growth



Management Area. In north Loveland this urban separation between municipalities is acknowledged regionally and collaboration between jurisdictions and private property owners restricts urban-level development. While in other cases, toward Windsor and Johnstown, the market demand has proven too great to limit development. To maintain its fiscal strength, Loveland will need to reinforce a pattern of compact and contiguous development that directs growth to where infrastructure capacity is available or can be provided efficiently, and away from floodplains and steep areas.

Transportation: Loveland is centrally located in northern Colorado and is one of three large cities within the North Front Range Metropolitan Planning Organization (NFRMPO) (with Fort Collins and Greeley being the other two). Loveland's proximity to other northern Colorado communities as well as the Denver metropolitan area results in a significant demand for regional travel. According to the 2010 NFRMPO Household Survey, nearly one-quarter of all trips made by Loveland residents have a destination outside of Loveland. This travel pattern underscores the need for regional collaboration and partnership for all modes of transportation. Loveland has partnered with CDOT, the NFRMPO, and its neighboring jurisdictions to plan for regional trails like the Big Thompson River Trail and Front Range Trail, regional transit service including FLEX connecting from Boulder to Fort Collins), CDOT's "Bustang" bus service along I-25, the envisioned commuter rail service, and regionally significant roadway projects like the planned widening of I-25. Heavy rail that bisects Loveland is critical to supporting the region's manufacturing, and agriculture industries. Loveland's regional partnerships will continue to be important in moving toward implementation of these regional transportation projects to facilitate regional and inter-regional travel for Loveland residents.

The Airport area has experienced a high level of development over the past few years. The area now represents a diverse mix of land use. In order to maintain a healthy and high functioning transportation center, it will require adjacent area developments to be compatible with Airport activities. Uniquely positioned at the confluence of regional transportation corridors such as the Union Pacific Railway, Interstate 25, US Highway 34, it offers the potential to support a wide variety of aircraft and travel modes.

Growth Management: Loveland's Growth Management Area (GMA) establishes the extent of the City's planned future municipal boundaries. Within the GMA, there are several pockets of county land that are entirely or partially surrounded by Loveland City limits. These areas are serviced by the City (police, fire, etc.), but are not incorporated and do not contribute to City tax revenues. Some of these lands are undeveloped, but others contain homes and businesses. Pacing development at the periphery with redevelopment of the City's core and incorporation of existing enclaves is a more efficient use of land and infrastructure, and helps focus Loveland's resources.

Ideas for implementing this included: building above the floodplain, directing development away from areas prone to natural hazards, and predicating new development on water, sewer and infrastructure capacities. The interface with surrounding towns will become more challenging, especially when it comes to shared services and community separators. Annexation policies below should be considered together with the Future Land Use Plan Map and Land Use category descriptions when evaluating a specific annexation, development or redevelopment proposal to ensure efficient provision of City services while encouraging infill development. The collaboration between water/sewer districts to provide sufficient infrastructure for potable water will become increasingly important, especially as the City grows south.

Community facilities already tend to be clustered near Downtown, which is a centralized and accessible area, especially for populations with limited access to transportation.



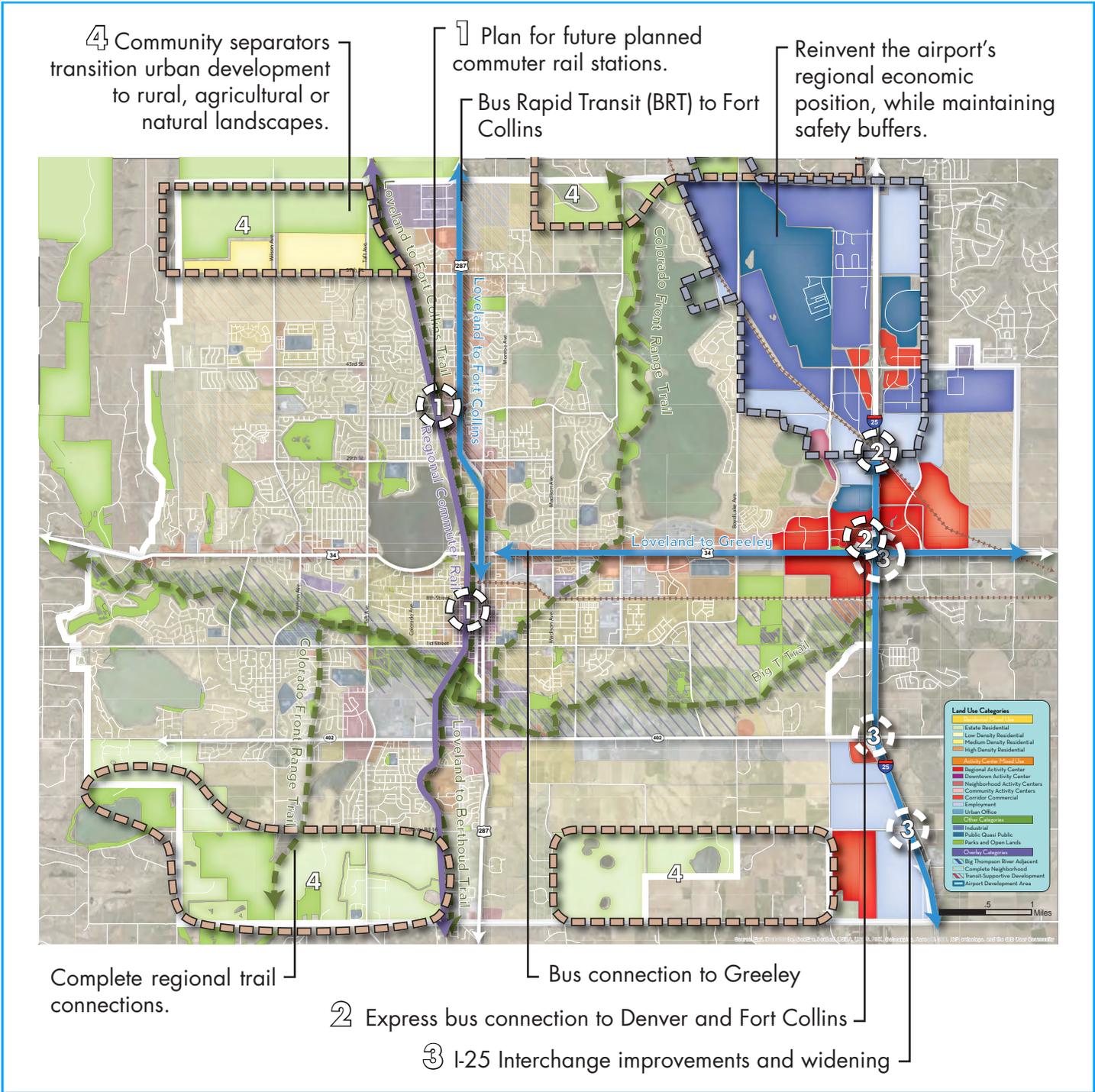


Figure 2-8: Land Use Plan opportunities to complete regional trail and transportation connections, and plan for sensitive transitions to surrounding municipalities and the airport. The policies below support these opportunities.



PLAN POLICIES AND SUPPORTING STRATEGIES

Policy 1. Protect important regional lands and facilities (see also Environment Policy 1).

- 1.1. Accelerate the completion of regional and state-wide trail corridors, such as the Front Range Trail, Big Thompson Trail, BNSF Fort Collins to Berthoud Trail, and other trails in partnership with adjacent communities and agencies.
- 1.2. Coordinate regionally along the Big Thompson corridor, where floodplain protection and acquisition of open lands will play a vital role in community resiliency and recreation.
- 1.3. Sensitively transition urban development to rural, agricultural, natural landscapes in the north, west, and south edges of the community through conservation easements, development review, and fee-simple acquisition.



Airport development area

Policy 2. Maintain and expand convenient transportation connections between regional destinations (see also Mobility Policy 4 and 5).

- 2.1. Proactively plan for and leverage Federal and state funding for regional transit, such as Bus Rapid Transit (BRT).
- 2.2. Actively participate in NFRMPO regional transportation planning efforts to define current and future (2040) transportation needs of Loveland and the region as a whole.
- 2.3. Work cooperatively with CDOT, the NFRMPO and other northern Colorado communities to identify opportunities to provide and increase the effectiveness of regional transit service and convenient freight route traffic along regionally significant transportation corridors. When possible, partner with freight railroads on Operation Lifesaver and Stay Safe programs.
- 2.4. Investigate options for regional governance of transit service.
- 2.5. Coordinate land use planning around future transit hubs and commuter rail stations to maximize the community's economic benefits in regional transit service.
- 2.6. Encourage consistency between local capital improvements and regional infrastructure priorities.
- 2.7. Coordinate with CDOT to support regional efforts to increase capacity on I-25.
- 2.8. Coordinate with CDOT on the implementation of improvements along US 34, US 287, and SH 402.



Policy 3. Support strategic planning and growth at the Fort Collins-Loveland Airport.

- 3.1. Support the implementation of the Airport Strategic Plan by protecting against encroachment of non-compatible land uses, creating and supporting a sustainable business model, and encouraging public and private investment.
- 3.2. Locate appropriate new commercial development near the Airport, while maintaining flight buffers around the Airport.
- 3.3. Encourage and incentivize development of aerospace technologies in the form of manufacturing, maintenance, and educational research both on and adjacent to the Airport.
- 3.4. Create a multimodal transportation hub, as the Airport is located at a confluence of existing transportation resources such as the Union Pacific Railway, Interstate 25, US Highway 34, and aviation infrastructure that can support a wide variety of aircraft.
- 3.5. Enhance and invest in airport safety and infrastructure that supports regional transportation demands.
- 3.6. Create an Airport District Zone with land use designations and development standards to support the Airport area becoming a key economic and innovation center for the region.

Policy 4. Coordinate the timing, location, and character of growth within the Growth Management Area (Annexation).

- 4.1. Annexations shall promote quality developments.
- 4.2. All annexations shall be contingent upon a development agreement that clearly details the rights and obligations of the City and the land owner regarding the annexation and development of the annexed land.
- 4.3. Property owners and developers are encouraged to assemble available adjoining land parcels and prepare a master plan design for the larger area, rather than submit separate individual proposals.
- 4.4. Encourage the annexation of county enclaves within City limits and discourage the creation of future enclaves.

Policy 5. Evaluate the fiscal and environmental impacts of development of annexation proposals. (Note: The following requirements are already applicable for the development or redevelopment of property already within the City as well.)

- 5.1. Consider the capacity of community services and facilities, environmental resources, education, and transportation to accommodate development when annexing new lands into the City.
- 5.2. Consider the need for open lands and natural areas within the city limits when evaluating annexation proposals consistent with the recommendations contained in the adopted Parks & Recreation Master Plan.
- 5.3. Minimize the short and long term costs to the City of providing community services and facilities for the benefit of the annexed area. Annexation proposals that are accompanied by a specific development proposal shall include a cost/benefit study detailing the economic impacts of the proposed development based upon a fiscal model acceptable to the City.
- 5.4. Analyze the impact on the education system of proposed annexations, when accompanied by a specific development proposal, including recommendations of the Thompson R2-J School Board or their staff.
- 5.5. The annexation of land should be allowed only if the owner can provide assurances that the land does not contain hazardous conditions that may pose a danger to the City or that reasonable avoidance and mitigation measures can be taken in the event that hazards or contamination exists. To make this determination, a Phase I Environmental Report should be prepared by a qualified third-party specialist.
- 5.6. Evaluate all development agreements and proposed annexations against the fiscal model included in this plan, ensuring that they deal satisfactorily with any fiscal or environmental impacts upon the property.



Policy 6. Encourage a pattern of compact and contiguous development.

- 6.1. Direct growth to where infrastructure capacity is available, or committed to be available in the future. Continue to align financial incentives with contiguous development by requiring developers to install the infrastructure required to support their development.
- 6.2. Expand urban development and levels of service in a thoughtful and deliberate way through integration in land use, utility, and transportation planning; implementation of growth management policies; and the identification and preservation of open lands and natural areas.
- 6.3. Encourage development of new annexations that are immediately contiguous to other land in the City that are already receiving City services.
- 6.4. Do not extend City utilities outside the City limits without formal approval by the City Council.

Policy 7. Coordinate growth boundaries and service efficiencies with adjoining governmental entities.

- 7.1. Seek opportunities to coordinate and partner with other local governments, special districts, school districts, and regional, state and federal agencies on the provision of community facilities that have multi-jurisdictional impacts.
- 7.2. Engage in joint strategic planning efforts, as appropriate, with residents, landowners, adjoining municipalities, local service providers, and Larimer County to advance the vision and policies of Loveland's Comprehensive Plan.
- 7.3. Consider and participate in updates to the Larimer County Master Plan, including build-out and utility provision time-frame criteria, with the location, distribution, compact pattern, and characteristics of future land uses designated within the City's Growth Management Area.
- 7.4. Maintain intergovernmental agreements with Larimer County that accomplish the vision of Loveland's Comprehensive Plan, Larimer County Master Plan, and the growth management concerns of each jurisdiction.

Policy 8. Remain regionally competitive.

- 8.1. Facilitate the extension of technological infrastructure throughout the City.
- 8.2. Provide public services, facilities, and spaces that are accessible to populations with limited access to transportation.
- 8.3. Coordinate with the Thompson School District, AIMS Community College, and higher education institutions to prepare the workforce of the future and encourage job creation.
- 8.4. Create a land use pattern that allows for educational facilities to be fully integrated into the community, including commercial areas.
- 8.5. Collaborate with police department, fire rescue authority, and school districts to ensure a safer Loveland.
- 8.6. Maintain and improve current levels of service as the City continues to grow.



Fire Administration and Development Center

Relevant Indicators

- Property Investment Activity
- Mode Split



CHAPTER 3: OUR PLACES

INTRODUCTION



This chapter presents market-supported development opportunities in Loveland with a focus on five key areas. Each area has strengths and weaknesses that will inform the type of development it might attract in the long term. The market studies described on the following pages and in Appendix D were the basis for identifying changes to the Land Use Map. The City of Loveland will have a role to play in steering private investment in these areas to capitalize on their assets, while ensuring they contribute positively to the City overall.

These five areas are put into a citywide context in the second half of this chapter, which focuses on the City's Land Use Plan. The Land Use Plan geographically depicts 16 land use categories and represents the long-term vision for growth based on the character and location of existing development and the community's desired future. Changes to the Land Use Plan from the 2005 Plan were primarily within the five key areas. Few changes were made to residential areas.



MARKET-SUPPORTED DEVELOPMENT OPPORTUNITIES

As a vibrant community, Loveland has many areas that are likely to attract private sector development interest. This section highlights five such areas. These opportunity areas, listed below and shown in Figure 3-1, include major transportation corridors and areas ideal to accommodate future population growth. This section describes conditions and characteristics of each area as of February 2015 and examines their potential and opportunities for additional development.

Loveland’s Downtown represents an important opportunity area. However, a market study was not completed as part of this planning effort because a Downtown specific retail study has been completed and another is underway as of June 2015.

- 1. Airport Area
- 2. I-25 / US 34 Area
- 3. Highway 402 Corridor
- 4. US 34 Corridor
- 5. US 287 Corridor

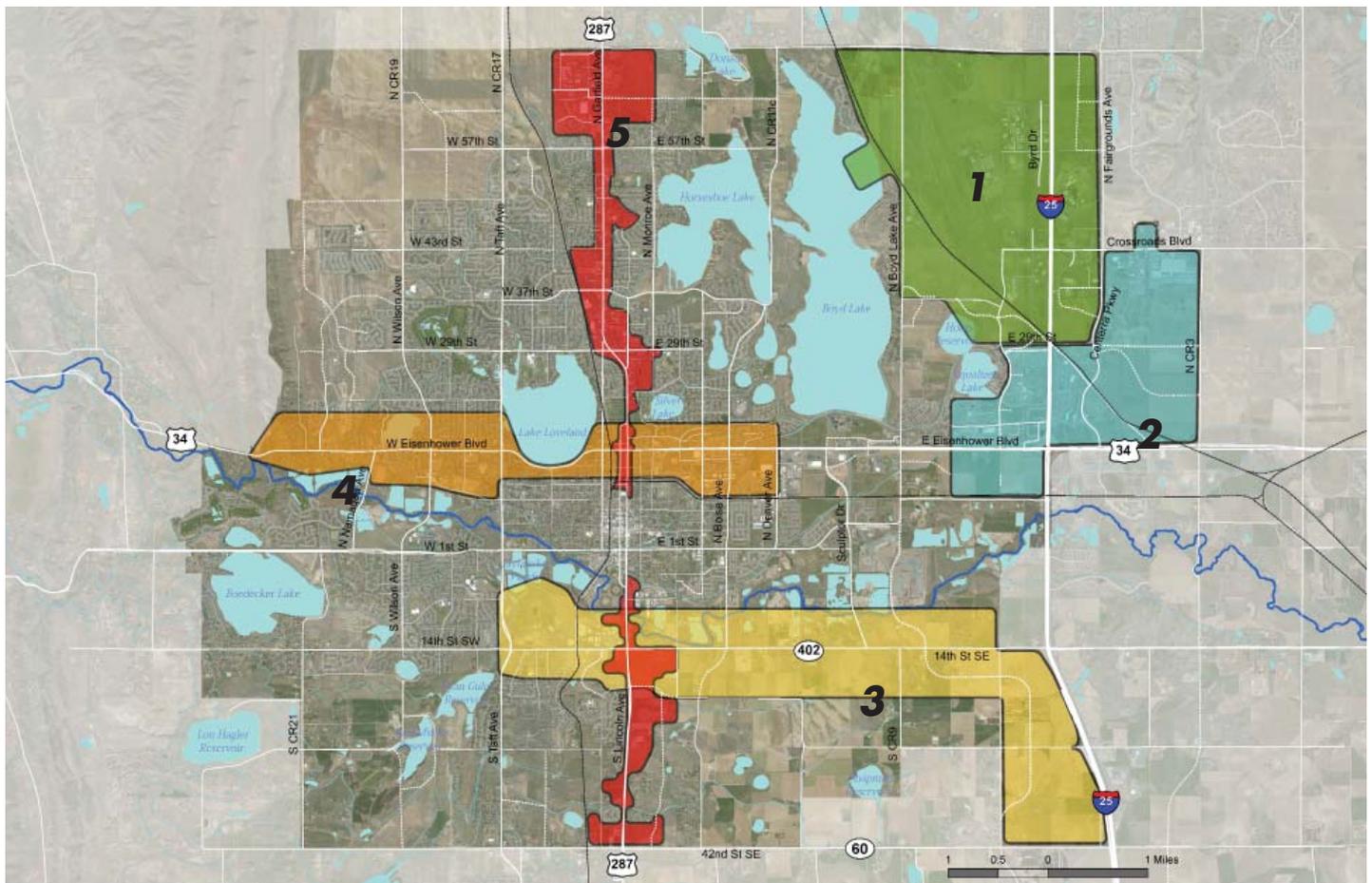


Figure 3-1. Development Opportunity Areas



Airport Area

The cities of Loveland and Fort Collins have identified the Airport area as a key economic development driver for the region. An Airport Strategic Plan has been adopted by both cities to guide development of the property within and adjacent to the airport. The following paragraphs summarize the significant findings of that report.

The Airport area has strong potential for future development given the combination of undeveloped land, the designation of the nearby area of Loveland and Windsor as a beneficiary of funds provided through Colorado's Regional Tourism Act (RTA) to develop tourist draws, and the proximity of existing attractions and facilities, such as the Budweiser Events Center and Embassy Suites Conference Center. Currently, the Airport area is comprised primarily of undeveloped land and light industry/warehouse uses. Retail space and office space are also present in the area, but represent only about a twenty-five percent of what has been built. The airport area is shown in Figure 3-2.

STRENGTHS

- Development in the Airport area has a great deal of support from the cities of Loveland and Fort Collins. In addition to having regional backing, this support has the ability to encourage and draw private investment to the area.
- The Airport Strategic Plan identifies over 200 acres on the existing Airport property available for development. Much of this acreage has pre-existing facilities and infrastructure that could be utilized to expedite the development process.
- Multi modal transportation resources are adjacent to the Airport that could allow for the creation of a regional transportation hub.
- Hotels and conference centers within the Airport area also provide potential customers in the form of non-local visitors, as does the Budweiser Events Center and the Larimer County Fairgrounds, and, in the future, the proposed tourist attractions to be built through RTA funding.
- Commercial real estate data show about 540 acres of undeveloped land in the Airport area currently available, much of which is contiguous to and suitable for large development. Throughout the

Airport area, about 1,400 acres of undeveloped land exist. The undeveloped land would also allow developers greater freedom in the design process, as minimal constraints would exist.

- The entire Airport area greatly benefits from high visibility along I-25 and good regional access via the I-25 and Crossroads Blvd. interchange. Visibility and access will only increase in the coming years with increased regional transit in the area.

WEAKNESSES

- The land would likely require substantial investment in the form of site and infrastructure improvement, in addition to building costs.
- With no substantial residential neighborhoods in the Airport area, (a desired circumstance in the interest of public safety), retailers would likely compete with the nearby Promenade Shops at Centerra for customers.
- The Airport limits certain forms of development in the area due to FAA safety requirements.

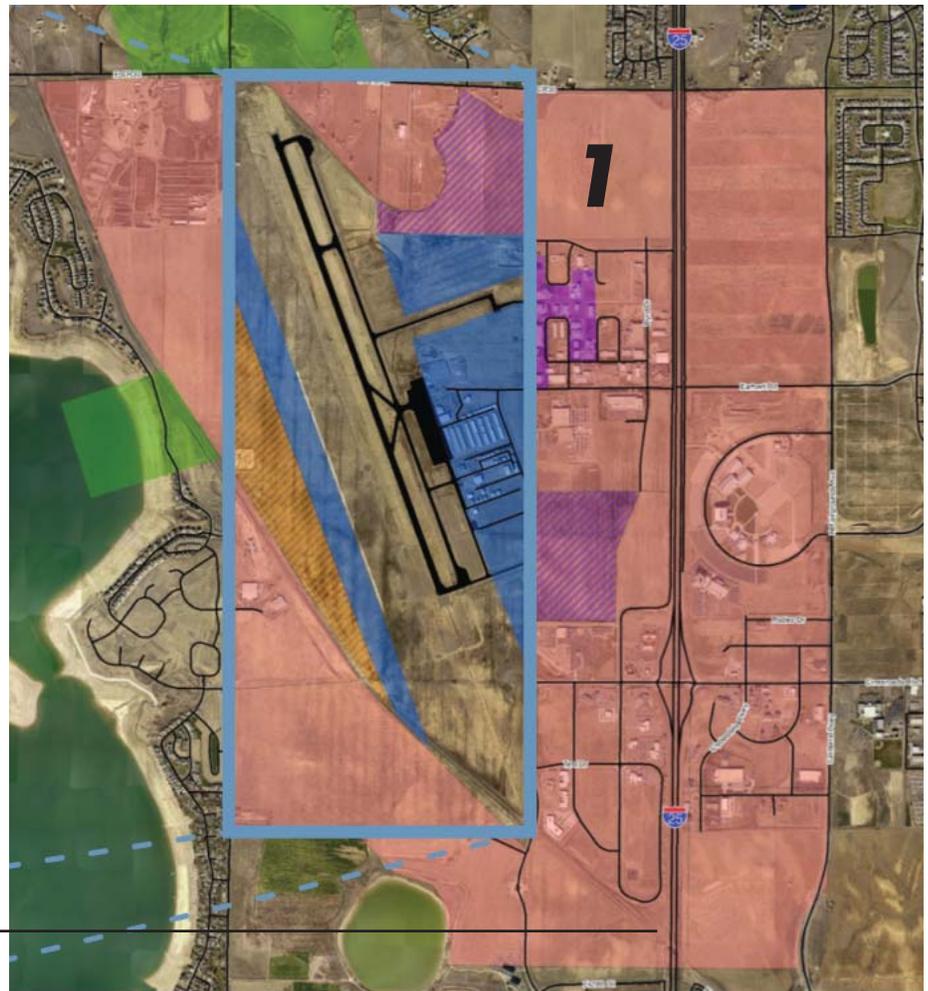
DEVELOPMENT OPPORTUNITIES

Due to the large amount of undeveloped land, The City of Loveland has the unique opportunity to strategically plan the Airport area development in a way that aligns with the city's goals and objectives, and the area's strategic competitive advantages rooted in such factors as: the area's designation by the Lemelson Foundation as the Center of Innovation of this decade; designation of the airport as the testbed for the FAA's NextGen air traffic control system; the locale for research and development of un-manned aerial vehicles for the Defense Advanced Research Projects Agency; availability of advanced studies by the local research universities (CSU, CU, Ames, and NCU) in the areas of sensors, aviation and aerospace, alternative energy, and autonomous transportation, among others; and recognition as one of the most productive regions in America for fostering new business start-ups. It is important that land development policies and zoning are consistent with exploiting such advantages. Properly crafted land use policies can spur economic growth in the in the areas cited. With the promise of such job creation, the Airport could qualify for designation as a Colorado Aviation Development



200+ acres on the Airport site are suitable for both aviation and non-aviation uses

Over 250 acres of undeveloped land near the I-25 and railroad intersection is a potential location for transit-oriented development that integrates air, highway and rail transportation.



Airport Development Areas

-  Commercial/Mixed Use Employment Area
-  Aviation Development
-  Mixed Use/Aviation
-  Open space/Agriculture
-  Through the Fence (TTF)
-  TTF/Commercial Mixed Use Employment Area

Figure 3-2. Airport Area (from the Airport Strategic Plan)



Zone, garnering employee hiring tax credits for participating enterprises. As part of the Airport Strategic Plan, 200+ acres on the Airport site have been identified as suitable development areas for both aviation and non-aviation uses; diversification of revenue streams is a key strategy in the plan. Development at the Airport could utilize the current facilities and infrastructure, as well as benefit from the 10,000 enplanements per year, representing potential customers.

The I-25 EIS designates the area as a potential location for transit oriented development, as it is well situated to be part of a multi-modal regional system that integrates air, highway and rail transportation. There are currently over 250 acres of undeveloped land near the I-25 and railroad intersection, a location that is positioned for providing rail and highway access, as well as proximity to the Airport. Additionally, the Promenade Shops at Centerra (not part of the Airport area) are located directly south of the I-25 and railway intersection, which would provide patrons additional transportation options. Rail service is likely a long term prospect, as there is substantial uncertainty surrounding rail funding.

Currently, the Airport area lacks housing options. Development of residential land uses needs to be sufficiently clear of the Airport operating area to protect the safety of the public. It is critical that residential not encroach on the Airport, which would threaten the Airport's long term future. The area immediately surrounding the I-25 and Crossroads Blvd. intersection, as indicated on the future land use map, is a potential area for residential redevelopment, especially given its proximity to commercial retail.

The area is part of the location of several tourist attractions planned as part of Loveland's and other communities Regional Tourism Act (RTA) application. If successful, the area east of I-25 in the Airport area will be home to a sports field complex, a water park and hotels. The area is already close to the Ranch complex, which includes an indoor arena and fairgrounds facilities. Once completed, the area will have an agglomeration of entertainment venues and additional visitor-supportive retail development that will enhance the area.

The parcels of land located south of County Road 30, west of the railroad and east of Boyd Lake Avenue could be developed as a new industrial park. Most of the Airport area is already industrial, but there is limited availability for new industrial development. The Airport area is an appealing industrial location because of its proximity to large markets (Denver metro area, Fort Collins, etc.) and the transportation access, as it is close to I-25. The city should preserve future industrial development opportunities in this area as industrial land is limited in Loveland.

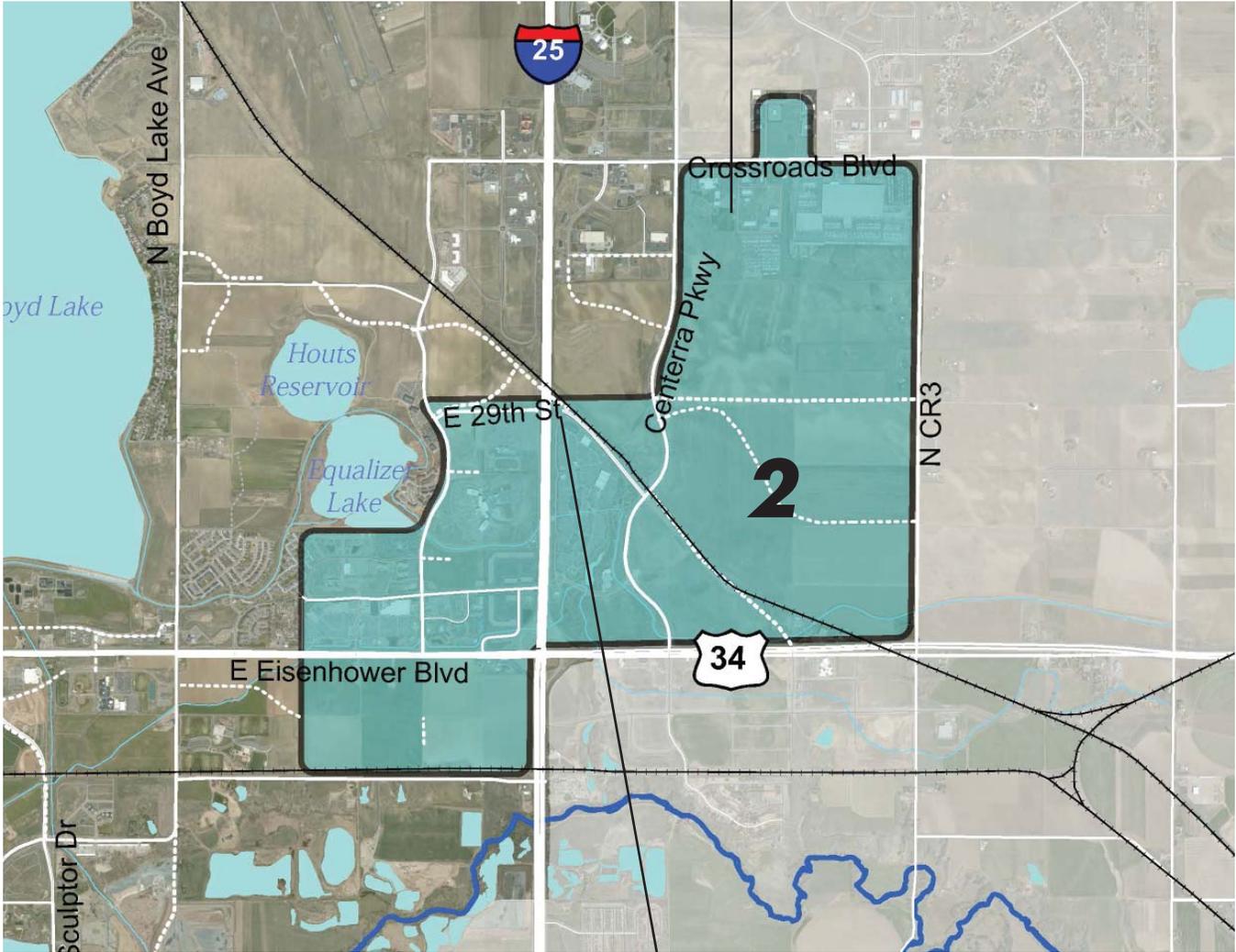
CITY OF LOVELAND'S ROLE IN DEVELOPMENT

- Continue to work with the City of Fort Collins and Larimer County to develop a new intergovernmental agreement that will help guide the future of the Airport area.
- Encourage high quality investment in the Airport area that is consistent with the city's long term goals and policies.
- Preserve industrial land in the Airport area and resist rezoning to other uses.
- Support the Airport Strategic Plan to attract commercial, corporate and private use of the Airport.
- Support commercial air service offerings that create the ability for a greater volume of residents to directly benefit from the Airport as a transportation resource.
- Enhance and invest in airport safety and infrastructure that supports regional transportation demands.
- Offer economic incentives according to the city's incentive policy.
- Create an Airport District Zone with land use designations and development standards to support the Airport area becoming a key economic and innovation center for the region.



The area is suitable for office and industrial development due to easy access to air and highway transportation.

Retain the industrial land use classifications along Crossroads Blvd., as industrial space in Loveland is limited.



High traffic volumes along I-25 and US 34 will ensure the area remains a strong location for future retail.

Facilitate mixed-use development with denser housing options near the express bus stop and the potential future rail transit station.

Figure 3-3. I-25 / US 34 Area



I-25 / US 34 Area

The I-25 / US 34 area is a well-established commercial center in the regional economy and serves as the primary gateway to the City of Loveland from I-25. The area is anchored by the Outlets at Loveland, the Promenade Shops at Centerra and the Medical Center of the Rockies. Despite the existing uses in the I-25 / US 34 area, a large amount of undeveloped land remains (340 acres, 25 of which are currently for sale). The I-25 / US 34 area development is primarily retail and industrial, with some office and multi-family housing present. The I-25 / US 34 area is shown in Figure 3-3.

STRENGTHS

- Strong existing customer base in the I-25 / US 34 area, anchored by The Promenade Shops at Centerra and the Outlets at Loveland.
- High levels of visibility and easy access from I-25 and US 34 make the area a prominent location in the northern Colorado regional economy.
- Proximity to I-25 and US 34 provides good visibility and easy access to commercial establishments in the area.
- Presence of the Medical Center of the Rockies draws additional people throughout the region to the area, representing potential customers for future retail development.
- A large amount of undeveloped land (340 acres) suitable for large development, with minimal assemblage necessary given the large parcel sizes.

WEAKNESSES

- Large amount of existing retail could make it difficult for new retail to succeed; and
- Limited residential areas in close proximity make the area's viability heavily reliant on its ability to attract regional customers.

DEVELOPMENT OPPORTUNITIES

The high volumes of traffic along I-25 and US 34 area will ensure the area remains a strong location for future retail. The area is also suitable for office and industrial development due to easy access to air and highway transportation. An Express Bus Service, as of this writing, is scheduled to begin providing access to and from the Denver metro area in Spring 2015. The northeast quadrant of the interchange has been identified as a potential future rail transit stop in the I-25 EIS and could support transit oriented development if funding for the rail line ever materializes.

With improved transit access and facilities, along with the variety and appeal of retail in the area, the I-25 / US 34 area could become a more feasible and attractive location to reside in the coming years. The undeveloped land directly around the I-25 / US 34 interchange should integrate a mix of housing options into future development. This area is an opportunity to integrate new denser housing options with commercial space.

Preserving the industrial use designation in the northern part of the I-25 / US 34 area is also important given the citywide lack of industrially zoned land and apparent strong demand for industrial space located near I-25.

CITY OF LOVELAND'S ROLE IN DEVELOPMENT

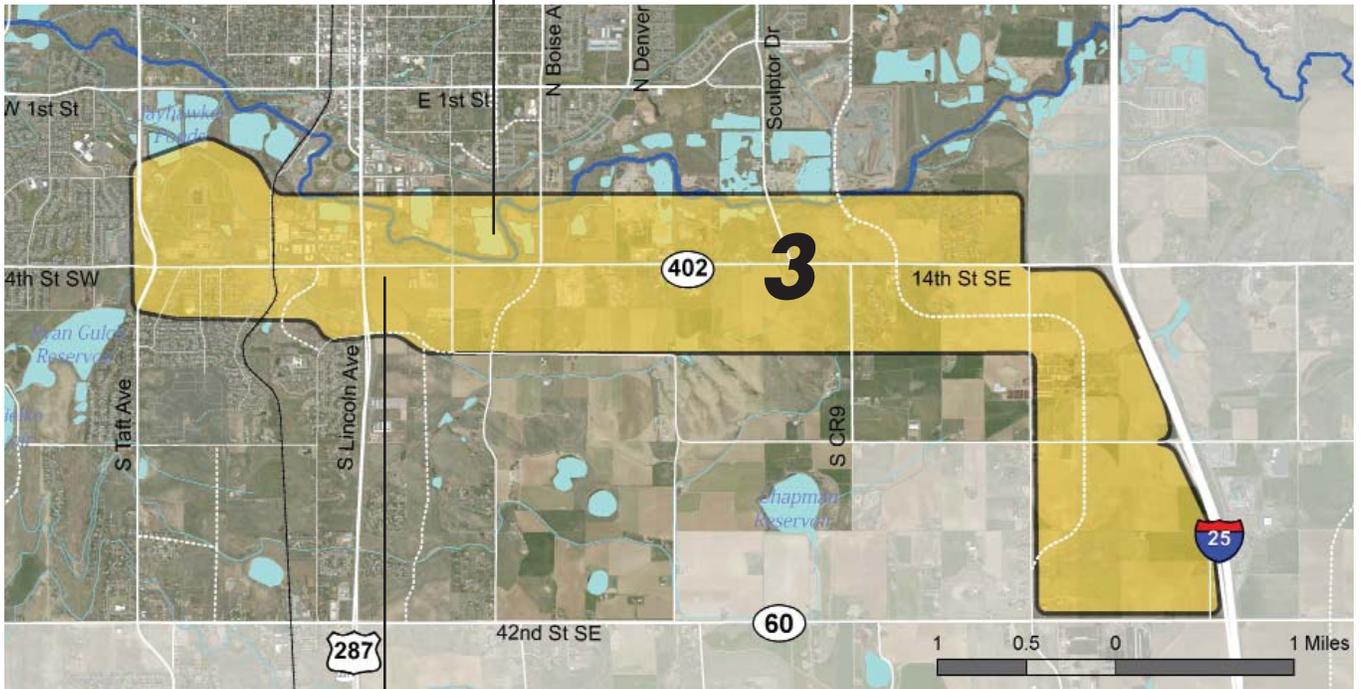
- Encourage a mix of housing development in the area. Review the city's current housing stock to ensure that new housing development in the area is consistent with community needs.
- Where appropriate, utilize urban renewal policies to organize and incentivize desired redevelopment projects.
- Consider permitting density bonuses to incentivize mixed use redevelopment.
- In addition to preserving undeveloped land around the I-25 and railway crossing (discussed in Airport area, but bounded by the I-25 / US 34 area as well), facilitate Enhanced Corridor development near the express bus stop near the I-25 / US 34 interchange.
- Retain the industrial land use classifications along Crossroads Blvd., as industrial space in Loveland is limited.



Study area further to develop land use mix that supports vibrant economic corridors, future transit and other modes.

Promote development to better manage and celebrate the river as a community resource.

Create a strategic development plan for SR 402.



Cluster new office, industrial and manufacturing uses at intersections, or other strategic locations.

Facilitate new neighborhood and community centers.

Develop new mixed-use and mixed-density neighborhoods.

Figure 3-4. Highway 402 Corridor Area



Highway 402 Corridor Area

The Highway 402 corridor represents a promising area given the large amount of undeveloped land and proximity to regional roadways. Little development currently exists between US 287 and I-25 along Highway 402, with almost all development located between South Taft Avenue and US 287. The Highway 402 area contains the large Rocky Mountain Center for Innovation and Technology (formerly the Agilent Technologies Campus), which has 810,000 square feet of combined office, manufacturing and mixed use space. The corridor is an alternative entry point to the increasingly congested US 34 / I-25 interchange and traffic counts along Highway 402 are increasing. The Highway 402 Corridor is shown in Figure 3-4.

STRENGTHS

- About 480 acres of undeveloped land exist in the area (17 acres currently available), most of which is between US 287 and I-25;
- The RMCIT provides immediately ready space for a range of businesses in various industries;
- Proposed regional transportation improvements would better integrate and provide ease of access to the Highway 402 area; and
- Residential neighborhoods in the area represent a potential customer and employment base for future commercial development.

WEAKNESSES

- Currently very little commercial or industrial activity exists in the area between US 287 and I-25.
- Highway 402 and I-25 interchange is a secondary gateway to Loveland. Traffic counts are much higher at the US 34 and I-25 interchange, although traffic along Highway 402 is increasing.
- No current north-south transportation corridors between US 287 and I-25, making this area relatively isolated.
- Due to elevation issues, expensive infrastructure and utility extensions are necessary for development.

DEVELOPMENT OPPORTUNITIES

As displayed on the future land use map, the intersection of Highway 402 and South County Road 9 could be a strong location for a mixed use/commercial node. The viability of such development is contingent upon infrastructure improvements in the immediate area, such as interchange improvements at I-25 and Highway 402 and the construction of a roadway connecting Boyd Lake Avenue to Highway 402, then continuing south to County Road 16. These infrastructure improvements would lead to increased traffic in the Highway 402 area, and if similar patterns to US 34 development are observed, development at the Highway 402 and South County Road 9 intersection could be highly successful.

The Highway 402 and US 287 intersection contains a large amount of retail businesses, but noticeably absent from the existing retail is a full service grocery store. Given the residential neighborhoods located to the south and west of the intersection, the potential for more residential development in the corridor and how heavily traveled US 287 is, the development of a full service grocery store could be viable in the future; and likely would not negatively impact other grocery stores in the city. Currently, undeveloped land exists around the Highway 402 and US 287 intersection that is well suited (parcel size, road access, etc.) for grocery store development.

The RMCIT presents a unique opportunity for the city to attract new businesses to the area in a variety of industries. The RMCIT offers well-built and pre-existing infrastructure, which would reduce facility investment costs for potential businesses. Additionally, the RMCIT is easy to access from all directions, north-south via US 287 or South Taft Avenue and east-west via Highway 402. The facility is also situated alongside a potential future commuter rail line, which would only increase the RMCIT's attractiveness as a business location.

There are several parcels located within Loveland's growth management area at the southwest corner of the I-25/Highway 402 interchange. This interchange, along with a proposed interchange just to the south at County Road 16 will be the last to develop in Loveland and represent a final opportunity for highway-focused regional retail. Key parcels at this interchange should be reserved for retail.



Facilitate convenient transit and freight truck travel.

Infill underutilized commercial strip with multifamily housing.



Capitalize on and celebrate Loveland's gateways to promote a first-impression of Loveland as a world-class destination for art, leisure, and business

Create a redevelopment plan for US 34.

Figure 3-5. US 34 Corridor Area

The Highway 402 area west of US 287 contains single-family residential neighborhoods; multifamily development is minimal. Additional housing options in the Highway 402 area will likely be needed to support the RMCIT workforce. An undeveloped parcel of land that is well suited for housing development lies to the southwest of the Highway 402 and South Taft Avenue intersection. This parcel is located near the RMCIT and the Thompson Valley Towne Center. Undeveloped parcels around the Highway 402 and US 287 intersection also represent strong housing development sites (depicted in the future land use map), with easy access to regional roadways, an increasing number of retail businesses and relative proximity to downtown Loveland.

CITY OF LOVELAND'S ROLE IN DEVELOPMENT

- Work with the RMCIT to heavily market and promote Loveland to prospective tenants.

- Provide incentives according to the city's economic incentive policy, specifically targeting the RMCIT.
- Plan, finance and begin infrastructure improvements to the Highway 402 and I-25 interchange and the roadway construction connecting Boyd Lake Avenue to County Road 16.
- Explore infrastructure financing mechanisms, such as special districts to speed construction of water, sewer and transportation infrastructure.
- Explore agreements with adjacent jurisdictions to determine the most efficient utility provider.
- Prioritize housing mix around the intersections of Highway 402 and South Taft Avenue and Highway 402 and US 287.
- Maintain flexibility in future land use designations as this corridor represents a long term opportunity.



US 34 Corridor Area

The US 34 Corridor serves as the primary east-west gateway into Loveland. In addition to local traffic, the US 34 Corridor serves tourists traveling to Rocky Mountain National Park (Estes Park) via I-25 and US 34. Compared to the other market analysis areas, the US 34 Corridor area is highly developed, with only a handful of large undeveloped sites in existence. Still, over 170 acres of undeveloped land exists in the US 34 Corridor area. Commercial and industrial facilities are generally located in close proximity to the highway, and residential is predominately found to the north and south of the corridor. The US 34 Corridor is shown in Figure 3-5.

STRENGTHS

- US 34 is a heavily traveled highway, which is attractive for future retail development.
- The US 34 Corridor area contains a large amount of existing residential representing potential retail customers.
- The US 34 Corridor area has numerous regional roadways running north-south, connecting the area to surrounding communities.
- The high level of development throughout the area will minimize infrastructure and utility costs associated with new development or redevelopment.

WEAKNESSES

- Limited undeveloped land, especially larger parcels, places constraints on future development.
- Sprawl along the US 34 Corridor area; strip centers; and lack of a central focal point may lead to higher amounts of pass through traffic (i.e., Rocky Mountain National Park tourists driving through Loveland without stopping).
- Highway volumes are beginning to exceed road capacity during peak periods causing congestion, queuing and increased travel times.
- Lack of street signage, making wayfinding difficult, and need for improved streetscapes.

DEVELOPMENT OPPORTUNITIES

With the limited amount of undeveloped land throughout the US 34 Corridor area, innovative ideas to redevelop existing sites are critical for the area's long term economic outlook. One opportunity is the Sugar Factory Redevelopment area, which lies to the southeast of the US 34 and Madison Avenue intersection. This sizable parcel is well suited for mixed use development, in addition to the general retail that already exists.

Currently, the US 34 and US 287 intersection is a productive economic center with numerous retail businesses and offices. Although single-family residential surrounds the intersection, little multifamily housing is located nearby. This intersection is appropriate for medium to high density residential interspersed with commercial because of its strong location at a major regional intersection. Additionally, it has appeal given the abundance of community amenities and proximity to downtown.

The western segment of US 34 is currently home to several dated commercial properties and unincorporated enclaves. The area would benefit from some assemblage, organization and infrastructure investment. If landowners in the area are willing, the city could annex and provide some investment in sidewalks, lighting and other infrastructure, which could then incentivize private investment and redevelopment. More modern commercial offerings in this location could attract shoppers from northwestern Loveland to shop in town instead of going to Fort Collins.

An enhanced gateway at the western edge of the US 34 Corridor area could inform travelers about Loveland sites, attractions, retail and dining options, in addition to welcoming visitors to the city. Continued signage along the US 34 could encourage visitation to downtown or other commercial centers throughout the city.

CITY OF LOVELAND'S ROLE IN DEVELOPMENT

- Consider developing a US 34 Corridor Plan, similar to the Highway 287 Plan, to reflect current and projected market conditions; and to create a cohesive identity for the corridor.
- Assess the economic feasibility of urban renewal policies to catalyze the Sugar Factory



Redevelopment project, as well as other redevelopment along US 34.

- Identify key undeveloped land parcels throughout the area that could be advantageous for future development.
- Consider economic development incentives that adhere to stated city policy for attracting employment and retail redevelopment to the US 34 Corridor area.
- Fund and construct an improved gateway on the west end of US 34 and improve road signage along US 34.
- Where landowners are willing, consider annexation of unincorporated land along the corridor and invest in public infrastructure (i.e., curb & gutter, sidewalks, lighting, etc.)

US 287 Corridor Area

The US 287 Corridor serves as the primary north-south gateway into Loveland. Four miles west of I-25, US 287 provides intercity travel and is the most convenient route for north/south vehicle-trips from one end of the City to the other. US 287 has traditionally been the primary business corridor in Loveland, anchored by Downtown at its center point, but in recent decades, development and economic activity has migrated east to the I-25 and US 34 interchange. Today, the US 287 Corridor provides local retail, service and entertainment uses for Loveland residents. The US 287 Corridor is shown in Figure 3-6.

STRENGTHS

- With 22 percent of Loveland's total jobs, the US 287 Corridor is one of the primary employment concentrations in the City.
- The corridor's location, mix of uses and trade area demographics will support the continued viability of the area for community serving retail goods and services.
- For most major store categories, store sales in the northern segment trade area are higher than resident expenditure potential, which indicates that the stores attract shoppers from outside the trade area.
- The Big Thompson River is a significant natural amenity that could be capitalized upon to stimulate redevelopment in the southern segment of the corridor.

WEAKNESSES

- A number of the commercial shopping centers and freestanding stores in the corridor are showing their age and are in need of reinvestment or revitalization.
- Office vacancy rates are high and there is limited demand for additional office space.
- Due to parking lots along the street and wide building setbacks, much of US 287 lacks a well-defined edge.



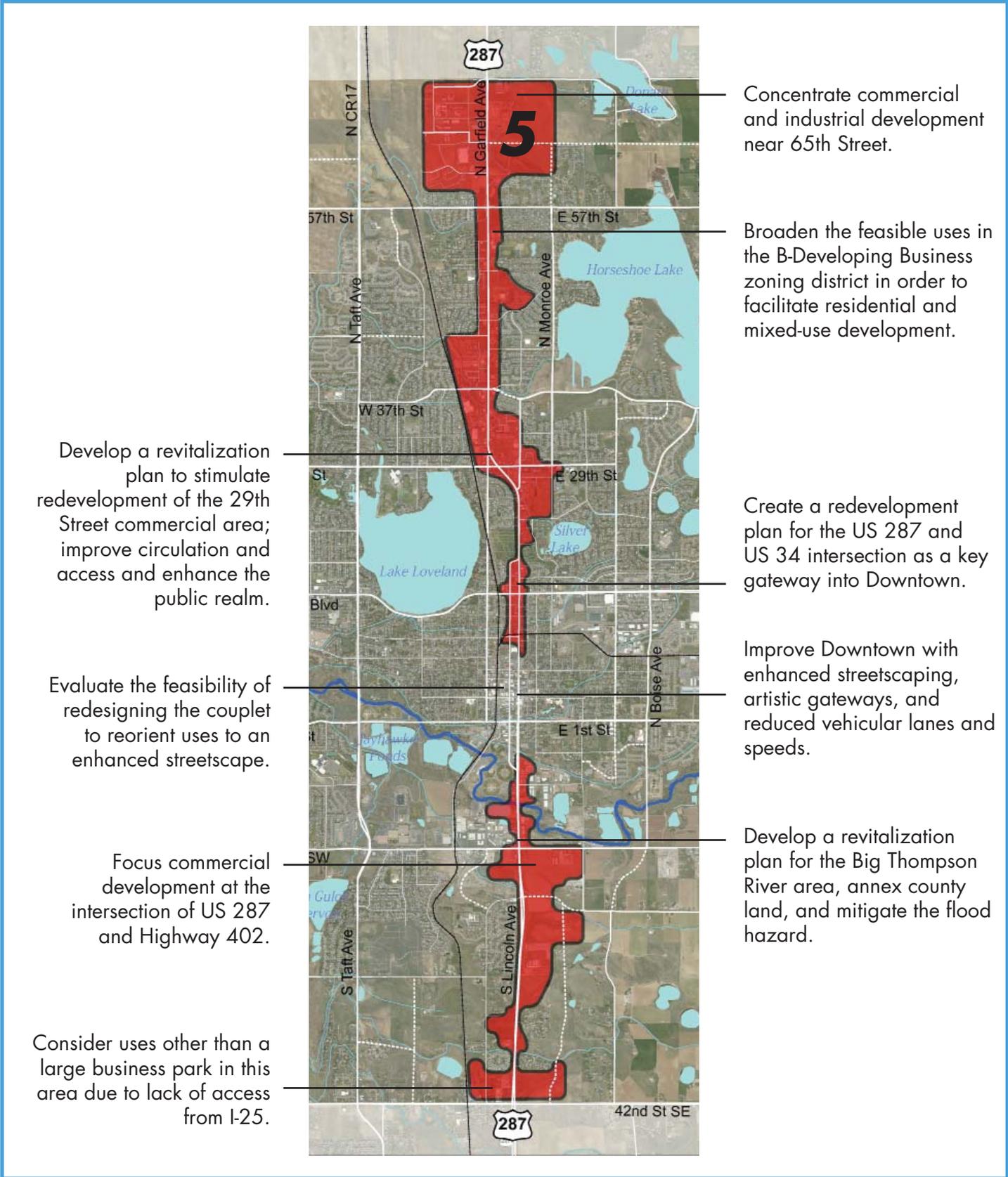


Figure 3-6. US 287 Corridor Area



- Due to frequent curb cuts providing access to businesses, there are numerous potential points of conflict between motorists, pedestrians and potential cyclists.
- Connections to adjacent neighborhoods are poor.

DEVELOPMENT OPPORTUNITIES

The Corridor has the potential to remain a viable commercial location and improve its sales and performance if the following changes are made:

- Commercial uses are better organized within defined areas or nodes,
- Better connected to the surrounding neighborhoods that comprise its primary trade area, and
- Designed and landscaped to attract higher value commercial uses and less oriented to automobile traffic that has traditionally driven its growth.

The majority of employment along the Corridor is clustered into four nodes. The employment base in each node is different and they have differing economic roles and market demand. The four major concentrations are industrial uses at SW 14th Street (500 jobs), commercial uses near Downtown (2,400 jobs), commercial uses between 29th Street and 37th Street (2,300 jobs), and commercial and industrial uses at 65th Street (1,300 jobs). The future economic opportunities along the corridor are related mainly to the potential for each of these four areas, which are further described below.

US 287 and Highway 402

The forecast demand for additional commercial and industrial development along US 287 south of Highway 402 is limited. There is a large area zoned for a business park on the south edge of the corridor. This area will likely never attract the development planned for. If commercial zoning remains along the corridor in this area, a scattered amount of development may occur but will likely struggle and may preclude other opportunities. The land uses along this segment of the corridor need to be refined to focus commercial development further north at the intersection of US 287 and Highway 402.

The commercial and industrial area north of Highway 402 through the Thompson River floodway to the entryway to Downtown is in need of revitalization. The existing industrial and commercial space may be an asset in providing low cost space to new businesses but needs significant reinvestment to do so. The City should consider annexing remnant county properties and developing a strategic approach to revitalization of this area. The recent flood and the changes necessary to mitigate future flooding presents an opportunity to better leverage the appeal of the river, parks, and open space to generate demand for recreation and retail. The City should identify a location to integrate the river area with commercial development.

Downtown

US 287 needs to shift from being a Downtown through-way to a Downtown gateway that allows people in all modes to circulate safely. The Art In Public Places Program should be used to create distinctive community entrances whenever possible. The spaces between the couplets should be explored as a way to spur economic activity and east-west connectivity. Slower traffic and an improved streetscape will serve to enhance commercial viability for Downtown businesses and commercial properties. Reducing the number of lanes from three to two through the couplet should be evaluated.

29th Street Area

The commercial node centered at 29th street, stretching up to 37th Street, is the main neighborhood serving commercial area on US 287. This area has the potential to be a major community gathering point serving northern Loveland residents. The area is hampered currently by poor circulation and access. The City should try to revitalize under-performing retail spaces by making the area a destination for surrounding residents by transforming underutilized areas into public amenities and gathering points. An improved circulation and access pattern will enhance the attractiveness of retail spaces to shoppers and business and open up new retail locations.



65th Street Area

There are several vacant commercially zoned parcels north of 37th Street that should be rezoned to allow for other uses. There is too much commercial land planned along the corridor. The focus of commercial and industrial development should be around the 65th Street intersection and planned developments there. The recent development activity is a positive sign and the City should explore ways to continue to foster this activity. Changes to US 287 should be proposed that will support the future traffic and circulation needs of the area.

CITY OF LOVELAND'S ROLE IN DEVELOPMENT

- Rezone portions of the corridor to attract mixed-use and multi-family housing developments while encouraging a concentration of commercial and/or industrial uses in each of the four nodes.
- Improve the streetscape to create a pedestrian and bike-friendly environment well served by transit.
- Annex unincorporated lands to ensure their use and development are consistent with the City's vision for the US 287 Corridor.
- Develop a revitalization plan to stimulate redevelopment of the 29th Street commercial area.
- Create a redevelopment plan for the US 287 and US 34 intersection as a key gateway into Downtown.
- Mitigate the flood hazard along the Big Thompson River and create a plan to convert the US 287/ Big Thompson River crossing into a River District.
- Evaluate the feasibility of redesigning the couplet to reorient uses to an enhanced streetscape.



LAND USE PLAN

The Land Use Plan represents the long-term vision for growth based on the character and location of existing development and the community's desired future. The plan maximizes relationships among residential, commercial, and public development, taking greatest advantage of the transportation and infrastructure network. To protect Loveland's high quality of life, the plan proposes a diversified mix of uses that is supported by the market and responsive to changes in demographics and natural disasters.

The Land Use Plan in Figure 3-9 covers the entire Loveland Growth Management Area in anticipation of build-out in approximately 25 years. It is advisory – not regulatory – yet it forms the basis for the City's zoning code and is the primary means of implementing the plan. Zoning governs property entitlements such as densities and allowable uses, while the Land Use Plan presents a desired future condition. The plan encompasses 16 land use categories divided among residential mixed use neighborhoods, activity center mixed use areas, other uses, and overlay categories.

Each land use category defines the primary land use mix, desired form, and the zoning districts that would accomplish the purpose of the land use category.

Most of the categories also prioritize transportation modes, including walking, biking, driving and taking transit, depending on the desired mix and concentration of various uses. For example, the Downtown category designates walking as the highest priority mode while the Industrial category prioritizes vehicles. Within this prioritization is a description of the types of multi-modal transportation facilities necessary within each land use category.

Figure 3-8 summarizes all categories.

Residential Mixed Use Categories

Four land use categories represent the broad range of residential development in Loveland, including Estate, Low-, Medium-, and High-Density housing. With the exception of Estate Residential, small-scale commercial uses are allowed in all the residential categories as long as it meets the criteria for Neighborhood Activity Centers and is not located within $\frac{3}{4}$ of a mile of a similar use. All new neighborhoods should appropriately transition and connect to adjacent developments. Where applicable, proposed development in all residential categories should be sited and/or clustered to protect the natural features of a given site, and sensitively transition to public open lands. Additionally, the maximum density allowed in each residential category should be considered on a project basis, depending on the surrounding character, future land uses, transportation network, and other necessary infrastructure.

WHAT IS THE DIFFERENCE BETWEEN A LAND USE PLAN AND ZONING?

The Land Use Map and descriptions in this chapter, as well as the policy statements in Chapter 2, help direct development patterns and infrastructure improvements citywide to achieve the vision. Zoning refers to land use entitlements and requirements that regulate appropriate use, bulk, height, density, and other characteristics appropriate for a specific site. The general recommendations of the land use plan form the basis for specific zoning and land development code regulations.



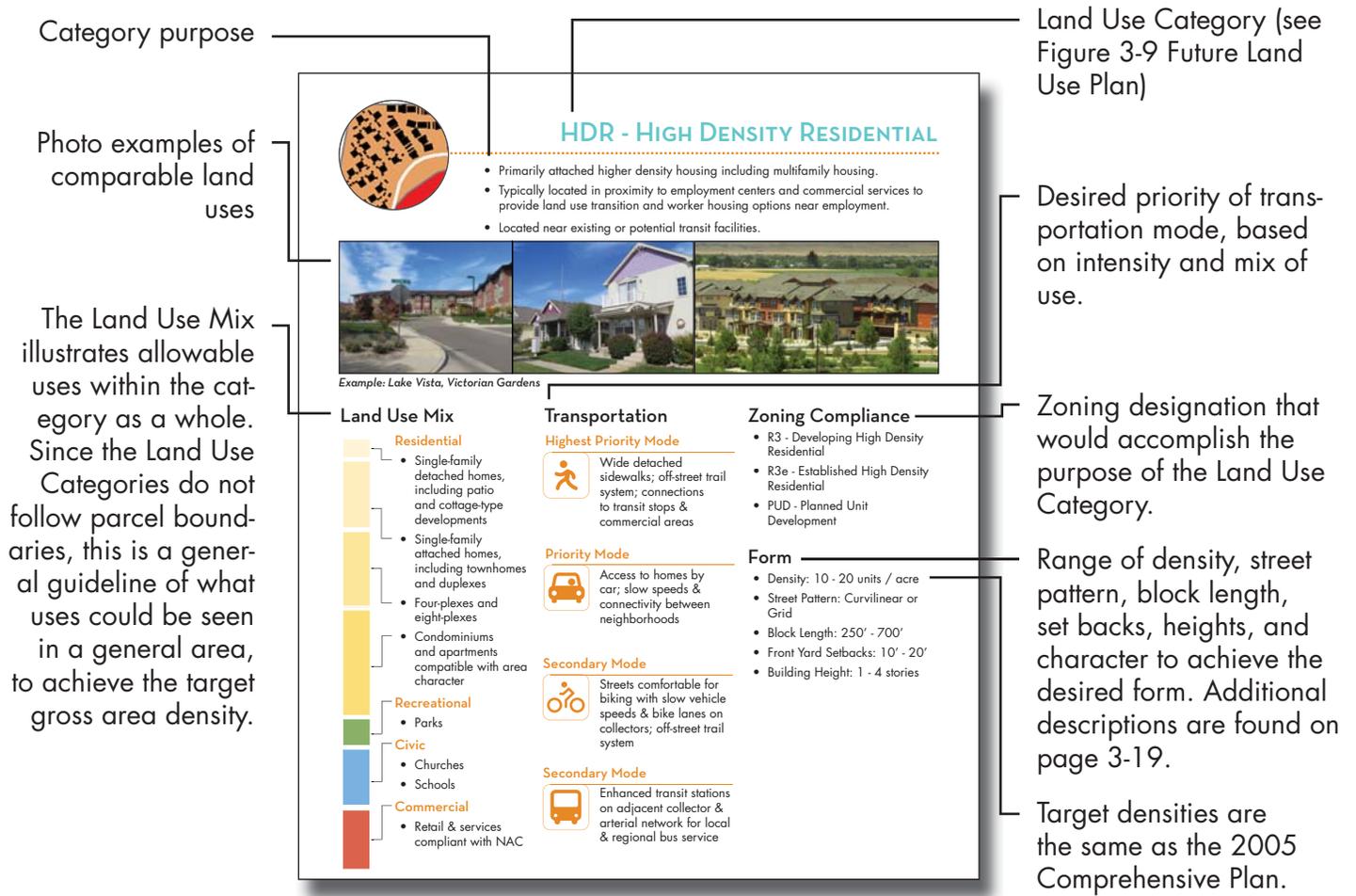


Figure 3-7. How to Use Land Use Category Descriptions

Activity Center Mixed Use Categories

Six categories describe Activity Centers where people shop, work, and to a lesser extent, live. These categories are Downtown, Neighborhood, Community, and Regional Activity Centers, as well as Corridor Commercial, and Employment. Downtown includes the highest mix of uses within a pedestrian-friendly environment that encourages vibrant street life. Neighborhood, Community, and Regional Activity Centers allow a similar mix of uses, but their locations in Loveland are contextually based, considering existing and desired scales of development and the surrounding transportation network. Corridor Commercial generally falls within a half

mile of major arterials, while Employment centers tend to be located near the intersections of arterials and encourage campus-style business parks.

Many of these categories encourage mixed-use residential. Mixed use residential means residential in the same building with non-residential uses, such as residential at ground level with non-residential or above a non-residential use. In the case of mixed-use above a ground floor non-residential use, the mixed-use residential does not count toward the area limits on residential uses within the total activity center area.



Other Categories

There are three “Other” categories. The Industrial category allow for manufacturing and warehousing uses, where appropriate, with complementary employment and commercial uses. The Public/Quasi Public category provides for such uses as schools, government services, and utilities.

The Parks, Open Lands & Environmentally Sensitive Places category includes parks that offer active recreational opportunities, like sports fields, and natural areas that provide wildlife habitat and opportunities for passive recreation. Development areas should be planned to protect views of distinctive natural features, such as ridge lines, open space separators, mountain backdrop, major bodies of water, wildlife habitat and other smaller natural areas and parks. Considerations in planning for environmentally sensitive lands should include, but not be limited to:

- Where views of buildings would disrupt the view or value of established open space or natural features, buildings should be integrated into the existing natural character through sensitive location and design of structures and associated improvements. For example, visual impacts can be reduced and better view protection provided through careful building placement and consideration of building heights, building bulk, and separations between buildings; Also, variations in rooflines and building mass can be used to maintain the visual integrity of the landscape and minimize large expanses of flat planes in highly visible locations.
- Lower densities or clustering should be planned contiguous to natural features, with densities graduated in intensity away from the adjacent development or natural feature.
- Buffers and setbacks should be increased where the adjoining use is a public area or significant natural feature.
- Buildings should be clustered and located along contour lines in a manner that minimizes disturbance of slopes and protects views of the natural feature.

Overlay Categories

Three overlay categories overlap one or more of the thirteen previously mentioned categories to provide additional development opportunities to facilitate achieving one or more of the land use themes. The River Adjacent overlay intends to identify development opportunities along the edges of the flood plain to celebrate the river as a natural resource and recreational asset for Loveland citizens and visitors alike. The Enhanced Corridor overlay intends to infuse neighborhood-serving commercial and civic services and transit connections into neighborhoods to provide an opportunity for residents to walk, bike or use transit to obtain these services. The Complete Neighborhood category encourages a fine-grained mix of housing types and commercial uses.

SUGGESTED FUTURE LAND USE MAP CHANGES

Through the public input and expert analysis conducted as part of the Create Loveland planning process the public and planning team considered opportunities to extend and support existing successful land uses, respond to market demands, facilitate development that better responds to current conditions and lot arrangement, and align with current entitlements. These opportunities are shown on Figure 3-10, Suggested Future Land Use Changes. These changes are not officially adopted with this Plan because they require further examination and public review that is beyond the scope of Create Loveland. The suggested land use changes are shown here for future consideration as they represent important ideas for Loveland’s future. The intention would be to review, refine, and adopt these changes through a separate public process, when development is more imminent or as part of a specific planning project.



Form Descriptions

STREET PATTERN

A development's street pattern has an impact on its character and function. A network of highly connected streets supports the needs of all users, including pedestrians, bicyclists, transit riders, and motor vehicles, by offering multiple routes to a destination and reducing reliance on arterial roadways. Less connected street patterns, such as those with culs-de-sac and dead ends, support a higher level of privacy, but create higher traffic volumes on arterial roads, increase demand for higher speeds, and discourage walkability.

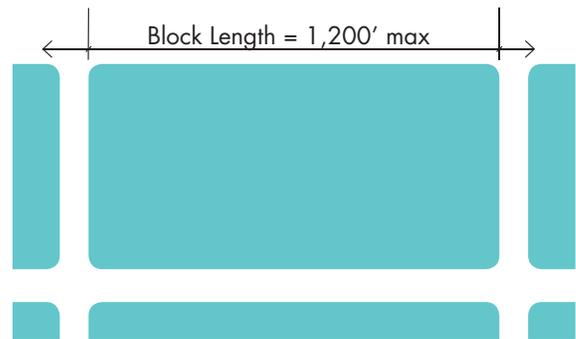


SETBACK

A setback is the closest distance of a building from the property line. Setback ranges are determined by the desired character and function. Buildings located closer to the street and sidewalk can create a more pedestrian friendly environment by providing visual interest, a feeling of enclosure, and slowing traffic. Buildings with larger setbacks allow parking, landscaping, or open space that creates an environment more compatible with rural or high traffic speed environments.

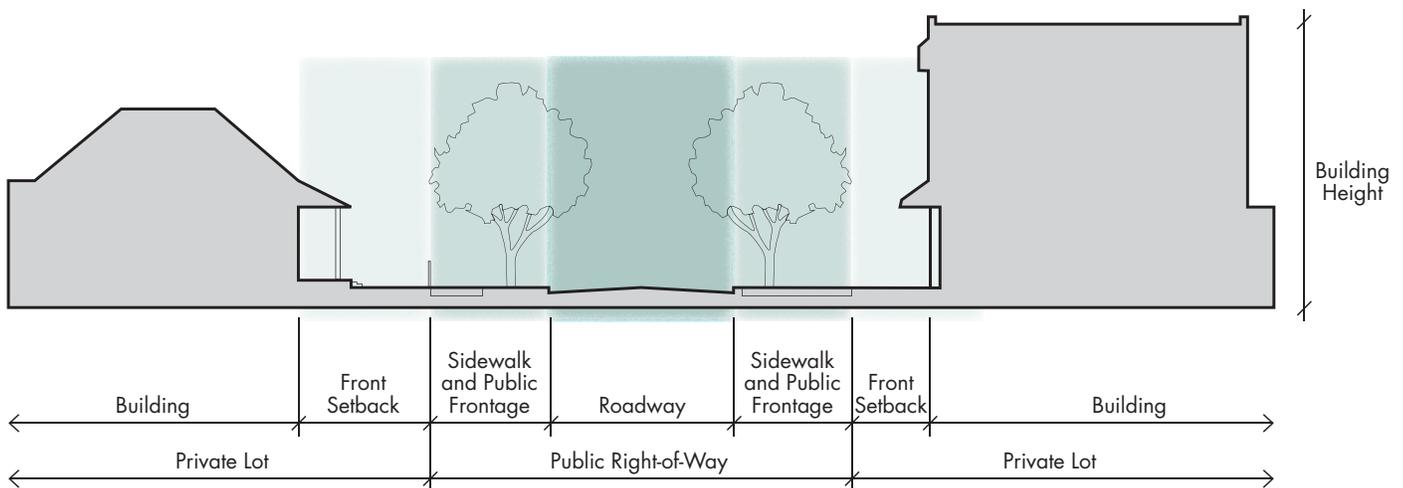
BLOCK LENGTH

Block lengths influence development and redevelopment potential and flexibility and the ability to create walkable environments. Typically 250' is the minimum size of a block face in order to allow for sufficient development potential. The maximum recommended block face length is 1200' to still allow for convenient pedestrian circulation between destinations.



BUILDING HEIGHT

Building height influences a place's character. Taller buildings are appropriate for places that are meant to be activity centers with a higher density of development. Shorter buildings can create an environment that is less dense.



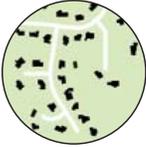
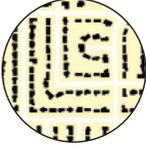
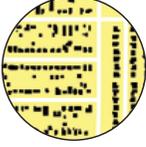
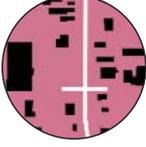
Land Use Category	Primary Uses	Transportation	Example	
Residential Mixed Use				
	ER - Estate Residential	Single-family detached homes	Vehicular access prioritized, off-street trails, & paved shoulders	Horseshoe Lake First Subdivision
	LDR - Low Density Residential	Single-family homes with limited duplex and multi-family homes	Bike lanes, trails, detached sidewalks, slow vehicular speeds, & limited transit	Mariana Butte
	MDR - Medium Density Residential	Single-family, duplexes & multi-family homes	Bike lanes, trails, detached sidewalks, slow vehicular speeds, & transit	Established neighborhoods near Downtown
	HDR - High Density Residential	Multi-family homes & townhomes, with limited single-family detached homes	Detached sidewalks, bike lanes, trails, enhanced transit, & slow vehicular speeds	Lake Vista
Activity Center Mixed Use				
	RAC - Regional Activity Center	Regional commercial, service, & employment uses, high density housing as appropriate	Vehicular access prioritized, detached sidewalks, bike lanes, & transit	Promenade Shops at Centerra
	DAC - Downtown Activity Center	Diverse mix of historic & new uses in the downtown business area	Oversized sidewalks, bike lanes, enhanced transit, & slow vehicular speeds	Downtown
	CAC - Community Activity Center	Employment & civic uses anchored by large-format retail	Detached sidewalks, bike lanes, vehicular access from arterials, & transit	S. Taft Avenue / Highway 402
	NAC - Neighborhood Commercial	Local retail & civic uses	Detached sidewalks, bike lanes, transit, & slow vehicular speeds	Village of Five Parks in Arvada, Northlake

Figure 3-8. Land Use Categories



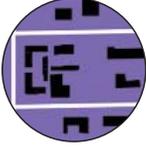
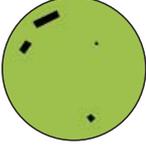
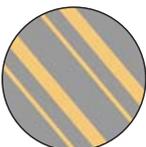
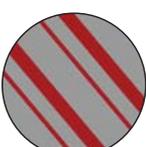
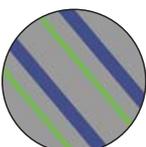
Land Use Category	Primary Uses	Transportation	Example	
Activity Center Mixed Use				
	CC - Corridor Commercial	Local & regional retail uses, high density housing as appropriate	Detached sidewalks, bike lanes, enhanced transit, & vehicular access from arterials	US 34 & US 287 Corridors
	E - Employment	Regional employment & related commercial uses	Detached sidewalks, bike lanes, enhanced transit, & vehicular access from arterials	Rangeview, Woodward Governor
Other Categories & Overlays				
	I - Industrial	Employment, light & heavy industrial, & outdoor storage	Freight movement prioritized, detached sidewalks, transit, & limited bike facilities	Longview - Midway industrial park
	PQP - Public Quasi Public	Schools, government uses, & the airport	Detached sidewalks, bike lanes, vehicular access from arterials, & transit	Civic Center
	POL - Parks, Open Lands & Environmentally Sensitive Places	Parks, city-owned natural areas, & privately conserved lands	Detached sidewalks, trails, limited transit access, & limited vehicular access	Parks, community separators, & other natural areas
	CN - Complete Neighborhood	A variety of housing integrated with commercial & employment uses	Detached sidewalks, bike lanes, enhanced transit, & slow vehicular speeds	Harvest Park in Fort Collins, Stapleton neighborhoods in Denver, neighborhoods adjacent to Downtown Loveland
	EC - Enhanced Corridor Overlay	High-density residential mixed with commercial, employment & civic uses	Bus/rail transit hub, oversized sidewalks, bike lanes, & slow vehicular speeds	Mason Street in Fort Collins
	RA - River Adjacent Overlay	Big Thompson River 100-year floodplain & adjacent, impacted parcels		Daybreak, UT; Woodward Governor in Fort Collins

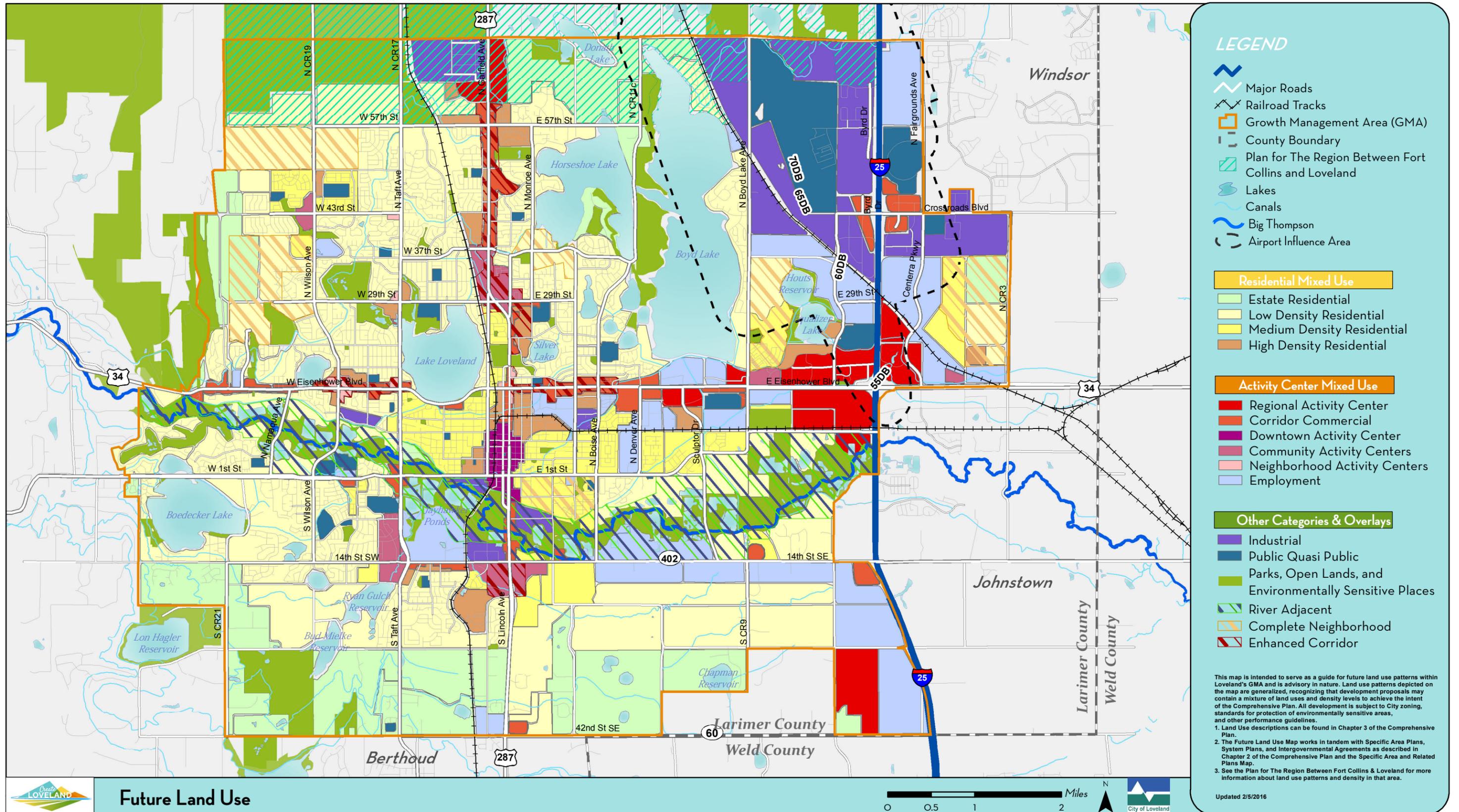
Figure 3-8. Land Use Categories



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Figure 3-9. Future Land Use Plan



LEGEND

- Major Roads
- Railroad Tracks
- Growth Management Area (GMA)
- County Boundary
- Plan for The Region Between Fort Collins and Loveland
- Lakes
- Canals
- Big Thompson
- Airport Influence Area

Residential Mixed Use

- Estate Residential
- Low Density Residential
- Medium Density Residential
- High Density Residential

Activity Center Mixed Use

- Regional Activity Center
- Corridor Commercial
- Downtown Activity Center
- Community Activity Centers
- Neighborhood Activity Centers
- Employment

Other Categories & Overlays

- Industrial
- Public Quasi Public
- Parks, Open Lands, and Environmentally Sensitive Places
- River Adjacent
- Complete Neighborhood
- Enhanced Corridor

This map is intended to serve as a guide for future land use patterns within Loveland's GMA and is advisory in nature. Land use patterns depicted on the map are generalized, recognizing that development proposals may contain a mixture of land uses and density levels to achieve the intent of the Comprehensive Plan. All development is subject to City zoning, standards for protection of environmentally sensitive areas, and other performance guidelines.

1. Land Use descriptions can be found in Chapter 3 of the Comprehensive Plan.
2. The Future Land Use Map works in tandem with Specific Area Plans, System Plans, and Intergovernmental Agreements as described in Chapter 2 of the Comprehensive Plan and the Specific Area and Related Plans Map.
3. See the Plan for The Region Between Fort Collins & Loveland for more information about land use patterns and density in that area.

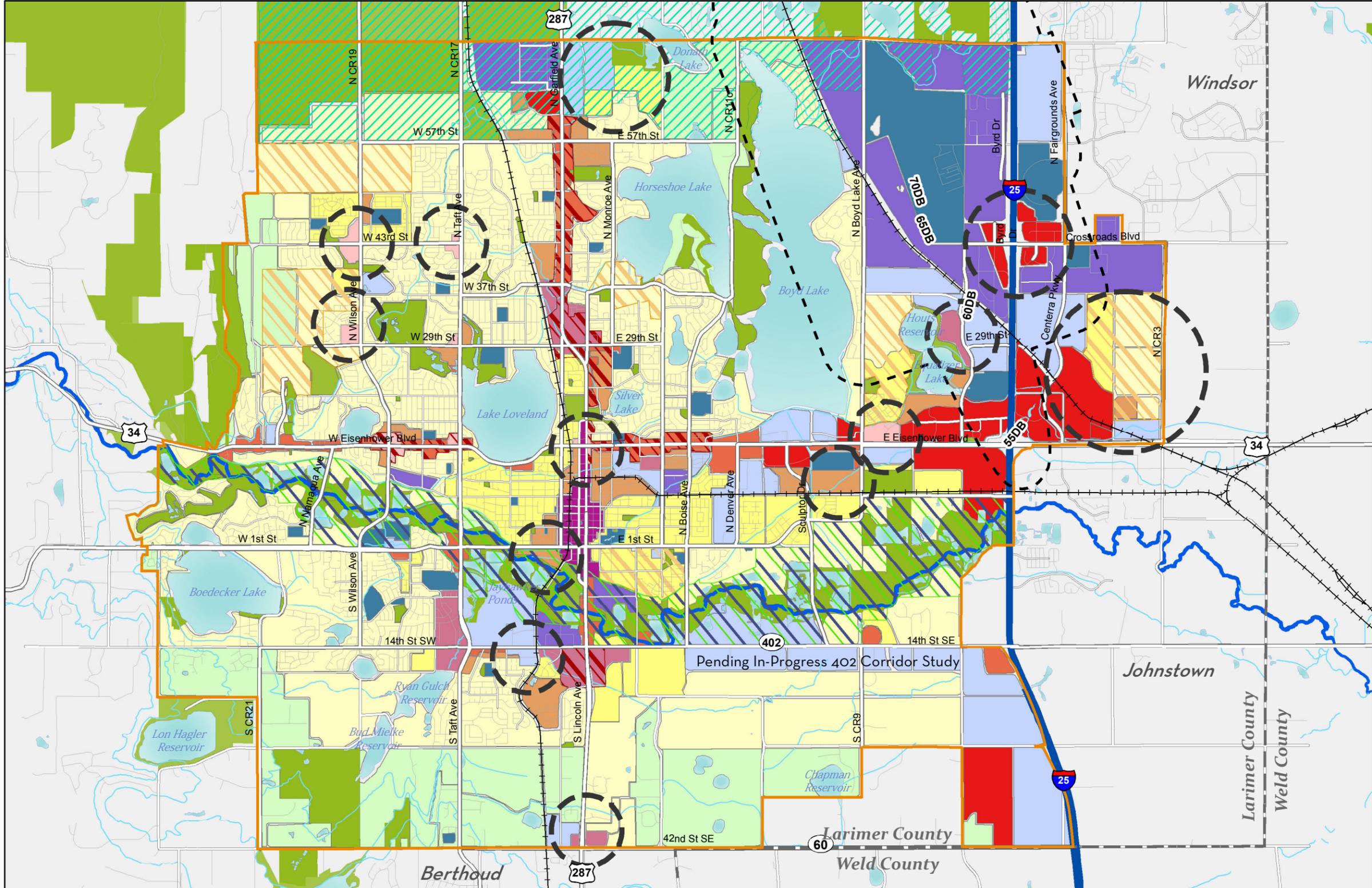
Updated 2/5/2016



Future Land Use



Figure 3-10. Suggested Future Land Use Changes



LEGEND

- Interstate
- Major Roads
- Railroad Tracks
- Growth Management Area (GMA)
- County Boundary
- Plan for The Region Between Fort Collins & Loveland
- Suggested Future Land Use Changes
- Lakes
- Canals
- Big Thompson
- Airport Influence Area

Residential Mixed Use

- Estate Residential
- Low Density Residential
- Medium Density Residential
- High Density Residential

Activity Center Mixed Use

- Regional Activity Center
- Corridor Commercial
- Downtown Activity Center
- Community Activity Centers
- Neighborhood Activity Centers
- Employment

Other Categories & Overlays

- Industrial
- Public Quasi Public
- Parks, Open Lands, and Environmentally Sensitive Places
- River Adjacent
- Complete Neighborhood
- Enhanced Corridor

This map is intended to serve as a guide for future land use patterns within Loveland's GMA and is advisory in nature. Land use patterns depicted on the map are generalized, recognizing that development proposals may contain a mixture of land uses and density levels to achieve the intent of the Comprehensive Plan. All development is subject to City zoning, standards for protection of environmentally sensitive areas, and other performance guidelines.

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Updated 2/5/2016



Suggested Future Land Use Changes





ER - ESTATE RESIDENTIAL

- Intended to provide for lower residential densities and larger lot areas and / or significant common open space achieved by clustering housing.
- Frequently located near or adjacent to significant natural features and established open spaces at the outer limits of the City's GMA Boundary.



Example: Horseshoe Lake Subdivision

Land Use Mix



Transportation

Highest Priority Mode



Primary access to homes by car; slow speeds

Priority Mode



Off-street trail system

Priority Mode



Paved shoulders

Non-prioritized Mode



Transit on adjacent collector & arterial network as appropriate

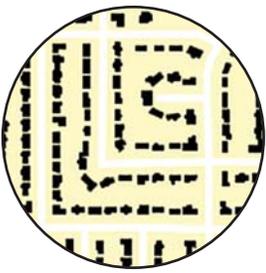
Zoning Compliance

- New ER - Estate Residential
- PUD - Planned Unit Development

Form

- Density: up to 2 units / acre; for sites with significant undevelopable natural features, gross density below the maximum range should be considered
- Street Pattern: Curvilinear
- Block Length: NA
- Front Yard Setbacks: 30'+
- Building Height: 1 - 3 stories
- Clustered housing encouraged to achieve gross density while protecting sensitive natural areas





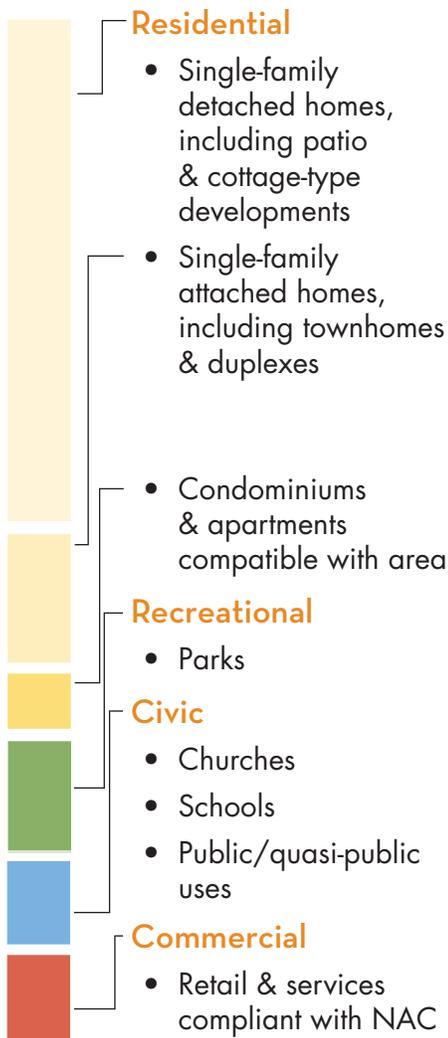
LDR - LOW DENSITY RESIDENTIAL

- Can consist of a variety of housing types, but includes primarily detached single family residential housing.
- Represents the largest residential component (geographically) of the City's Land Use Plan and the majority of newly developing neighborhoods.



Example: Marianna Butte

Land Use Mix



Transportation

Highest Priority Mode



Streets comfortable for biking with slow vehicle speeds & bike lanes on collectors; off-street trail system

Priority Mode



Detached sidewalks; off-street trail system; connections to transit stops & adjacent neighborhoods

Priority Mode



Access to homes by car; slow speeds & connectivity between neighborhoods

Secondary Mode



Transit on adjacent collector & arterial network as appropriate

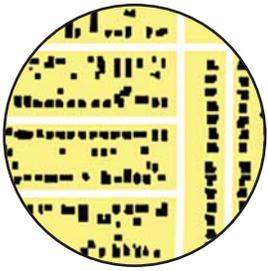
Zoning Compliance

- R1 - Low Density Residential
- R1e - Established Low Density Residential
- PUD - Planned Unit Development

Form

- Density: 2 - 4 units / acre
- Street Pattern: Curvilinear or Grid
- Block Length: 250' - 650'
- Front Yard Setbacks: 15' - 40'
- Building Height: 1 - 3 stories





MDR - MEDIUM DENSITY RESIDENTIAL

- Provides for a variety of housing types at a moderate density.
- Compatible with older neighborhoods around the center of the city.
- New neighborhoods and infill development may include a mix of housing types, including townhomes.



Example: Established Neighborhoods Near Downtown

Land Use Mix



Transportation

Highest Priority Mode



Detached sidewalks; off-street trail system; connections to transit stops, adjacent neighborhoods & commercial areas

Priority Mode



Streets comfortable for biking with slow vehicle speeds & bike lanes on collectors; off-street trail system

Priority Mode



Access to homes by car; slow speeds & connectivity between neighborhoods

Secondary Mode



Transit on adjacent collector & arterial network; shelters & benches

Zoning Compliance

- R2 - Two Family Residential
- R3e - Established High Density Residential
- PUD - Planned Unit Development
- PP - Public Park

Form

- Density: 4 - 10 units / acre
- Street Pattern: Grid
- Block Length: 250' - 800'
- Front Yard Setbacks: 10' - 25'
- Building Height: 1 - 4 stories





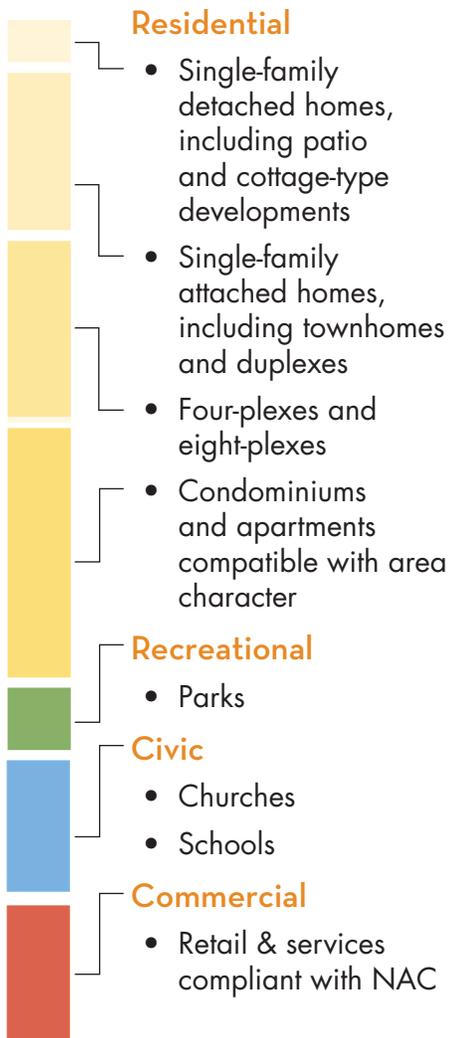
HDR - HIGH DENSITY RESIDENTIAL

- Primarily attached higher density housing including multifamily housing.
- Typically located in proximity to employment centers and commercial services to provide land use transition and worker housing options near employment.
- Located near existing or potential transit facilities.



Example: Lake Vista, Victorian Gardens

Land Use Mix



Transportation

Highest Priority Mode



Wide detached sidewalks; off-street trail system; connections to transit stops & commercial areas

Priority Mode



Access to homes by car; slow speeds & connectivity between neighborhoods

Secondary Mode



Streets comfortable for biking with slow vehicle speeds & bike lanes on collectors; off-street trail system

Secondary Mode



Enhanced transit stations on adjacent collector & arterial network for local & regional bus service

Zoning Compliance

- R3 - Developing High Density Residential
- R3e - Established High Density Residential
- PUD - Planned Unit Development

Form

- Density: 10 - 20 units / acre
- Street Pattern: Curvilinear or Grid
- Block Length: 250' - 700'
- Front Yard Setbacks: 10' - 20'
- Building Height: 1 - 4 stories





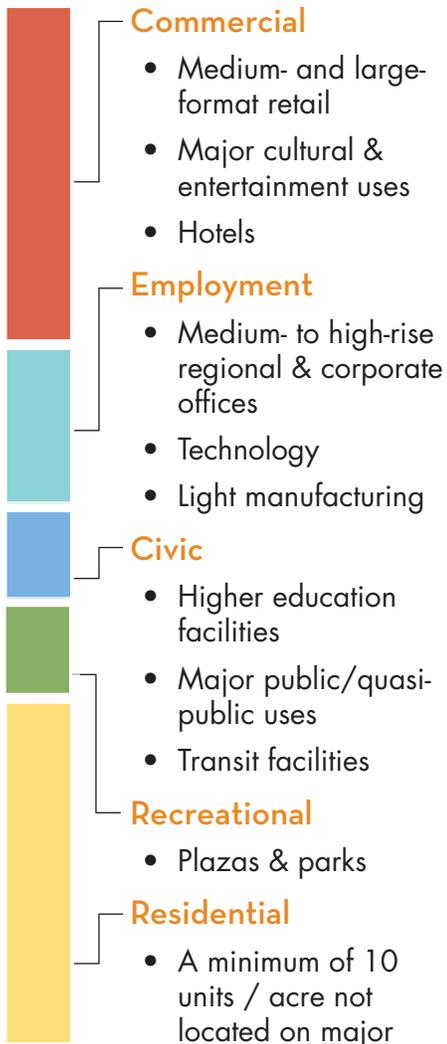
RAC - REGIONAL ACTIVITY CENTER

- Serves regional commercial, service and employment uses at major intersections along interstates and state highways.
- Allows for limited, high density residential.



Example: Promenade Shops at Centerra

Land Use Mix



Transportation

Highest Priority Mode



Regional access to/ from interstate & state highways; slow speeds, intuitive connectivity & wayfinding within

Priority Mode



Wide detached sidewalks with amenities like benches, planters, gathering places

Priority Mode



Designated bike accommodation such as bike lanes or protected bikeway

Priority Mode



Enhanced transit stations on adjacent collector & arterial network for local & regional bus service

Zoning Compliance

- MAC - Mixed-use Activity Center
- PUD - Planned Unit Development
- B - Developing Business

Form

- Larger scale plazas and paths
- Encourage high-quality architecture
- Street Pattern: Modified Grid
- Block Length: 300' - 1,500'
- Front Yard Setbacks: 0' - 700'
- Building Height: As determined by landscaping, easements & parking lot design





DAC - DOWNTOWN ACTIVITY CENTER

- Central business district serving the local and regional area.
- Encourage preservation of historic character, redevelopment and infill.
- Encourage diverse mix of land use, including arts-related uses, restaurants, and mixed use residential.



Examples: Historic Shops in Downtown Loveland, Loveland Museum, Artspace, Lincoln Place

Land Use Mix

- Commercial**
 - Retail & services
 - Entertainment uses
 - Major cultural & arts uses
 - Hotels
- Employment**
 - Medium- to high-rise regional & corporate offices
 - Technology
- Civic**
 - Higher education facilities
 - Major public/quasi-public uses
- Recreational**
 - Plazas & parks
 - Art in public places
- Residential**
 - Single-family
 - Multi-family
 - Vertical mixed-use

Transportation

Highest Priority Mode



Oversized sidewalks with amenities like benches, planters, gathering places

Priority Mode



Designated bike accommodation such as bike lanes or protected bikeway; bike parking

Priority Mode



Enhanced transit stations to serve frequent local & regional bus &/or rail service

Non-prioritized Mode



Slow speeds; use context sensitive design to encourage motorists to slow down through Downtown

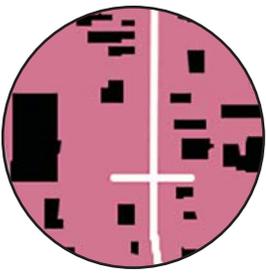
Zoning Compliance

- BE - Established Business
- B - Developing Business outside of areas currently zoned BE

Form

- Emphasis on streetscape
- Outdoor seating encouraged in conjunction with plazas
- Preserve historic character
- Street Pattern: Grid
- Block Length: 300' - 350'
- Front Yard Setbacks: 0' - 20'
- Building Height: Multiple stories as allowed by zoning
- Encourage mode transfer facilities





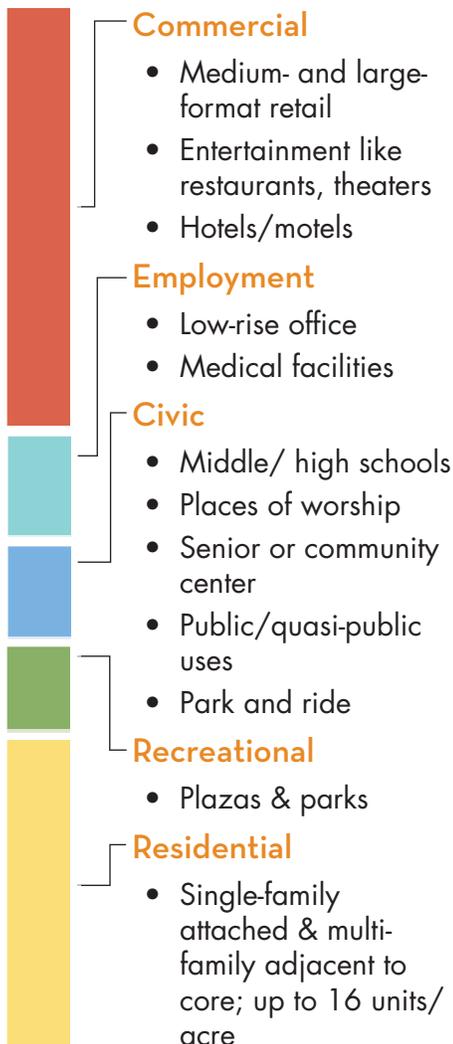
CAC - COMMUNITY ACTIVITY CENTER

- Serves shopping needs of the community within a 2-mile radius.
- Typically anchored by a grocery store with employment and civic uses.



Example: Thompson Valley Town Center, Orchards Shopping Center

Land Use Mix



Transportation

Highest Priority Mode



Wide detached sidewalks with amenities like benches, planters, gathering places; connectivity to adjacent uses

Priority Mode



Designated bike accommodation such as bike lanes or protected bikeway; bike parking

Priority Mode



Access to/from arterials; slow speeds within & connectivity between adjacent uses

Secondary Mode



Transit on adjacent collector & arterial network; shelters & benches

Zoning Compliance

- B - Developing Business
- MAC - Mixed-use Activity Center
- PUD - Planned Unit Development

Form

- Attractive pedestrian circulation
- Public plaza/open space within core
- Links to park/open space
- Dispersed parking
- Street Pattern: Grid
- Block Length: 350' maximum with the option to combine blocks as long as convenient bicycle and pedestrian circulation is maintained
- Front Yard Setbacks: 25' - 100'
- Building Height: 1 - 4 stories
- Core Non-residential Area: 10 - 30 acres



- Vertical mixed-use



NAC - NEIGHBORHOOD ACTIVITY CENTER

- Serves daily convenience needs of surrounding neighborhood primarily within 1/2 mile walking distance.
- Possible social and recreational focal point for surrounding neighborhood.
- Retail designed to compliment neighborhood structure, activities, and character.



Example: North Park Place Offices; Village of Five Parks, Arvada

Land Use Mix

- Commercial**
 - Small-scale retail & services, like drug stores & gift shops
 - Convenience grocery
 - Deli
- Employment**
 - Small-scale offices, like insurance agencies
- Civic**
 - Elementary school
 - Public/quasi-public uses, like post offices & libraries
- Recreational**
 - Plazas & parks
- Residential**
 - Mixed-use encouraged where appropriate

Transportation

Highest Priority Mode

Wide detached sidewalks with amenities like benches, planters, gathering places; connectivity to adjacent uses

Priority Mode

Designated bike accommodation such as bike lanes or protected bikeway

Secondary Mode

Transit on adjacent collector & arterial network; shelters & benches

Non-prioritized Mode

Slow speeds

Zoning Compliance

- B - Developing Business
- R3e - Established High Density Residential
- MAC - Mixed-use Activity Center
- PUD - Planned Unit Development

Form

- Dispersed parking
- Attractive pedestrian circulation
- Places for neighborhood activities encouraged
- Street Pattern: Grid
- Block Length: 300' - 600'
- Front Yard Setbacks: 0' - 25'
- Building Height: 1 - 2 stories
- Core Non-residential Area: Up to 6 acres
- Buildings should front onto public sidewalks where possible.
- Pedestrian connections to adjacent neighborhoods with pedestrian amenities





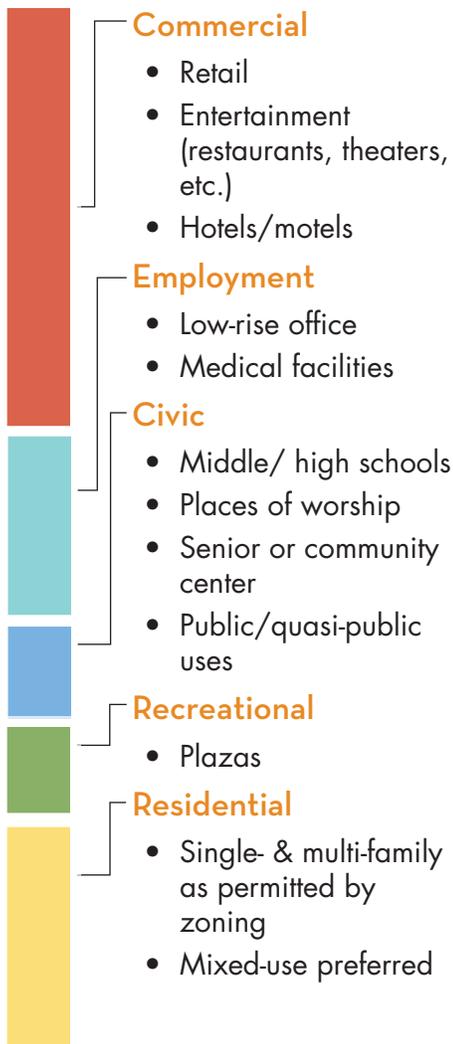
CC - CORRIDOR COMMERCIAL

- Serves local and regional retail uses; applies to a limited number of established businesses.
- New development under this category should better integrate parcels and circulation as they redevelop. Redevelopment should emphasize quality architecture and public realm over parking



Example: Shops at Wintergreen Village, Hwy 287

Land Use Mix



Transportation

Highest Priority Mode



Wide detached sidewalks with amenities like benches, planters, gathering places; connectivity between adjacent uses

Priority Mode



Designated bike accommodation such as bike lanes or protected bikeway

Priority Mode



Enhanced transit stations on adjacent collector & arterial network for local & regional bus service

Secondary Mode



Access to/from arterials; slow speeds within & connectivity between adjacent uses

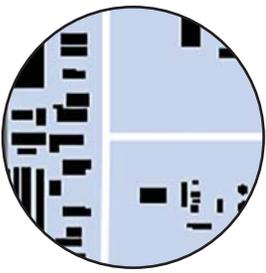
Zoning Compliance

- BE - Established Business
- B - Developing Business
- MAC - Mixed-use Activity Center
- PUD - Planned Unit Development

Form

- Upgrade existing streetscape and building appearance
- Screen existing parking lots
- Improve circulation and access control
- Street Pattern: Grid
- Block Length: 250' - 1,300'
- Front Yard Setbacks: 15' - 200'
- Building Height: 1 - 3 stories
- Core Non-residential Area: Shallow strips along portions of existing arterial roads





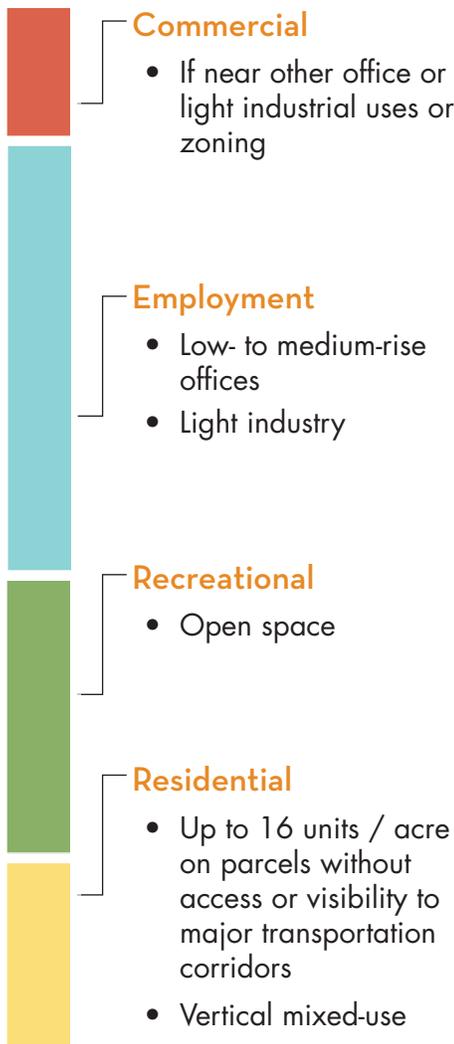
E - EMPLOYMENT

- Regional employment and related commercial uses.
- Emphasizes open space and preservation of natural features as buffers.
- Proposed developments that do not contain office or light industrial uses may be allowed if such uses or zoning exist near the proposed development.



Example: Office on Hwy 287, Centerra office building at Rangeview

Land Use Mix



Transportation

Highest Priority Mode



Detached sidewalks, connections to transit stops

Priority Mode



Designated bike accommodation such as bike lanes or protected bikeway

Priority Mode



Enhanced transit stations on adjacent collector and arterial network for local and regional bus service

Priority Mode



Access to/from arterials; slow speeds within and connectivity between adjacent uses

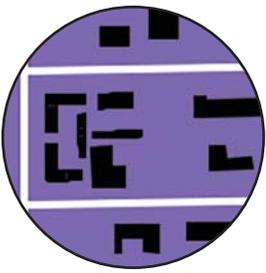
Zoning Compliance

- B - Developing Business
- I - Industrial
- PUD - Planned Unit Development
- E - Employment

Form

- For large sites, campus setting with unified building design, open space, viewshed protection
- For infill sites, minimize setbacks, encourage taller buildings, a mix of uses, and pedestrian access
- High-quality architecture
- Street Pattern: Grid
- Block Length: 1,000' - 2000'
- Front Yard Setbacks: 20' - 200'
- Building Height: 1 - 4 stories, or as allowed by zoning





I - INDUSTRIAL

- Provides locations for a wide range of industrial uses and related services, where appropriate; avoid residential, restaurant, and retail encroachment.
- Ranges from attractive light industrial/office uses to less attractive heavy industrial and uses with outdoor storage.



Example: Longview - Midway, Arvada light industrial

Land Use Mix



Commercial

- Uses compatible with industrial uses, like auto services

Employment

- Manufacturing
- Wholesale
- Warehousing
- Offices compatible with industrial uses

Recreational

- Open space included as part of a development or campus

Transportation

Highest Priority Mode



Freight movements to/from interstate and state highways

Secondary Mode



Detached sidewalks

Secondary Mode



Transit on adjacent collector and arterial network; provide shelters and benches

Non-prioritized Mode



Shared facilities with vehicles

Zoning Compliance

- I - Industrial
- B - Developing Business
- PUD - Planned Unit Development

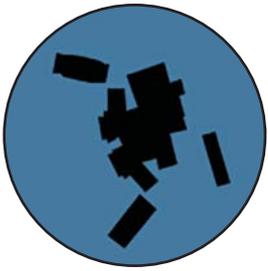
Form

- Standards as determined by *Commercial and Industrial Architectural Standards (Municipal Code 18.53)*.

Location Factors

- Concentrated in the vicinity of the Airport and the Crossroads/I-25 area.
- Other locations are scattered throughout the city that primarily reflect established development patterns.
- Industrial locations typically provide direct access to major highways.





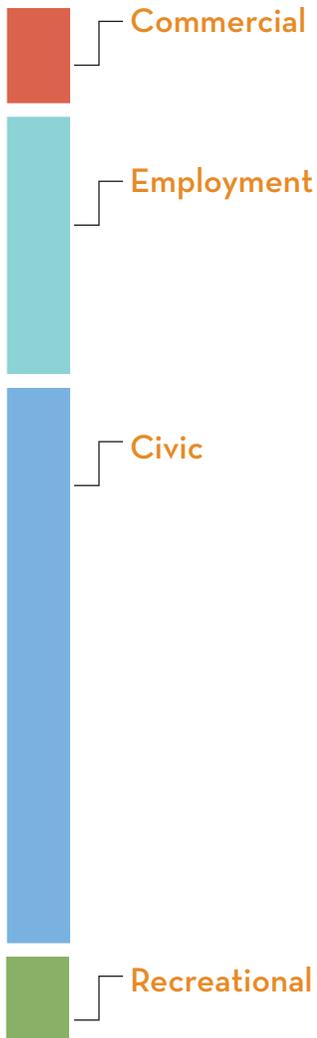
PQP - PUBLIC QUASI PUBLIC

- Includes civic and governmental uses, churches, schools, and medical facilities.



Example: Immanuel Lutheran Church and School, Loveland City Hall

Land Use Mix



Transportation

Highest Priority Mode



Detached sidewalks, connections to transit stops

Priority Mode



Designated bike accommodation such as bike lanes or protected bikeway

Priority Mode



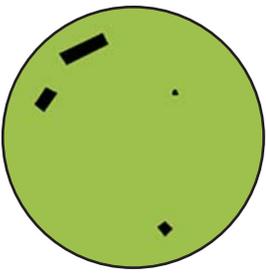
Access to/from arterials; slow speeds within and connectivity between adjacent uses

Secondary Mode



Transit on adjacent collector and arterial network; shelters and benches





POL - PARKS, OPEN LANDS & ENVIRONMENTALLY SENSITIVE PLACES

- Includes publicly-owned parks, open lands, golf courses and related facilities; privately conserved lands (deed restrictions or conservation easement); and environmentally sensitive lands such as floodways.
- An indication of environmental constraints and opportunities.



Example: City Open Lands, Glen Arbor Park, Big Thompson River

Land Use Mix

Recreational

- Parks
- Natural Areas
- Open Lands
- Conservation Easements
- Golf Courses
- Cemeteries
- Rural Land Use Plans

Transportation

Highest Priority Mode



Detached sidewalks, connections to transit stops

Priority Mode



Wide shared use trails

Non-prioritized Mode



Transit on adjacent collector and arterial network as appropriate

Non-prioritized Mode



Minimal facilities provided; access to trailheads and maintenance only

Zoning Compliance

- PP - Public Park
- A variety of zoning districts permit such uses

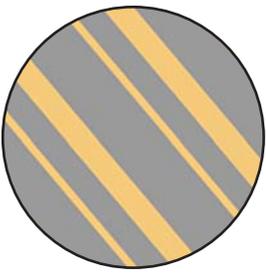
Form

- Wetland factors and regulatory constraints may apply in areas where wetland conditions exist
- Guidelines for protection of Environmentally Sensitive Areas as determined by the Parks and Recreation Master Plan

Location Factors

- The Future Land Use Plan Map primarily indicates significant existing parks, open lands, and the Big Thompson River floodway. Future uses of this nature may be located, where appropriate, in any of the land use categories.





CN - COMPLETE NEIGHBORHOODS

- Optional alternative land use designation for LDR and MDR city-wide. Suitable locations are identified through public input.
- A fine-grained mix of housing types, densities, and neighborhood scale commercial and civic uses, arranged in a pattern that supports pedestrian and bicycle transportation.
- Promotes integration of commercial and employment uses with housing.



Example: Stapleton in Denver showing a range of housing types, neighborhood-serving commercial, and community facilities with high street connectivity. See also the Facilitate Complete Neighborhoods artists rendering in Chapter 2.

Land Use Mix

- Residential**
 - Single-family detached homes, including patio and cottage-type developments
 - Single-family attached homes, including townhomes and duplexes
 - Four-plexes and eight-plexes
 - Condominiums and apartments compatible with area character
- Recreational**
 - Parks, plazas & private commons
- Civic**
 - Churches
 - Schools
- Commercial**
 - Retail & services compliant with NAC

Transportation

Highest Priority Mode



Wide detached sidewalks with amenities like benches, planters, gathering places; connections to transit stops

Priority Mode



Streets comfortable for biking with slow vehicle speeds & bike lanes on collectors; off-street trail system

Priority Mode



Enhanced transit stations on adjacent collector & arterial network for local & regional bus service

Non-prioritized Mode



Slow speeds

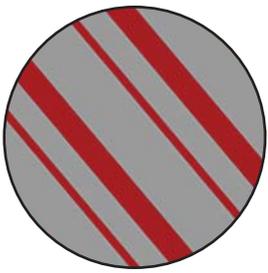
Zoning Compliance

- Underlying zoning will vary.

Form

- Highly connected transportation network
- Places for neighborhood activity encouraged
- Links to parks / open space
- Average density: 8 units / acre
- Street Pattern: Grid
- Block Length: 350' maximum
- Front Yard Setbacks: 0' - 25'
- Building Height: 1 - 3 stories





EC - ENHANCED CORRIDOR OVERLAY

- Intended to encourage redevelopment patterns and densities sufficient to leverage new private re-investment along established commercial corridors.



Example: Daybreak, UT; Mason Street in Fort Collins

Description

- Underlying designations include a wide range of commercial, employment, and residential uses.
- Maximize transit investment and advance transit readiness.
- Emphasize improving site planning and form rather than regulating use.

Location Factors

- Along arterial roads and near planned stations along commuter rail and I-25 corridors.
- Encourage mode transfer facilities.

Transportation

Highest Priority Mode



Transit mobility hub or commuter rail stations to serve frequent local and regional bus &/or rail service

Priority Mode



Oversized sidewalks with amenities like benches, planters, gathering places; connections to transit stops & adjacent areas

Priority Mode



Designated bike accommodation such as bike lanes or protected bikeway; bike parking

Non-prioritized Mode



Slow speeds within the development; parking access to transit

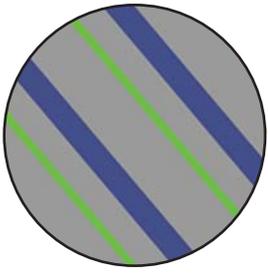
Zoning Compliance

- Underlying zoning will vary.

Form

- Highly connected transportation network
- Places for neighborhood activity encouraged
- High quality architecture
- Density: 10 - 30 units / acre
- Street Pattern: Grid
- Block Length: 350' maximum
- Front Yard Setbacks: 0' - 15'
- Building Height: 2 - 7 stories





RA - RIVER ADJACENT OVERLAY

- Encourage appropriate restrictions on development in and adjacent to the floodplain to protect public health, safety, and welfare.



Example: Daybreak, UT; Royal Bank of Scotland

Description

- The River Adjacent overlay category incorporates the majority of the 100-year floodplain as designated by the Federal Emergency Management Agency (FEMA). This designation is depicted as an overlay with underlying land use designations that vary depending on location.
- This overlay is not a use, per se, but instead an indication of physical constraints and opportunities that influence appropriate use and restrictions on development in these areas. Its purpose is to ensure that residential and non-residential developments within or adjacent to the Big Thompson River floodplain maximize economic, recreation, and natural assets, and respond appropriately to river resources in terms of flood resiliency, structure siting, access, buffering and natural system function.

Location Factors

- FEMA floodplain.
- Adjacent areas north of Highway 402 that have the opportunity to be influenced by the Big Thompson River system (bluffs, riparian habitats, wildlife corridors) more than adjacent properties as shown on the Future Land Use Map.
- Mineral extraction is recognized as an existing and anticipated use, though discouraged within city limits.
- Areas of mineral extraction should be reclaimed in a way that supports the River Adjacent Overlay.

Zoning Compliance

- As may be determined by underlying land use designation, Environmentally Sensitive Areas guidelines, and floodplain regulations.

Form

- Guidelines for protection of Environmentally Sensitive Areas as determined by the Parks and Recreation Master Plan.
- As determined by applicable local and federal floodplain regulations and guidelines where within the FEMA floodplain.
- Wetland factors and regulatory constraints may also apply in areas where wetland conditions also exist.
- Clustering; stormwater best management practices.
- Recreational connectivity to off-street trail system, and easements for people and water as needed.
- Visual access to natural features.



CHAPTER 4: ACHIEVING OUR VISION



IMPLEMENTATION STRATEGY

The Comprehensive Plan is intended to serve as a guide for development and land use related and service provision decision-making within the Loveland Growth Management Area (GMA). While the planning horizon of this Comprehensive Plan is intended to be 10 years, it will be a living, evolving document that is adapted to reflect refinements in City Council priorities, new ideas, and emerging trends.

Successful implementation of the Comprehensive Plan depends on the coordinated and collective action of City decision makers, staff members, community members and other partners. The multiple components of the strategy to implement the Comprehensive Plan are described in detail on the following pages, and summarized in Figure 4-1.

- 1. City Council** is responsible to guide implementation by establishing Priority-Based Budgeting results and Annual Work Plan priorities, developing partnerships, and ensuring accountability of City department activities in harmony with the plan's policies.
- 2. Planning Commission** and **City Boards and Commissions** are responsible to actively promote implementation of the Comprehensive Plan and other adopted plans; each decision should be assessed to see how it helps advance both City Council Priority-Based Budgeting results and the policies in the Plan.
- 3. Department Directors** are responsible for pursuing the potential initiatives identified in the Annual Work Plan, and developing new initiatives, in accordance with plan policies and City Council approval and funding. City staff will also continue to review development proposals, providing decision-makers with information as to whether such proposals align with the intentions and policies of the Comprehensive Plan. Furthermore, City staff will prepare an Annual Report that highlights Create Loveland's implementation achievements for the community, and they will also develop proposed plan amendments and present them to decision-makers for their consideration and potential approval. Finally, City Staff will monitor various performance indicators to understand the impact of the plan's policies on the community and where refinements are needed.
- 4. Community members and City partners** are encouraged to track the plan's implementation via Annual Reports, and can support different implementation initiatives by participating in City budgeting and planning processes.



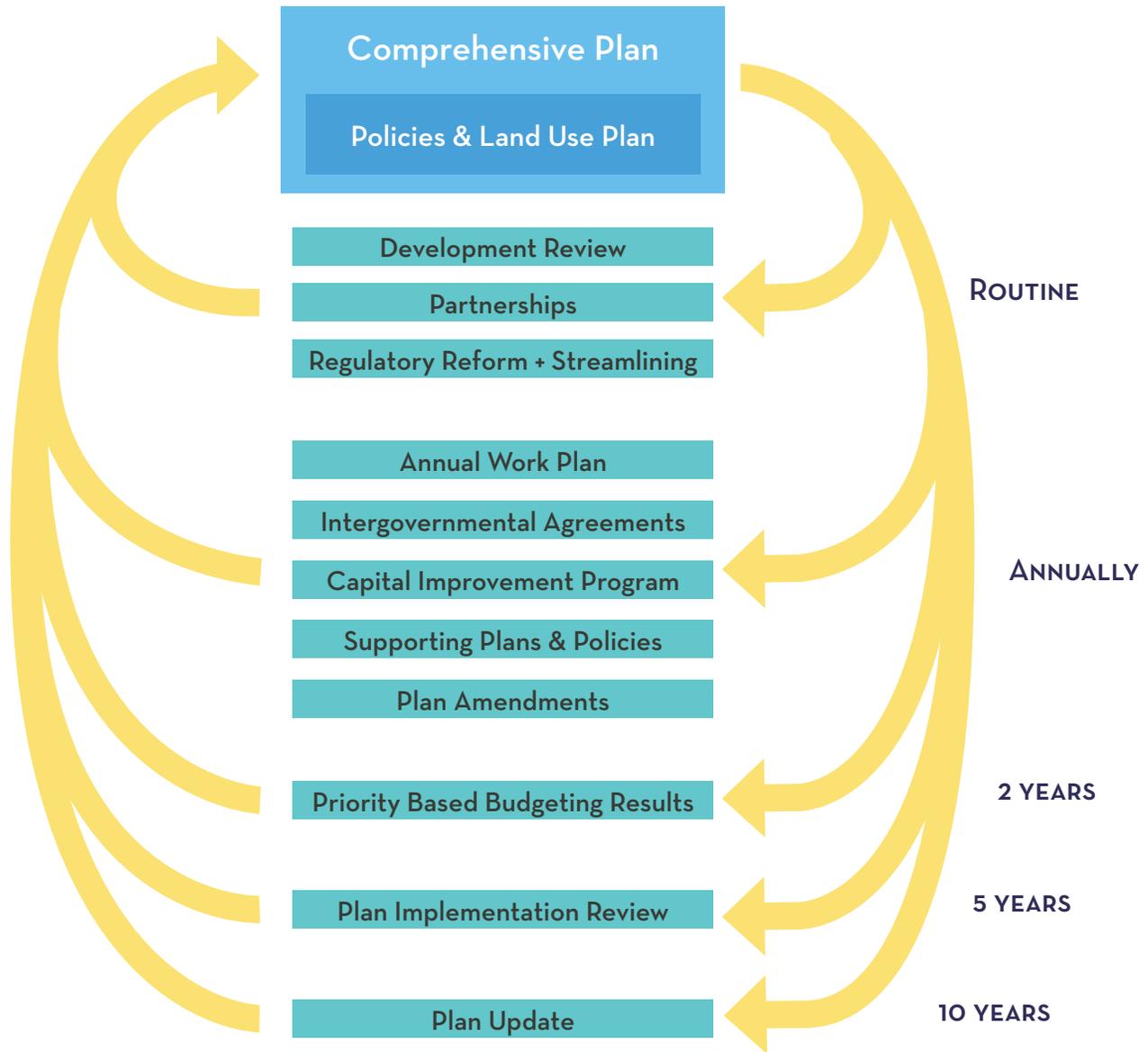


Figure 4-1. Comprehensive Plan Implementation and Monitoring Cycles. Where necessary, amending or updating the plan can help achieve City goals.

Annual Work Plan

A preliminary list of major initiatives to further the vision and policies of the Comprehensive Plan are included in Appendix A. These initiatives are actions that could be initiated in the short term to support the implementation of the Comprehensive Plan. A review of the projects listed in Appendix A – Annual Work Plan will occur annually in conjunction with annual budgeting and capital planning, at which point adjustments and additions may be made. The initiatives identified in the Annual Work Plan are intended to provide guidance to Department Directors in the development of capital plans, and to City Council in the annual budget development process. The timing, prioritization, costs, and funding of these initiatives will be determined by City Council as it considers annual capital plans and budget requests presented by City departments.



The initiatives identified in the Annual Work Plan are organized into the following categories:

- Capital Projects and Investments
- Continued Implementation of Existing Plans and Creation of or Updates to Supporting Plans and Policies
- City Programs and Services (something that the city will take on, but not a capital project)
- Partnerships and Agreements (someone else with whom the city will coordinate)
- Regulatory Reform (changes to codes or ordinances)

Each of these categories and their relationships to other City decision-making processes, such as priority-based budgeting are explained below.

CAPITAL PROJECTS AND INVESTMENTS

The projects identified are major investments into City infrastructure and facilities and can include new construction, as well as major renovations or replacements. The capital projects and investments identified are particularly related to implementation of the Comprehensive Plan, but will be considered among all other capital requests. Consideration and inclusion of these projects during the City's annual Capital Improvement Plan process will help ensure that future investments align with the community vision and priorities.

IMPLEMENTATION OF SUPPORTING PLANS AND POLICIES

Since the Comprehensive Plan sets broad community vision and policies, some additional planning will be necessary to provide more detailed guidance and direction for specific topics and areas of the community. Furthermore, additional City policies may need to be adopted to guide decision-making in accordance with these supporting plans.

While the needs for further plans, studies and policies may emerge, the list contained in this Comprehensive Plan reflects immediate needs and priorities for supporting the concepts of the Comprehensive Plan. As such, this list will be considered in future priority-based budgeting discussions.

CITY PROGRAMS AND SERVICES

Many of the Comprehensive Plan policies may be implemented through continuation, expansion or addition of programs and services offered by the City. Some will require additional staffing or resources, but others might be accomplished through existing programs or service offerings.

As future budget requests are reviewed and approved, it will be valuable to review these program and service ideas to align future staffing and funding levels to support implementation of the Comprehensive Plan.

PARTNERSHIPS AND AGREEMENTS

Most policies will be implemented through collaborative partnerships with business, and community and non-profit groups. Additionally, some will be most successful through formal partnerships, or Intergovernmental Agreements (IGAs) between the City and other governmental entities, such as surrounding counties, municipalities and other special districts.

Each partnership opportunity and IGA should be reviewed individually to determine its applicability to future budget needs.

REGULATORY REFORM

Since the Comprehensive Plan establishes new direction and vision for the future, it is important that City regulations support consistent guidance and decision-making. The Loveland Municipal Code (including Title 16 Subdivision Code, Title 17 Annexation Code, and Title 18 Zoning Code), official zoning map and Site Development Performance Standards and Guidelines will all need to be reviewed and amended as necessary to ensure consistency with the principles and policies of the Comprehensive Plan.

While many regulatory revisions may be led by City staff, it will be necessary to consider these initiatives during the budgeting process to ensure that appropriate resources are available to execute them in a timely manner.



Development Review and Consistency

In addition to the initiatives identified in the Annual Work Program, implementation of the Comprehensive Plan will occur through ongoing development and redevelopment across the Loveland community. Most development and redevelopment projects will be led by the private sector, and the City of Loveland will be responsible for reviewing all proposals to ensure that they comply with all applicable regulations. During discretionary review processes such as annexations and rezonings, there are opportunities to achieve compliance with comprehensive plan policies not yet translated into code, but for the most part, the comprehensive plan will be implemented through the adoption of policies into development and zoning codes.

As part of development applications and in narrative format, each development proposal should summarize its contributions towards achieving or supporting the principles and policies outlined in Chapter 2. City staff will review each proposal and include a statement of determination of consistency (or inconsistency) with the Comprehensive Plan in the staff report submitted to decision-making bodies. A plan consistency checklist can also be prepared.

The following three findings shall be used to evaluate development proposals and annexations as appropriate.

1. This proposal is consistent with the Policies and Supporting Strategies in Chapter 2: Our Future
2. This proposal is consistent with the Land Use Plan and Land Use Designations contained in Chapter 3: Our Places
3. The annexation complies with the laws of the State of Colorado regarding annexation

Adaptive Management Program

To keep implementation of the Comprehensive Plan on track and demonstrate progress towards desired community outcomes, it is the responsibility of the Director of Development Services, in coordination with the City Council and Planning Commission, to periodically review and report out on the plan's implementation status. This includes a cycle of reflecting on the implementation status and achievements, and also making periodic adjustments to the plan to ensure that it remains relevant and applicable.

On a quarterly or semi-annual basis, the Planning Department should meet to discuss plan implementation progress and challenges, gather ideas to inform the development of the Annual Report, and identify issues to be considered for future plan amendments.

ANNUAL REPORT

Preparation of an Annual Report to summarize and celebrate implementation achievements, issues, and next steps will help provide consistency and organization to the implementation process. The Director of Development Services will prepare the Annual Report to highlight what was accomplished in the year to support the Comprehensive Plan. It will identify capital projects in progress or completed, supporting plans developed, enhancements or additions to City programs or services, new partnerships or Intergovernmental Agreements, and regulatory updates that were adopted to help Loveland realize its long-term vision.

Beyond the progress of initiatives from the Annual Work Plan, the Annual Report will also identify major plan amendments adopted over the past year, upcoming amendments for future consideration, new or revised City Council budgeting or strategic planning priorities, and a summary of the year's development review activities. Future reports may also include the latest status of indicators identified in the performance monitoring section of this chapter.



COMPREHENSIVE PLAN AMENDMENTS

The City Council and Planning Commission will review, identify and adopt amendments to the Comprehensive Plan throughout its planning horizon so that current issues continue to be addressed and to ensure that the Plan provides a realistic guide for the community's future growth. Amendments will include periodic updates to major functional (system) plans and area plan elements that serve to support the Plan.

Process and Procedures for Updating and Amending the Comprehensive Plan

With the exception of Administrative Plan Amendments, the Planning Commission is responsible for adopting plan updates and amendments with ratification by City Council, following a public hearing by Planning Commission. The Plan will be reviewed in accordance with the following procedures and state statute.

1. The City Council shall provide for examination and update of the Annual Work Plan initiatives on an annual basis, in coordination with the annual budget and capital improvement planning processes.
2. The City Council shall provide for a general reexamination of the Comprehensive Plan every five (5) years, in accordance with the approved amendment process. The Council shall adopt recommendations and amendments to the Plan by resolution after a duly noticed public hearing is held by the Planning Commission.
3. The City Council shall cause a new Comprehensive Plan to be prepared at least once every ten (10) years. The Council shall adopt a Plan update by resolution after a duly noticed public hearing is held by the Planning Commission.
4. After the City Council has reviewed and adopted by resolution the changes resulting from such a reexamination, or portions thereof, a copy of said resolution shall be filed with the City Clerk and sent to the appropriate official of any adjoining jurisdiction receiving notice.
5. The reexamination process shall include an evaluation of
 - a. the major opportunities and constraints affecting the City and its area of influence at the time of the adoption of the last significant Comprehensive Plan update;
 - b. the extent to which such opportunities and constraints have been reduced or have increased subsequent to that update;
 - c. the extent to which the vision articulated in the Comprehensive Plan has been achieved;
 - d. the extent to which actual development has departed from the development patterns envisioned in the current Comprehensive Plan;
 - e. the extent to which there have been, or need to be, significant changes in the assumptions, forecasts, projections, goals, policies, and guidelines that are the basis of the Comprehensive Plan (including assumptions about population and economic forecasts and the local land market; changes in land-use projections and in area designations in the land-use element for projected land uses; and changes in any regional plans or in the plans of adjoining jurisdictions); and what amendments, if any, the Comprehensive Plan should contain;
 - f. the extent to which proposed actions contained in the Program of Implementation have been carried out; and
 - g. whether a new Comprehensive Plan should be prepared based on the magnitude of changes currently facing the City and its area of influence.

A review of the projects listed in Appendix A – Annual Work Plan will occur on a 2 year cycle, at which point adjustments and additions may be made.



Types of Amendments

There are basic forms of possible amendments:

- 1. Comprehensive Plan Text Amendments** are changes to the text of the Comprehensive Plan that could include revisions to the Plan's guiding principles, goals, and policies.
- 2. Land Use Plan Amendments** are changes to the land use designations and text contained within the Land Use Plan or revisions to the transportation system recommendations contained within the City of Loveland Transportation Plan.
- 3. Loveland Growth Management Area Amendments** are additions to or deletions of properties from the Loveland Growth Management Area, Cooperative Planning Areas, and Community Influence Area.
- 4. Functional and Area Plan Amendments** are amendments to those functional (component) plan elements and area (section) plans previously adopted as a part of the Loveland's Comprehensive Plan, and the adoption of new functional (component) plan elements and area (section or corridor) plans.
- 5. Administrative Plan Amendments** are amendments processed by City staff (not subject to the public hearing process) involving "technical corrections" or minor changes to the Plan's text and/or maps. Administrative revisions are limited to the following "technical corrections":
 - a. Correction of an error, either text or mapping. This could include outdated information, grammatical errors, incorrect symbols and graphics, or revisions of a similar nature.
 - b. Minor changes regarding base mapping information such as streets, subdivisions, etc.
 - c. A revised map legend or notation.

Role of Staff, the Planning Commission, and City Council in the Amendment Process

The Director of the Development Services Department, or designee, is responsible for reviewing and bringing Comprehensive Plan amendments to the Planning Commission for consideration. In making staff's recommendation on a Plan amendment to the Planning Commission, the Director of the Development Services Department, or designee, may also seek the advice of applicable boards and commissions.

Comprehensive Plan amendments may be proposed by City Council, City staff, City boards and commissions, or by any member of the public. Plan amendments can be processed at any time of the year.

Public Hearing Notification Procedures

The recommendations of the Planning Commission shall only be made after proper notification in the newspaper and a public hearing, during which any member of the public may comment on a proposed Plan amendment.

1. Written notice of a public hearing on a Plan amendment shall include:
 - a. the date, time, and place of hearing;
 - b. a description of the substance of the proposed Comprehensive Plan amendment. If the proposed regulation or amendment affects discrete and identifiable lots or parcels of land, the description shall include a legal and/or general description of the affected lots or parcels;
 - c. the contact person(s) from whom additional information may be obtained;
 - d. the time and place where such amendment may be inspected by any interested person prior to the hearing; and
 - e. the location where copies of the proposed amendment may be obtained or purchased.



2. The Manager of Community and Strategic Planning, or an appropriate designee, shall give notice in writing of all public hearings on all proposed amendments via publication in the newspaper of record at least fifteen (15) days prior to a public hearing being conducted by the Planning Commission. Staff may also give notice via publication on a computer-accessible information network or by other appropriate means.
3. When a proposed amendment to be considered at a public hearing does not apply to all land in the City's planning area and instead applies to discrete and identifiable lots or parcels of land, the Applicant shall also give notice in writing of that hearing by first class mail, mailed at least fifteen (15) days prior to a public hearing being conducted by the Planning Commission to the owners of record of all parcels or lots that would be affected by the proposed amendment.
4. The Manager of Community and Strategic Planning, or an appropriate designee, shall provide written notice to any neighboring jurisdictions partially or wholly located within three (3) miles of Loveland's city limits of a public hearing at which a Comprehensive Plan amendment is to be considered. A copy of the proposed Comprehensive Plan amendment shall be provided to the neighboring jurisdiction.
5. Prior to the public hearing, the Applicant shall provide the Manager of Community and Strategic Planning, or an appropriate designee, with an affidavit certifying that the notice requirements set forth above as being the responsibility of the Applicant have been met. Failure to provide the required affidavit, or evidence of a defective mailing list, may result in termination of review or action on an amendment request until proper notice is provided.

Public Hearing Procedures

The following procedures apply to public hearings held by the Planning Commission regarding Comprehensive Plan amendments:

1. At the public hearing, the Planning Commission shall permit all interested persons, specifically those persons notified by first class mail pursuant to this Section, to present their views orally or in writing on the proposed Comprehensive Plan amendment.
2. The hearing may be continued from time to time.
3. After having given due consideration to all written and oral comments received at the public hearing, the Planning Commission and/or City Council may revise the proposed Comprehensive Plan amendment recommended by staff.
4. A request for an amendment to the City's Growth Management Area, the Land Use Plan, or the Transportation Plan that is based upon a proposed or future development project shall be processed in accordance with one of the following two (2) options.
 - 5. Option A:** If a Plan amendment is deemed necessary by staff and is requested to be processed concurrently with the corresponding proposed development project, then the Planning Commission and City Council shall consider four separate actions and motions in the following order:
 - a. The proposed amendment to the Comprehensive Plan.
 - b. The proposed annexation request.
 - c. The proposed zoning or rezoning requests.
 - d. The proposed development project.
 - Option B:** If a proposed or future development project is deemed to require a Plan amendment by staff, then the proponent has the option of making said amendment request separate from, but prior to, any request being made for an annexation, rezoning, or other action on the proposed or future development project.



Criteria for Determining Amendment Consistency with the Adopted Plan

Compliance with the Comprehensive Plan does not guarantee approval of an annexation or rezoning action. The final determination of the merits of an annexation or rezoning action will be made during that part of the approval process.

The appropriateness of a Plan amendment request shall be determined in accordance with the following specific criteria:

1. Does the amendment request implement or further, or is it otherwise consistent with, one or more of the philosophies, goals, policies and strategies of the Comprehensive Plan? Explain.
2. Will the amendment request interfere with the existing, emerging, proposed or future land use patterns and/or densities/intensities of the surrounding neighborhood as depicted on the Land Use Plan Map and as contained within the Comprehensive Plan? Explain.
3. Will the amendment request interfere with, prevent, or implement the provision of any of the area's existing, planned, or previously committed services or proposals for community facilities, or other specific public or private actions contemplated within the Comprehensive Plan? Explain.
4. Will the amendment request interfere with, prevent, or implement the provision of any of the area's existing or planned transportation system services as contemplated by the Transportation Plan? Explain.

Staff, the Planning Commission, and City Council shall make findings in support of their action or recommended action on a proposed Plan amendment utilizing the above-stated criteria.



PERFORMANCE MONITORING

How Do We Know If We Are Achieving the Plan's Vision?

The Comprehensive Plan is shaped by the vision and a set of guiding principles that state the community's aspirations for the future. Indicators are established based on the City Council Results (see Table 4-1) to further describe the community's desired direction, and help monitor performance and progress towards achieving the Plan's vision and goals.

Indicators help track and communicate progress, and can also serve as alerts to emerging problems or challenges. Characteristics of effective indicators include the following :

- Are **relevant** to the vision and goals of local plans such that they are tracking meaningful desired outcomes;
- Are **clear and concise** in the sense that they do not rely on overly complex definitions or calculations that are difficult for stakeholders and decision makers to understand;
- Are **well grounded** in quality data and are **defensible**;
- Are **usable** in making decisions that affect the community, reflecting topics the community can do something about through local plans or policies;
- Have a **long-range view**, rather than tracking disconnected short-term outcomes;
- Are based on **reliable and regularly reported data** so that they can be consistently and accurately tracked over time; or, if data do not currently exist, a system to reliably collect data can be established; and
- Can cover **multiple** topics and plan element areas.

THE ROLE OF INDICATORS IN CREATE LOVELAND

Regular monitoring of indicators can help the City of Loveland and community members assess whether or not the Comprehensive Plan is leading the community toward its vision and goals. Rooted in data, the indicators provide a snapshot of existing conditions, as well as a picture of historic and projected trends. They serve as quantitative signposts for the informed measurement and management of plan performance and outcomes.

While no singular indicator can paint a complete picture of progress, a suite of carefully-selected indicators can help present an interesting story of achievements and challenges related to the Comprehensive Plan vision, guiding principles, and City Council goals and policies. The indicators selected are intended to reveal and reflect community values, inspire action, and help decision-makers make informed decisions and adapt to evolving trends.



Table 4-1 City County PBB Results and Comprehensive Plan Indicators

PRIORITY-BASED BUDGETING RESULTS	Residential Intensity	Development in Hazard Areas	Water Use per Capita	Sales Tax Revenues Per Household	Job/Housing Balance	Housing Cost Burden	Sidewalks and Bicycle Infrastructure	Mode Split	Connectivity Index	Property Investment
<i>Diverse ways to enjoy culture, recreation, life-long learning and leisure</i>										
<i>Effective mobility and reliable infrastructure</i>										
<i>Healthy, attractive and environmentally sustainable community</i>										
<i>Safe and secure community</i>										
<i>Thriving, welcoming and desirable place to live that provides for the well-being of the community</i>										
<i>Vibrant economy</i>										
<i>Well-planned and strategically managed growth and development</i>										



Create Loveland Indicators

To ensure that Loveland is making progress toward achieving our vision and goals, the following indicators will be used by City staff in Annual Reports to report back to City Council and Boards and Commissions on progress being made to achieve plan policies (see Table 4-2).

A summary of each indicator is provided on the following pages. Data availability varies by indicator, and as such, the baseline years shown on the indicator graphics include the most recent year for which data

are available. Additionally, historic data are included in the graphics as available. Projections in the future are shown for illustrative purposes, and are not meant to identify a specific target beyond a positive or negative direction.

Appendix C contains background information about the process for identifying and selecting indicators for Create Loveland, and also includes details for the ongoing monitoring each indicator.

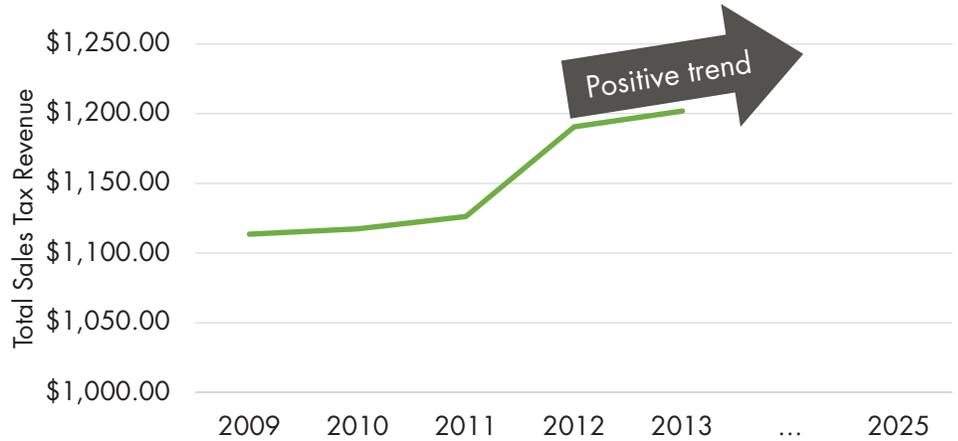
Table 4-2 Indicators and Comprehensive Plan Elements

INDICATOR	RELATED PLAN ELEMENT		
	Centers & Corridors	Neighborhoods & Community Assets	Health, Environment & Mobility
Retail Activity			
Jobs/Housing Balance			
Development in High Risk Areas			
Downtown Economic Activity			
Residential Affordability			
Residential Density			
Property Investment Activity			
Neighborhood Walkability			
Residential Water Use			
Mode Split			
Sidewalks and Bicycle Infrastructure			
Connectivity			



RETAIL ACTIVITY

This indicator illustrates the strength of Loveland’s retail economy as measured by sales tax revenue and residential growth. Sales tax is the primary revenue source that supports City services. This indicator is calculated by dividing total sales tax dollars by the number of households to track trends in sales tax per household. A steady upward or positive trend line for this indicator will help the City of Loveland adequately budget for and fund government services and programs that residents expect. This indicator has increased every year over the past five years, meaning that growth in sales tax revenue is outpacing residential growth.



Source: City of Loveland

JOBS / HOUSING BALANCE

This indicator illustrates whether Loveland is a net importer or exporter of employment. Creating more employment opportunities in Loveland can improve economic mobility, reduce transportation costs, improve regional air quality, and attract a talented workforce. This indicator is calculated by dividing the total number of jobs by the total number of households. A value above 1.0 suggests that a community is a net employment importer, while a value below 1.0 indicates residents tend to work outside the City. A steady or upward trend line for this indicator will help ensure that employment opportunities for Loveland residents are available within the community. This indicator dropped slightly in the years of the economic recession, but is showing signs of increasing in recent years.

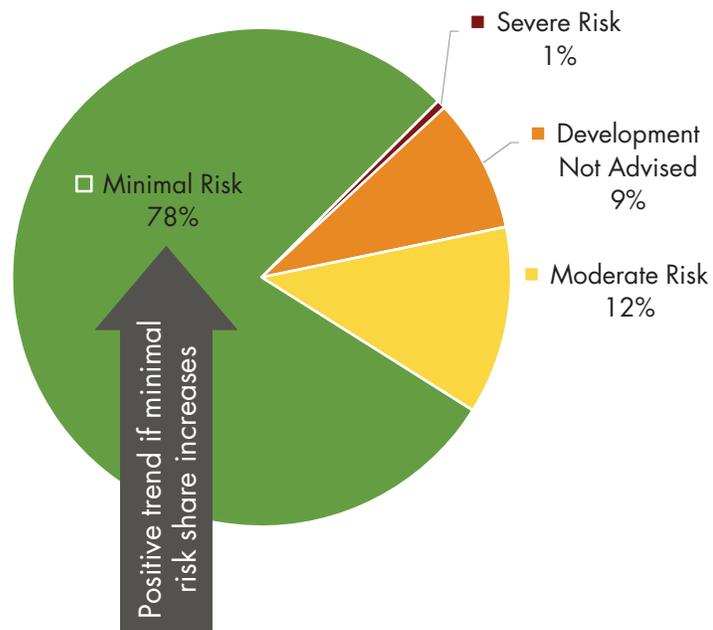


Source: U.S. Census Bureau County and ZIP Code Business Patterns, and ACS 1-year estimates



DEVELOPMENT IN HIGH RISK AREAS

This indicator illustrates the amount of existing and new development occurring in hazardous areas, which include airport safety zones, floodplains, geologic hazards, and the wildfire urban interface. Using Geographic Information System (GIS) analysis, it is calculated as a percentage of structures located within one of the defined risk areas. Historic information is not available for this indicator, but recent analysis shows that nearly 22 percent of development in the community is located in areas with moderate to high risk. Reductions in the number of structures located within hazardous areas will help minimize life and property losses when hazardous events occur.



Source: City of Loveland GIS records

DOWNTOWN ECONOMIC ACTIVITY

This indicator helps monitor the economic health and vibrancy of Downtown.

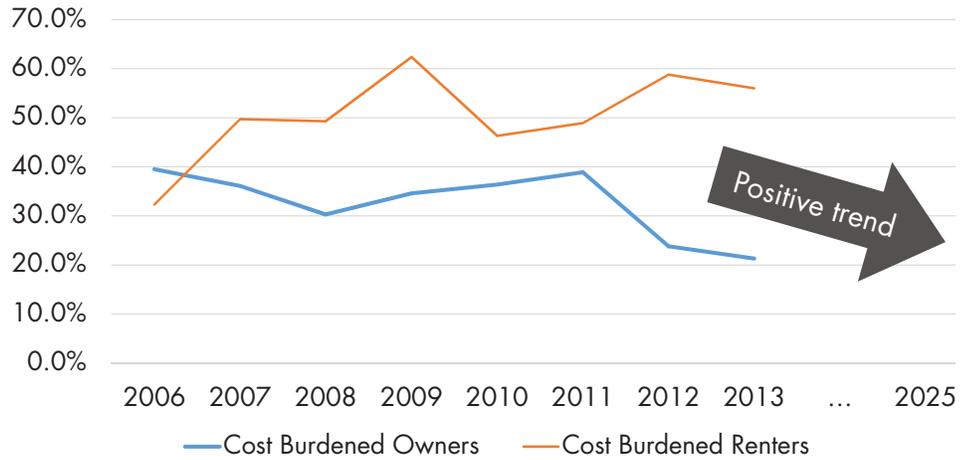
Commercial lease and vacancy rates provide insight into downtown's health as an economic generator. Average commercial **lease rate** is the average amount of money paid per square foot per year for the rental of commercial real estate in downtown. High and increasing rates indicate a desirable environment with strong demand. However, rates that are significantly higher than peer cities may discourage leasing or reflect a lack of adequate supply. Under current conditions, significant increases in lease rates are desirable to demonstrate a downtown revitalization. Historic data specific to downtown Loveland is not available for this indicator.

Commercial vacancy rate is the percentage of all available square feet in a rental commercial property that are vacant or unoccupied at a particular time. Lower **vacancy rates** indicate to a stronger market. Economists hold that a 5% vacancy rate within a city or downtown is ideal for balancing tenant and landlord interest while allowing adequate movement of tenants. Vacancy below 3% is considered to indicate a shortage of supply. Historic data specific to downtown Loveland is not available for this indicator.



RESIDENTIAL AFFORDABILITY

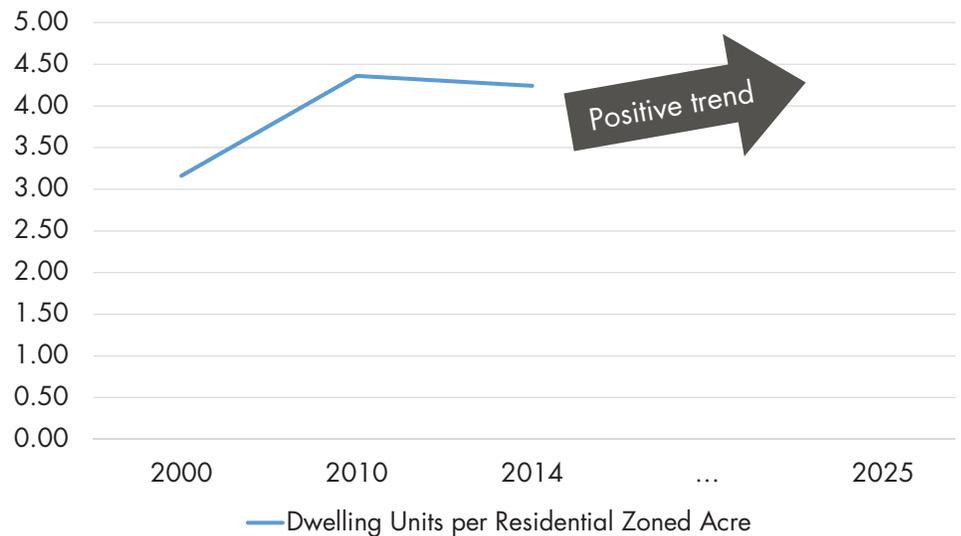
This indicator measures the percent of households that spend more than 30 percent of their income on housing and utilities costs, according to the US Department of Housing and Urban Development (HUD) definition of cost burden. The costs include mortgage/rent, insurance, utilities, and homeowners association (HOA) fees. Recent trends show that a greater number of renter households are cost-burdened than owner households and more than a third of the community's households are cost burdened. Declining trend lines for owners and renters means that housing is becoming more affordable and fewer residents bear the burden of high housing costs. Households that are not cost burdened have more money to save or spend on local goods and services.



Source: US Census, HUD, American Community Survey (ACS) 1-year estimates

RESIDENTIAL DENSITY

This indicator shows how efficiently land is developed for residential purposes. More compact development patterns support walkability; efficient use of infrastructure; and full-service, complete, and connected neighborhoods. The efficient use of land in the future will provide Loveland more opportunities for how to accommodate future growth. The indicator is calculated by using a GIS query to isolate residential land uses, and then summing up the total number of dwelling units within that area. Since 2000, this indicator has largely been increasing, but it dipped slightly from 2010 to 2014. A positive upward trend line for this indicator suggests that more efficient development of land is occurring.

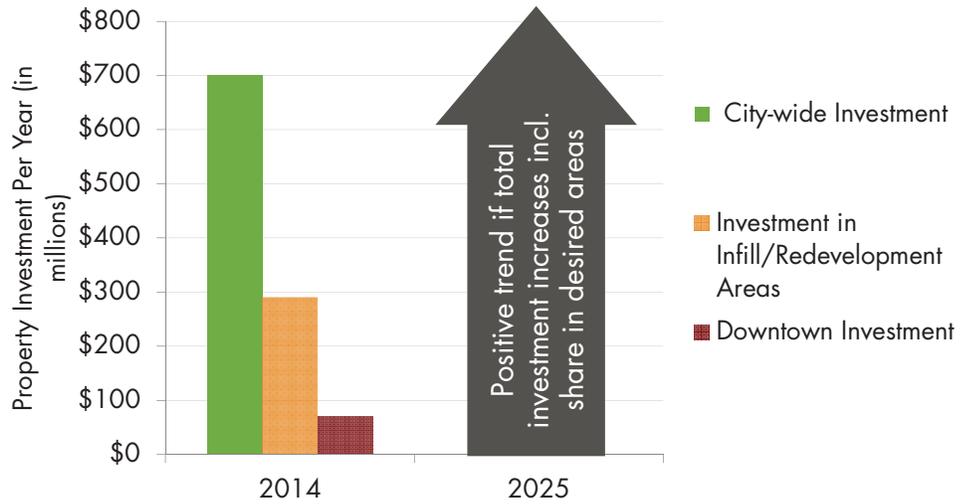


Source: City of Loveland GIS records



PROPERTY INVESTMENT ACTIVITY

City policies, operations, and capital improvements directly affect the amount and location of investments, both private and public. This indicator compares the share of development activity within Downtown and targeted infill and redevelopment areas. Increasing total investment over time indicates greater community vitality. Increasing proportions of investment in desired areas, as compared to the City as a whole, means that these areas are attracting infill and redevelopment activity and are becoming more economically vibrant and are making efficient use of infrastructure. It is calculated by using a GIS query to pull building permit records within mapped investment areas, and then summing the total annual investment from building permit data for properties in that area. Historic trends are not available, but recent analysis shows that more than half of investment in the City occurred within targeted areas.

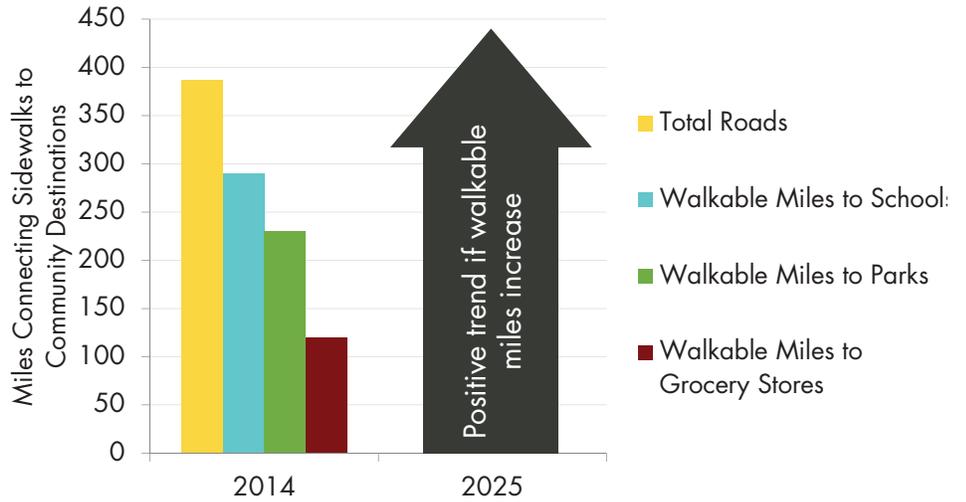


Source: City of Loveland GIS and building permit records (no historical data available)



NEIGHBORHOOD WALKABILITY

This indicator illustrates city-wide walkability based on connected sidewalk routes to common community destinations. Higher miles indicate greater walkability and accessibility to parks, schools, and grocery stores. It is calculated using GIS analysis by 1) identifying park, school, and grocery store locations; 2) estimating a one-half mile (10 minute walk) travel distance on all sidewalks; and 3) measuring the total miles of connected sidewalk routes to parks, schools, and grocery stores against the total number of roadway miles. Increasing proportions of walkable routes as compared to overall roadway miles means that infrastructure to support walking and biking is increasing, which increases the desirability and safety of these transportation modes. Historic trends are not available, but recent analysis shows that there are far fewer walkable routes to grocery stores, parks, and schools than total roads.



Source: City of Loveland GIS records



RESIDENTIAL WATER USE

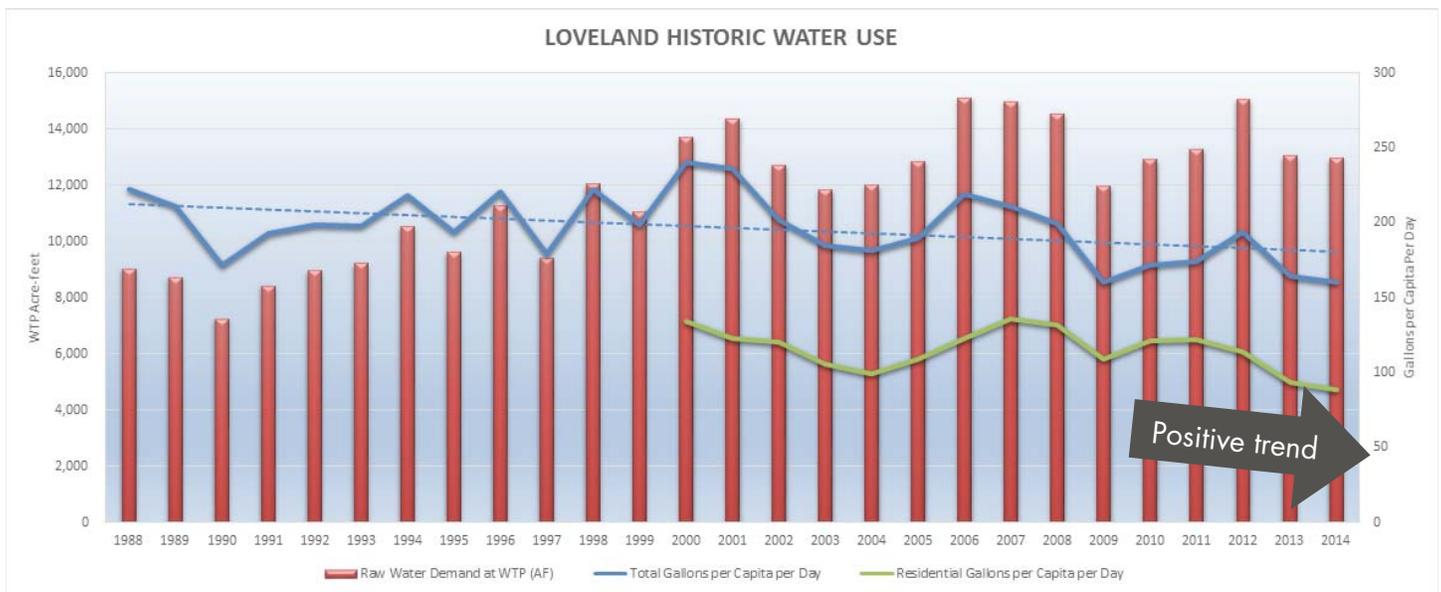
Increased economic development is no longer dependent on increased water use per capita. Instead, reductions in water use translate to increased household savings and lower municipal water purchase and service costs.

Water use is largely influenced by City policies governing land use and development patterns. Planning for increasing density through redevelopment and infill; higher density housing (smaller yards); unirrigated native landscapes; more efficient irrigation and water-wise landscaping for all uses; and encouraging installation of high efficiency water fixtures helps mitigate the growing pressures on Colorado’s limited rivers and water resources – and reduces costs for acquiring water rights. The State’s Water Plan, as authorized by Governor Hickenlooper, requires communities to include efficient land use planning. Efforts to reduce the required irrigated landscaping (buffer yards, open spaces, common areas, and detention ponds) in new development should be considered.

The average citizen in the U.S. uses 80 to 100 gallons of water per day (USGS). Outdoor water use accounts for about 55 percent of residential water use on the

Front Range. Three indicators used in many conservation programs can be tracked historically to show water use trends:

- **Raw Water Demand at WTP** – a metric illustrating the total volume of water treated at Chasteen Grove Water Treatment Plant over time. As population and jobs increase, this number traditionally increases and is measured on the left y-axis.
- **Total Gallons per Capita per Day** – a yearly measure of the total volume of water treated at our Chasteen Grove Water Treatment Plant, divided by population estimates. It also reflects improvements in City distribution systems (fixing leaky pipes and tanks). A positive trend would be a continued decline in overall water demand, which is shown to be declining over time.
- **Residential Gallons per Capita per Day** – a yearly measure of the total volume of water sold to Residential customers, the City’s largest class of customer. A positive trend would be a continued decline in overall water demand, which is shown to be declining over time.



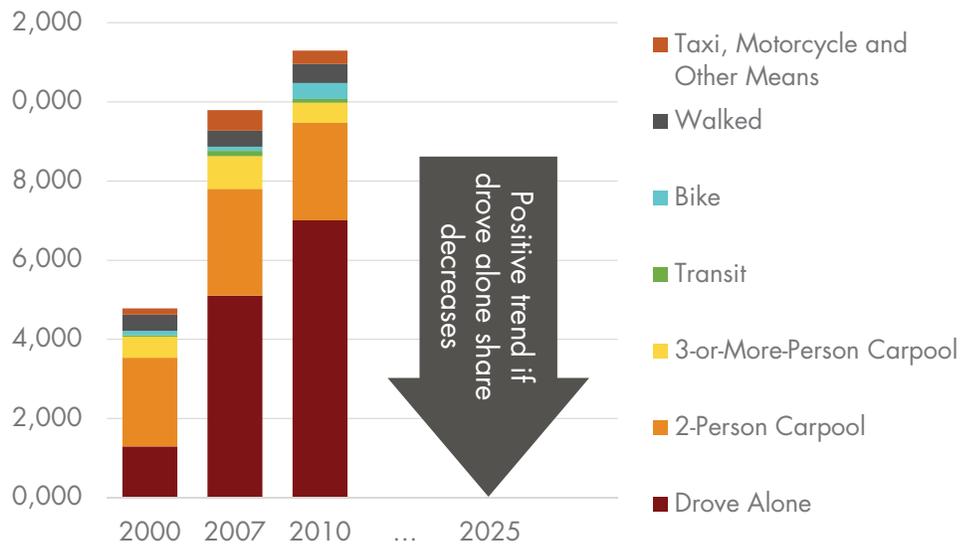
Source: City of Loveland Utilities



MODE SPLIT

This indicator shows how people commute to work and demonstrates whether commuting patterns have shifted from traditional to alternative transportation modes. A distribution of modes generally indicates a community is providing transportation options to its residents. This indicator is tracked via the American Community Survey conducted by the US Census Bureau. Decreasing shares of commuters who drive alone, and increasing shares of the other transportation modes means that commuting workers have more options for their transportation and are using them instead of driving to work alone. Since 2000, the overall number of trips has increased, and the overall proportion of commuters driving to work alone has remained somewhat consistent. The number of people biking and walking to work appears to be increasing.

Loveland has a slightly higher share of employees commuting to work alone (80 percent in 2013) than other Northern Colorado communities (e.g., 73 percent in Fort Collins, 77 percent in Greeley, and 74 percent in Longmont).

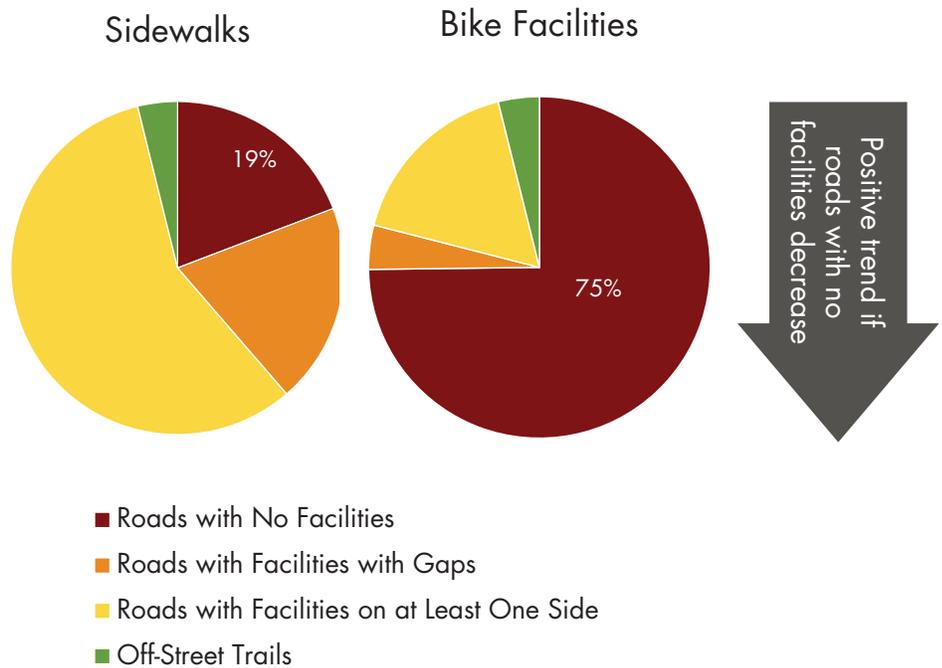


Source: US Census, American Community Survey 1-year estimates



SIDEWALKS AND BICYCLE INFRASTRUCTURE

This indicator illustrates the completeness of Loveland’s street network and its accommodation of infrastructure for pedestrians and cyclists. This indicator ties Create Loveland to the goals outlined in the 2005 Comprehensive Plan and the 2012 Bicycle and Pedestrian Plan, as well as aligning City efforts with the Center for Disease Control’s recommended community strategies to reduce and prevent obesity. As solutions vary by roadway – and not every road is suited for sidewalks and bicycle facilities – the intent is to implement the 2012 Bicycle and Pedestrian Plan thereby reducing the percent of “Roads with No Facilities.” This indicator is calculated by measuring miles of total new and existing sidewalks, shared use paths, and bicycle lanes in proportion to miles of all transportation infrastructure (including roadways and off-street facilities). A decrease in the percentage of roads with no sidewalks or bike facilities means that residents have more options for both transportation and recreation. Historic trends are not available, but recent analysis provides a baseline for future monitoring.



Source: City of Loveland Public Works

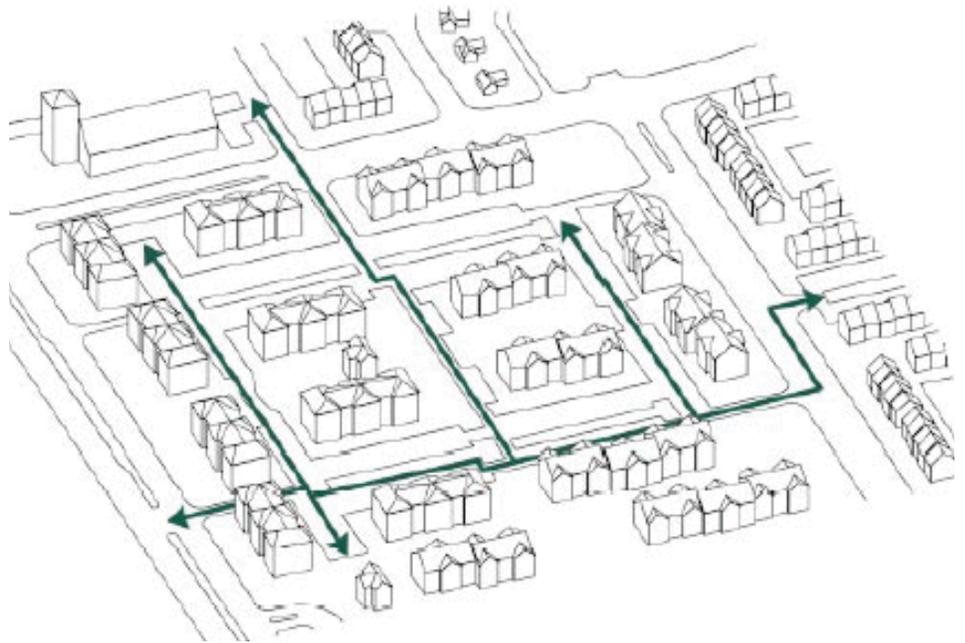


CONNECTIVITY

This indicator measures connectivity of the road transportation network. A well connected road network (higher connectivity index) emphasizes accessibility by providing for direct travel and increased route choice with traffic dispersed over more roads, and encourages non-motorized transportation. This indicator is calculated by dividing the total number of roadway segments by the number of intersections. A connectivity index of 1.4 is generally considered the minimum desirable for a walkable community, and a positive trend line means that the community is becoming more connected and accessible. Historic trends are not available, but recent analysis shows a connectivity index of approximately 2, meaning that Loveland's road network as a whole has high connectivity.



Source: City of Loveland Utilities



APPENDIX A. ANNUAL WORK PLAN

Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
Capital Projects and Investments											
Accelerated Build-out of 2012 Bicycle and Pedestrian Plan, 2014 NFRMPO Regional Bicycle Plan, and 2014 Parks and Recreation Plan	Prioritize existing funding and staffing, and obtain additional funding (federal, state, and other) to construct priority bicycle, pedestrian and trail facilities identified in this plan. Expedite efforts to complete the Loveland trail system of off-street hard and soft surfaced trails for off-street, non-motorized recreational uses. Focus on identified and prioritized pedestrian improvement projects and bicycle improvement projects to achieve level of service "C" or better for all bicycle and pedestrian facilities based on the Bicycle and Pedestrian Plan's defined methodology.		✓	✓	✓	✓	✓	✓	✓	✓	✓
2014 Parks and Recreation Plan Implementation	Focus on expanding year-round access to indoor and outdoor recreation opportunities and connection of residential areas to recreation facilities via bicycle and pedestrian networks. Emphasize affordability of use for all residents. Increase access and awareness of recreational opportunities on open lands.					✓	✓	✓	✓	✓	✓



Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
2035 Transportation Master Plan Implementation	Prioritize the implementation of multimodal transportation improvement projects identified in the Transportation Master Plan. Increase connection and ease of access via trails, walkways, bike paths and public transit between housing developments and commercial/employment centers to create a more integrated community.		✓	✓	✓		✓	✓	✓	✓	✓
Downtown Connections to Fairgrounds Park and the Big Thompson River	Design and install pedestrian amenities and bicycle infrastructure, including street trees, sidewalks, pedestrian lighting, etc., on South Cleveland, South Lincoln, and South Railroad Avenues to draw visitors to Fairgrounds Park and the Big Thompson River.		✓	✓	✓	✓	✓	✓			
Downtown Streetscape Amenities Projects	Utilize the HIP Streets Master Plan to identify areas Downtown that need additional amenities, and install bicycle racks, lighting, benches, pedestrian lighting, and other amenities to enhance safety and physical comfort.		✓		✓		✓				✓
Highway 287 Strategic Plan Improvements	Coordinate and align corridor improvements with the identified Action Plan in the 287 Strategic Plan. Implement the highest priority actions in the 287 Strategic Plan.			✓	✓		✓	✓			



Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
Natural-Surface Trail Loops	Plan and create a system of natural, soft-surface trails within public access areas that link with other trails while still respecting wildlife and natural resources.					✓	✓	✓	✓		✓
Overhead Power to Underground Conversion	Coordinate an accelerated undergrounding effort based on reliability, asset age, and targeted City "beautification" areas (such as the Downtown and 287 corridor).		✓	✓							
Railroad Crossings Improvements	Identify railroad crossings with significant crash histories and take steps to ensure safety at these and all railroad crossings in Loveland.			✓			✓			✓	
Transit Improvements	Complete sidewalk connections to bus stops, provide bike parking proximate to bus stops, increase space for bicycles on buses, and improve comfort and quality of bus stops, including shade structures.		✓	✓	✓		✓	✓	✓	✓	✓
Supporting Plans and Policies											
Annexation Strategy	Identify strategic enclaves to be annexed based on infrastructure condition, development potential and political benefit. Identify phasing and estimated timeframes, as well as potential annexation agreement clauses.			✓				✓	✓	✓	✓



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
Attractive Wayfinding and Circulation Study	Continue to add clear and understandable wayfinding to help residents and visitors travel knowledgably between uses and destinations in and around Downtown. Identify those key connector routes for pedestrians and bicycles.		✓	✓					✓			✓
Corridor Plans	Prepare corridor plans for Hwy 402 from I-25 to Taft Avenue and US 34 west of Denver Avenue. Focus on strategies to concentrate commercial development at strategic locations, incorporate additional multifamily housing, and improve aesthetics.			✓	✓			✓	✓		✓	
Couplet Master Plan	Support and partner with the Downtown Development Authority in positioning the one-way block between South Cleveland and South Lincoln Avenues for redevelopment as envisioned in the 287 Strategic Plan.		✓	✓	✓				✓			



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
Dark Box Strategies	Evaluate effective ways to reduce the length of time that vacant buildings remain vacant, such as 1) limiting the excessive construction of new big-box stores where suitable vacant buildings are nearby; 2) create a “demolition bond” for new retail development; 3) change guidelines to encourage that stores be designed for re-use; 4) insist that vacant stores go on the market, or 5) strategically leverage infrastructure improvements and other City incentives to catalyze redevelopment, among others.		✓	✓	✓							✓
Downtown Infrastructure Planning & Construction	Evaluate existing transportation and utility infrastructure within Downtown. Develop infrastructure standards (especially fiber, and stormwater) that meet the needs of desired Downtown business types. Identify resources to help bring existing infrastructure up to standards. Combine infrastructure upgrades with other City projects to gain economies of scale, and maximize coordination efficiencies. Explore the establishment of a railroad quiet zone along with an equitable funding mechanism,		✓	✓	✓		✓	✓		✓	✓	
Downtown Plan Implementation	Implement the current Downtown Strategic Plan, with guidance from the Downtown Vision Book. Conduct a survey of Downtown residents and surrounding neighborhoods to identify types of uses that are needed and desired in Downtown.		✓		✓						✓	✓



Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
Economic Development and Subarea Plan Implementation	Continue to implement the various land use and economic development plans, including the Airport Strategic Plan, Highway 287 Strategic Plan, Downtown Master Plan, Economic Development Strategic Plan, and Strategy for Financial Sustainability.		✓	✓	✓					✓	
Food Access Strategy	In consultation with community organizations such as the Food Bank for Larimer County and CanDo, develop strategies for capital improvement funds, economic development and land use planning to increase residents' access to fresh food.				✓		✓		✓		
Freight Planning	Create and adopt a freight rail plan section of the Transportation Master Plan in future updates. Coordinate with freight railroads on Operation Lifesaver and Work Safe programs.			✓				✓			
Interchange Area Plans	Complete joint land use – transportation master plans for Hwy 402, Hwy 60, CR 16, US 34, and Crossroads Boulevard. Short-term priorities include the Centerra Parkway interchange at US 34 and Highway 402.			✓	✓		✓	✓		✓	



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
Neighborhood Planning and Branding	Prepare neighborhood plans to guide change where appropriate. Strengthen the identity of older neighborhoods by mapping their general boundaries and formalizing their names (e.g., "West Enders"). Foster the creation of neighborhood groups and support neighborhoods in developing plans and improvements for their neighborhoods.									✓		✓
Outlets at Loveland	Revise regulations to enhance flexibility and remove regulatory barriers for TOD development. Ensure that future development does not close off opportunities for transit and transit supportive development.			✓	✓				✓			
Prepare Pre- and Post-Disaster Mitigation and Recovery Plans	To capture lessons learned and become better prepared to avoid and mitigate disasters, and to manage the recovery and long-term reconstruction process following future disasters, update the Northern Colorado Regional Hazard Mitigation Plan. Prepare a Mitigation Master Plan specific to Loveland that identifies the policies and operational procedures to minimize negative impacts of events, and guide the post-disaster decision-making process in advance of the next event.		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
Public Art Plan	Create a plan that will coordinate, facilitate, and expedite that placement of art prominently at entryways to the City and along high visibility corridors.			✓	✓						✓	
Railroad Avenue/ 5th – 7th Streets Station Area Plan	Develop a plan for future transit oriented development on and surrounding the proposed Commuter Rail Station at 5th Street and Railroad Avenue. The plan should address regulations to enhance flexibility, remove regulatory barriers, and should include robust bus, pedestrian and bicycle infrastructure around the planned regional rail station.		✓		✓				✓		✓	✓
Regional Transit Plan	Evaluate a Bus Rapid Transit (BRT) system along US 287 or the BNSF Railway corridor, as a precursor to CDOT’s planned commuter rail, and connected to the system in Fort Collins. Identify federal and state funding sources that can be leveraged with minimal local investments.		✓	✓					✓		✓	



Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
River Recreation and Conservation Planning	Coordinate the planning efforts of all City Departments including Parks and Recreation and the Water and Power Departments to ensure that the use of water and long range planning of river diversions are in alignment with the community's expectations for sustaining recreation and conservation river flows through the City. Complete the action plans for collaborative land conservation efforts, such as A Bigger Vision for the Big T with Larimer County, Colorado Parks and Wildlife, CDOT, and the US Forest Service. Work to balance water demands resulting from increased population and the community's expectation for a healthy river environment with flows that support fish and insect habitat and river recreation.		✓	✓		✓	✓			✓	
South Railroad Avenue / SE 3rd Street Redevelopment Study	Conduct a Redevelopment Study for the City-owned recycling cart storage lot and surrounding area to visually and architecturally connect Downtown to Fairgrounds Park and the Big Thompson River.		✓		✓			✓			



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
Sugarbeet Factory Redevelopment Study	The Sugarbeet Factory area currently provides industrial and railroad employment uses, which are anticipated to continue in the future. Underutilized portions of the Factory area could potentially accommodate additional commercial services. Conduct a market analysis and feasibility study to explore what desired uses can be incorporated and explore what grant or other resources the City may have access to that can be utilized to repurpose this site.		✓		✓				✓	✓		✓
Transit Oriented Development Planning	Identify areas for existing and future transit stations and stops, and explore establishment of target densities to support more effective and efficient transit services as development and redevelopment occurs.		✓	✓	✓			✓	✓	✓		✓
City Programs and Services												
1% for the Arts Program	Look for opportunities to align the 1% for the Arts funding for City capital construction projects with Cultural Services goals.			✓				✓	✓			✓



Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
Bicycle and Pedestrian Program	Consider allocation of resources for a shared position to implement the Bicycle and Pedestrian Plan, support community bicycle and pedestrian education and safety programs, and explore potential bike share programs models. Ensure sufficient bike corrals and healthy food offerings at City events and meetings. Evaluate and implement bicycle education and potential free and/or low cost bike share programs.		✓	✓	✓		✓	✓			✓
Bus Transit Service Improvements	Coordinate with COLT to maintain or expand the community bus transit network with Downtown as the center. Improve service so that routes serving the 4th and 5th Street Districts achieve more convenient headways.					✓	✓	✓	✓		
Construction Efficiency Incentives Program	Retrofitting of existing facilities is more expensive than requiring the same efficiencies in new construction. Coordinate with the City's Utilities Department to develop and offer programs to incentivize efficient new construction.		✓		✓					✓	
Expand and Showcase Arts and Cultural Facilities	Provide enhanced community facilities and streetscape features to attract cultural tourism and leverage Downtown's benefits to residents and local businesses.						✓		✓		✓



Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
Home Improvement Program	Explore funding sources and develop a home improvement loan program to assist property owners in making improvements to their homes that will support housing quality and enhance neighborhood appearance.		✓	✓	✓				✓		
Parking Supply and Management	Continue to maintain and sign existing parking so that it is easy to find and use. As Downtown develops, work with developers, the Public Works Department, and the DDA to add parking in strategic, convenient locations to ensure a well-distributed supply.		✓		✓						✓
Tourism Promotion	Support cultural tourism and promote existing hospitality and tourism businesses and encourage new tourism attractions. Prioritize and implement the initiatives in the Recreation Tourism Act application.		✓	✓		✓	✓			✓	✓
Urban Forestry Program	Develop an urban forestry or street tree maintenance program to plant and maintain trees within public right-of-ways. Replace dead and dying trees.		✓								



Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
Partnerships and Agreements											
Downtown Branding and Marketing	Develop an effective brand for Downtown Loveland. Offer quality events that bring local and regional visitors to Downtown. Work with the DDA and the Loveland Visitors Center to develop coordinated marketing strategies. Conduct a feasibility study for a regional conference facility, considering alternative locations such as the Airport or U.S. 34 / I-25.		✓		✓						✓
Human Services Transportation Expansion	Coordinate with SAINT and other Non-Governmental Organizations (NGOs) that provide transportation services to ensure a variety of affordable transit options are available. Collaborate to seek federal, state, and local funding opportunities for transportation services to complement the City's transit options. This could include both nonprofit as well as private sector options.			✓				✓	✓		✓
I-25 Improvement Partnerships	Continue to partner with CDOT and the NFRMPO to progress the planned widening of I-25 and interchange improvements at Hwy 402, Hwy 60, CR 16, US 34, and Crossroads Boulevard. Short-term priorities include the Centerra Parkway interchange at US 34 and bus-only slip ramps at Kendall Parkway to support CDOT's planned regional bus service.			✓	✓			✓	✓		✓



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
Private-Sector Bicycle and Pedestrian Facilities	Create a list of pedestrian and bicycle-friendly best practices that can be utilized by developers and employers. Promote and incentivize private sector to adopt bike/ped practices into their business models and employee engagement.			✓	✓			✓	✓	✓	✓	
Regional Trail Completion	Work with regional partners including CDOT, the NFRMPO, Larimer County, and adjacent communities to progress the implementation of regional trails such as the Front Range Trail, Big Thompson Trail, North Loveland to Windsor Trail, and the Loveland to Berthoud Trail.			✓				✓	✓		✓	
River Restoration	Partner with property owners and the Big Thompson River Restoration Coalition to restore creeks, streams, and rivers, especially the Big Thompson River Corridor, to their more natural state using best practices, and according to the Big Thompson River Restoration Master Plan.		✓	✓		✓	✓				✓	



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
School District Collaboration	Execute and implement an Intergovernmental Agreement with Thompson R2-J School District for the dual purpose of enhancing connectivity between schools and neighborhoods as well as joint-use agreements for parks, fields, play areas, and other facilities that provide community access and physical activity opportunities. Support district-wide Safe Routes to School and improve infrastructure around schools for traffic mitigation and student safety.			✓				✓		✓	✓	✓
Regulatory Reform												
Complete Neighborhood Standards	Create standards to support and serve as the basis for incentives to facilitate the development of new complete neighborhoods that include a mix of housing unit types and commercial uses designed in a manner that emphasizes walkability. Study whether CN should be made available to additional parcels on Land Use Plan.		✓					✓	✓	✓		
Enhanced Corridor Standards	Create standards to support and serve as the basis for incentives to facilitate the development of enhanced corridors and transit-supportive densities. Study whether EC should be made available to additional parcels on Land Use Plan, including parcels that behind arterial-facing parcels to encourage for parcel assemblage.			✓	✓			✓		✓		



Initiative	Description	Leader(s)	Related Plan Element(s)									
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods	
Food Access Standards	Update development standards to allow appropriately scaled food retail uses to be located where they serve the needs of neighborhood residents.		✓	✓	✓					✓		✓
Infill Standards	Make infill projects easier by creating development standards that address compatibility and provide certainty to both developers and neighbors.		✓	✓	✓		✓	✓	✓			
Mobility Standards	Reform development code to align with mobility policies. Develop design criteria which identify subdivision standards for block length, bicycle infrastructure, trail and pedestrian connectivity, pedestrian amenities, signage, etc.		✓	✓	✓		✓	✓	✓			✓
Multifamily and Mixed Use Incentives	Explore use of urban renewal tools and permitting density bonuses to incentivize multifamily and mixed use developments. Identify zoning changes that need to be made to promote these uses such as parking requirement flexibility.			✓	✓					✓		
Public Art Regulatory Streamlining	Streamline regulations to allow placement of art in public spaces, creative signage and building treatments, temporary art installations, etc. Look to modify regulations to more easily accommodate arts uses and their unique operational and outdoor storage needs in the Downtown.		✓	✓	✓					✓		✓

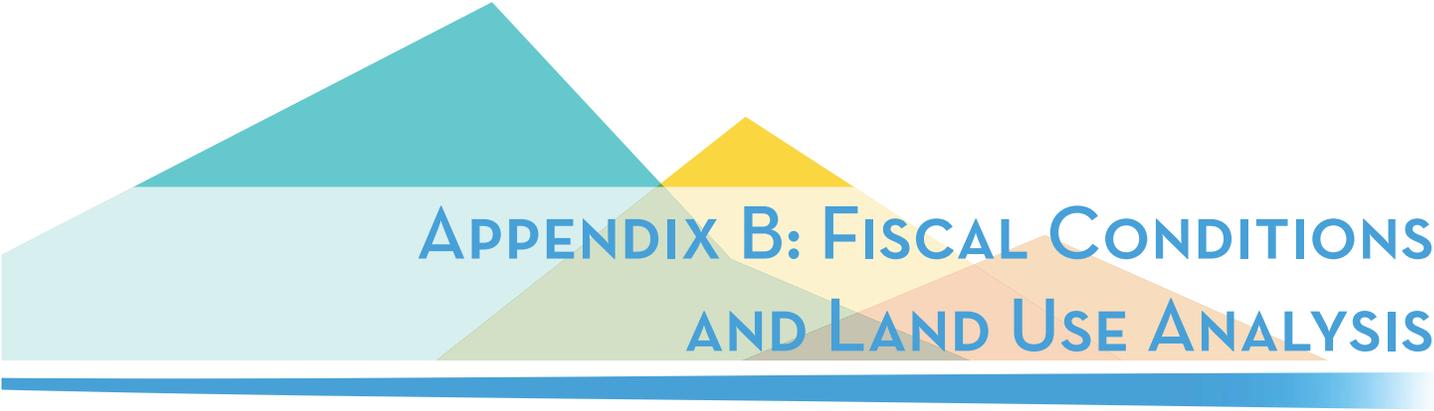


Initiative	Description	Leader(s)	Related Plan Element(s)								
			Downtown Renaissance	Corridors and Gateways	Vibrant Economic Centers	Natural Assets	Safe and Healthy Built Environment	Connected and Accessible Community	Complete Neighborhoods	Strategic Roles in the Community and Region	Older Neighborhoods
Redevelopment Barriers	With consultation from the DDA, revise regulations that impede redevelopment or are inconsistent with community priorities. Allow flexibility in regulations for catalytic projects that contribute to community goals.			✓		✓	✓		✓	✓	✓
Urban Agriculture Barriers	Evaluate whether City policies, land use codes, operations, or HOA barriers exist that discourage private, urban agriculture from continuing in the Loveland Growth Management Area.		✓	✓	✓		✓	✓	✓		✓
Zoning Code and Land Use Plan Alignment	Align the Zoning Code with the Land Use Plan (see Chapters 2 and 3) by changing zoning category definitions and/or create new zoning district options and applying in the Zoning Map. Allow for the integration of residential development in underperforming commercial areas. Develop employment design criteria which identify location, lot size, building square footage, building height limitations, open space requirements, connection to trails, appropriate uses, etc.		✓	✓	✓		✓	✓	✓		✓



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APPENDIX B: FISCAL CONDITIONS AND LAND USE ANALYSIS



MEMORANDUM

To: City of Loveland
From: BBC Research & Consulting
Re: City of Loveland Comprehensive Plan
Baseline Fiscal Conditions and Land Use Analysis
Date: May 26, 2015

This memorandum, prepared by BBC Research & Consulting (BBC), provides an overview of the City of Loveland's (city) general fund and how its respective revenue sources and cost structures react to growth and urbanization. In addition, this memo presents a fiscal evaluation of a future land use scenario based on forecasted data from the North Front Range Metropolitan Planning Organization (NFRMPO). The future land use scenario consists of residential, commercial (retail and office) and industrial land uses.

This analysis is prepared to support and inform part of the comprehensive plan update process. A comprehensive plan provides the framework and policy direction for future land use decisions. In Colorado, different land uses have different revenue generation characteristics and city service demand requirements. This document highlights the relationship between land use and government finances specific to Loveland and serves as one of many inputs to the comprehensive planning process.

Forthcoming from BBC is an analysis of capital and other fund impacts, as well as an analysis of different urban forms.

City of Loveland Financial Structure

General fund. The city provides a full range of services including general administrative, police, public works (highways, streets, snow removal, etc.), parks and recreation, cultural, museum and library services. These services are operated and maintained through the city's general fund. Total general fund revenue (using 2014 Revised Budget values) in fiscal year 2014 is \$79.0 million.^{1,2} The city's general fund is largely supported by sales tax revenues (49 percent), as shown in Figure 1.

¹ Throughout the fiscal analysis, BBC uses the city's 2014 Revised Budget values, which are presented in the 2015 Adopted Budget document.

² BBC includes the "Administrative Overhead" budget line item as a general fund revenue, rather than a negative general fund expenditure, as it is categorized in the city budget. Consequently, the 2014 Revised Budget general fund revenue is higher than the documented \$72,732,400. This difference is offset by the general fund expenditure adjustment for administrative overhead.



**Figure 1.
City of Loveland
Sources of General
Fund Revenue, 2014
Revised Budget**

Source:

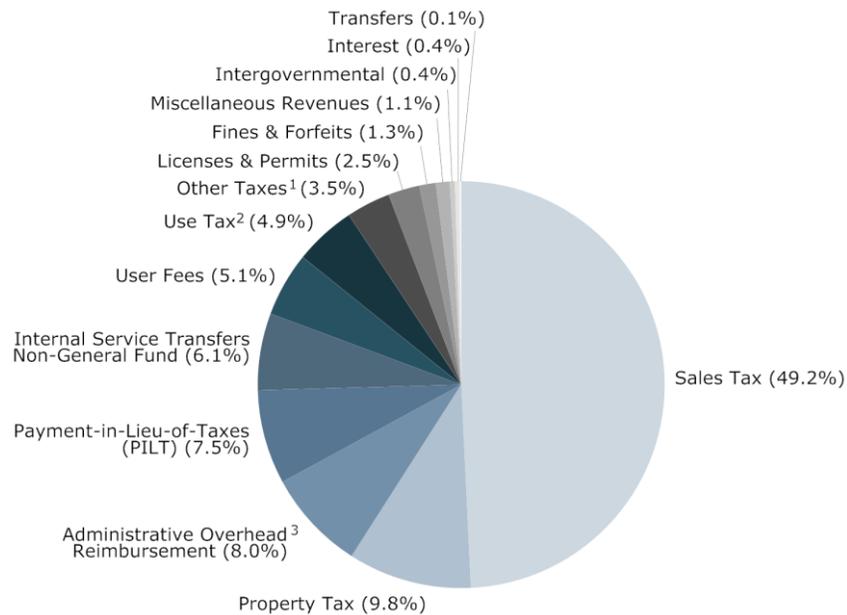
City of Loveland.

Notes:

(1) Other taxes include: liquor occupational tax, specific ownership tax, cigarette tax, gas franchise tax, cable television franchise tax and telephone occupation tax.

(2) Use tax includes building material (construction) use tax and motor vehicle use tax.

(3) Administrative overhead reimbursement, which is presented as a negative general fund expenditure in the city budget, has been moved to a general fund revenue by BBC.



Total Revenue: \$79.0 million

Loveland also raises a modest amount of revenue through its 9.564-mill property tax levy, although it is far less reliant on property tax than sales tax. Other major sources of revenue include administrative overhead reimbursement and payment-in-lieu-of-taxes.³ The city's reliance on sales tax is common among municipalities in Colorado. Additional discussion of sales tax revenues, as well as property tax revenues and use tax revenues, are presented later in this memorandum.

On the expenditure side, the city spent roughly a quarter (24 percent) of its 2014 annual operating revenue on transfers to other city funds, which primarily supported capital improvement programs. Police related expenditures account for over 20 percent of annual general fund expenditure and parks and recreation comprise almost 13 percent of general fund spending. Figure 2 shows the 2014 Revised Budget general fund expenditure breakout.

Transfers in fiscal year 2014 were an anomaly and particularly large due to flood-related recovery expenditure and projects. In 2013, the Colorado Front Range experienced extremely heavy rain and catastrophic flooding that led to an estimated \$2 billion in damages statewide.⁴ The Big Thompson River, which flows through Loveland, experienced peak flow rates and caused extensive damage throughout the community. Major infrastructure (roads, sewer, water, etc.) required significant financial resources to return to prior condition and operation.

³ Payment-in-lieu-of-Taxes (PILT) are an estimate of the amount of taxes that would be chargeable to a utility if owned privately. PILT payments are based upon a fixed percentage of utility revenues. As such, BBC assumes PILT payments are variable and will increase with city growth.

⁴ Henson, Bob. "Inside the Colorado Deluge: How much rain fell on the Front Range, and how historic was it?" Atmos News. University Corporation for Atmospheric Research (UCAR). November, 2013.



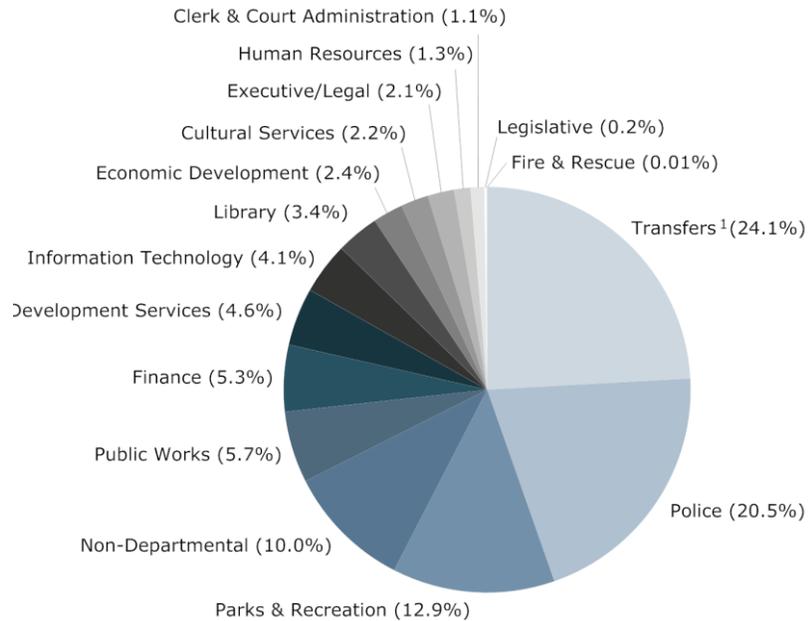
Figure 2.
City of Loveland General Fund
Expenditure, 2014 Revised
Budget

Source:

City of Loveland.

Notes:

(1) Much of the fiscal year 2014 transfer activity supported flood-related recovery projects. Historically, around 10% of general fund expenditure has been transfer related. Future transfer percentages are likely to realign with historical values.



Total Expenditures: \$91.9 million

Other significant elements of general fund spending include non-departmental (administrative),⁵ public works, finance and development services. General fund expenditures are budgeted at \$91.9 million for fiscal year 2014.⁶ Aside from transfer expenditures, most city expenditures go towards employee salaries, benefits, supplies and materials for providing city services.

Sales Tax Revenues

Sales tax receipts dominate all other general fund revenue sources, providing roughly 50 percent of the city’s annual general fund financial resources. As a result, it is important for the comprehensive plan to acknowledge the importance of sales tax revenue and its relationship with land use in the city. An important and nuanced distinction in the fiscal model is where sales tax revenues are collected, and specifically what the neighborhood retail versus regional retail breakout is. Neighborhood retail is more reliant on Loveland resident expenditure, while regional retail has a higher percentage of non-Loveland resident expenditure. Figure 3 on the following page displays the percentage of sales tax collected from each of Loveland’s 14 sales taxing districts, while Figure 4 presents the regional/neighborhood assignment of each taxing district. For districts not exclusively neighborhood nor regional, the revenue amount is evenly split between the two categories.

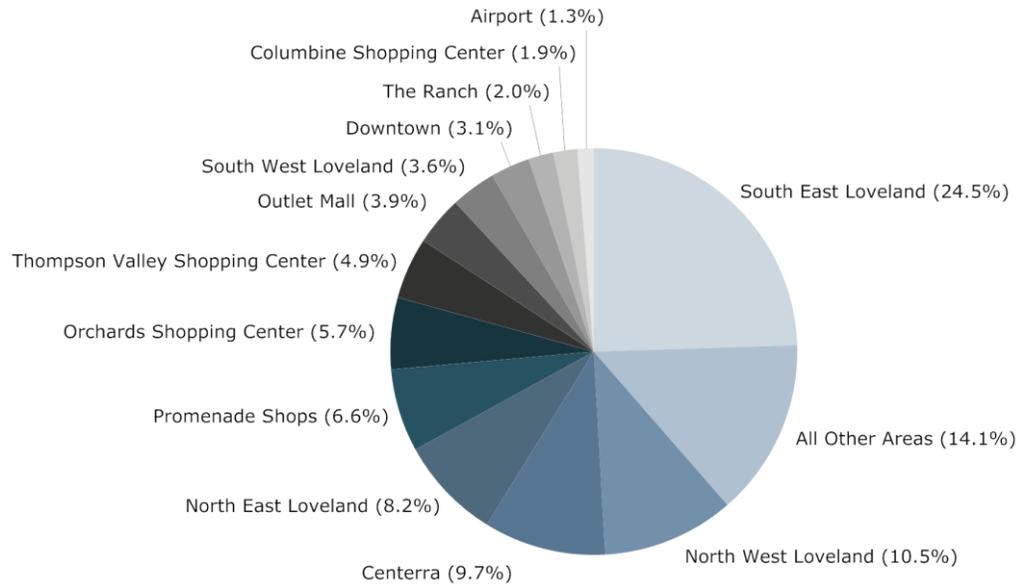
⁵ Non-Departmental expenditures in the general fund are those which cannot be attributed to a specific department, such as impact fee waivers, payments to the School District, contributions to the Fort Collins-Loveland Municipal Airport, etc.

⁶ As noted in the general revenue fund section, administrative overhead reimbursement, which is presented as a negative general fund expenditure in the city budget, has been moved to a general fund revenue by BBC. This results in general fund expenditure equaling \$91,889,200 instead of \$85,600,020.



Figure 3.
Location of Sales
Tax Collection,
2014

Source:
 City of Loveland.



Total Sales Tax Revenue: \$39.4 million

Figure 4.
Neighborhood and Regional Sales Revenues

Tax Districts	Retail Type (Regional/Neighborhood)	2014 Reported Sales Tax Revenues	2014 Gross Sales Revenues
South East Loveland	Both	\$ 9,668,680	\$ 322,289,333
North West Loveland	Neighborhood	\$ 4,146,209	\$ 138,206,967
Centerra (1)	Regional	\$ 3,817,102	\$ 213,320,405
North East Loveland	Both	\$ 3,213,440	\$ 107,114,667
Promenade Shops (1)	Regional	\$ 2,583,871	\$ 144,400,754
Orchards Shopping Center	Neighborhood	\$ 2,264,647	\$ 75,488,233
Thompson Valley Shopping Center	Neighborhood	\$ 1,917,634	\$ 63,921,133
Outlet Mall	Regional	\$ 1,543,482	\$ 51,449,400
South West Loveland	Neighborhood	\$ 1,412,992	\$ 47,099,733
Downtown	Both	\$ 1,205,352	\$ 40,178,400
The Ranch	Regional	\$ 801,931	\$ 26,731,033
Columbine Shopping Center	Neighborhood	\$ 748,318	\$ 24,943,933
Airport	Regional	\$ 501,606	\$ 16,720,200
All Other Areas (2)	Both	\$ 5,566,573	\$ 185,552,433
Total		\$ 39,391,837	\$1,457,416,626
Retail Type Distribution			
Neighborhood		\$ 18,120,245 (46%)	\$ 669,716,862 (46%)
Regional		\$ 21,271,592 (54%)	\$ 787,699,764 (54%)

Note: (1) Sales tax reduction and special fees are taken into account for Centerra and The Promenade Shops gross revenue calculations.
 (2) All other areas revenues are distributed according to the calculated neighborhood (46%) and regional (54%) percentages.

Source: City of Loveland; BBC Research & Consulting.



BBC categorized each sales location as “neighborhood,” “regional” or a combination of the two, in which case the revenues were allocated accordingly. The end result is 54 percent of sales tax revenues occur in regional areas and 46 percent of sales tax revenues come from neighborhood areas. A forthcoming retail leakage study, commissioned by the city, will further analyze spending characteristics and patterns throughout the city. BBC will incorporate the study’s results in the second iteration of the fiscal model, dependent upon availability of results.⁷

Loveland household supported retail sales. Figure 5 demonstrates the derivation of per household sales tax revenues collected by the city, which are based on household income, the allocation of income to household expenditures, the percentage of household expenditures occurring within the city and the percentage of expenditures that are taxable by the city.⁸ The U.S. Census American Community Survey reports a mean household income of about \$65,000 in Loveland. BBC utilized the mean household income, rather than the median household income, because new households may fall anywhere on the income spectrum and lower or higher earning households should be included in the analysis (sensitivity to income is explored in the sensitivity analysis section). BBC used the 2013 US Bureau of Labor Statistics Consumer Expenditure Survey (western geographic region) to estimate that about 30 percent of household income (about \$20,000) is spent on taxable expenditures in Loveland.

⁷ BBC will work with the city consultant to incorporate study results. Inclusion of the results depends on availability of the results and the relative timing/completion between the two studies (Fiscal Model—Comprehensive Plan Update and Retail Leakage Study).

⁸ BBC estimated the percentage of household expenditures occurring within Loveland and the percentage of expenditures that are taxable by the city based upon review and analysis of the Consumer Expenditure Survey and past experience.



**Figure 5.
Taxable Expenditures per Household**

Expenditure Category	Average Annual Expenditure	% of Expenditure in Loveland (1)	% of Expenditure Taxable (1)	Taxable Expenditure in Loveland
Average Household Income before Taxes	\$66,444			
Food				
Food at home	\$4,749	90%	100%	\$4,274
Food away from home	\$3,129	60%	100%	\$1,878
Alcoholic beverages	\$550	75%	100%	\$412
Housing				
Mortgage interest and charges	\$3,987	100%	0%	\$0
Property taxes (2)	\$1,395	100%	0%	\$0
Maintenance, repairs, insurance, other	\$1,063	100%	75%	\$797
Rented dwellings	\$6,179	100%	0%	\$0
Other lodging	\$598	100%	0%	\$0
Natural Gas	\$399	100%	100%	\$399
Electricity	\$1,329	100%	100%	\$1,329
Other fuels	\$66	100%	100%	\$66
Phone, cable and internet service and equipment	\$1,528	100%	50%	\$764
Water and other public services	\$731	100%	0%	\$0
Household operations	\$1,223	80%	20%	\$196
Housekeeping supplies	\$753	95%	100%	\$716
Household textiles	\$134	50%	100%	\$67
Furniture	\$387	75%	100%	\$291
Major appliances	\$244	75%	100%	\$183
Small appliances	\$157	75%	100%	\$118
Other furnishings and equipment	\$864	50%	50%	\$216
Apparel and services	\$2,004	50%	90%	\$902
Transportation				
Vehicle purchases (net outlay)	\$3,305	100%	100%	\$3,305
Gasoline and motor oil	\$3,439	75%	20%	\$516
Other vehicle expenses	\$3,210	65%	50%	\$1,043
Public transportation	\$667	75%	0%	\$0
Health care				
Health insurance	\$2,441	0%	0%	\$0
Medical services	\$1,046	95%	0%	\$0
Drugs	\$573	95%	50%	\$272
Medical supplies	\$184	85%	75%	\$117
Entertainment				
Fees and admissions	\$731	75%	0%	\$0
Audio and visual equipment and services	\$1,063	50%	75%	\$399
Pets, toys, hobbies and playground equipment	\$664	50%	100%	\$332
Other entertainment	\$495	50%	50%	\$124
Personal care products and services	\$698	85%	50%	\$296
Reading	\$123	80%	100%	\$99
Education	\$751	80%	0%	\$0
Tobacco products and smoking supplies	\$275	75%	0%	\$0
Miscellaneous	\$750	80%	80%	\$480
Cash contributions	\$2,311	0%	0%	\$0
Personal insurance and pensions	\$5,529	0%	0%	\$0
Personal Taxes (3)	\$3,041	0%	0%	\$0
Total Expenditures	\$ 62,766			
			Taxable Expenditures per Household	\$19,590

Notes: (1) BBC Research & Consulting estimated the percentage of expenditure occurring in Loveland and the percentage of expenditure that is taxable by the city based on experience.

(2) Property tax percentage is set to 0% because it is modeled separately.

(3) Personal taxes are primarily income tax.

Source: U.S. Bureau of Labor Statistics; American Community Survey 2009-2013; BBC Research & Consulting.

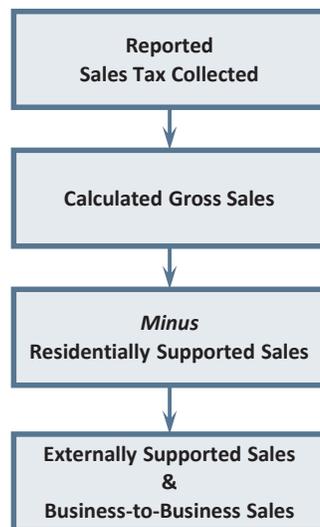


Total resident household supported retail sales (\$582 million) for the baseline year (2014) is derived by multiplying Loveland’s capture of per household retail sales (\$19,600) by the number of households in Loveland (29,692). Loveland’s 3.0 percent sales tax rate is then applied to total retail sales to calculate the amount of sales tax supported by residential land uses, about \$17.5 million. By these estimates, residential land uses in Loveland account for about 44 percent of sales tax revenues.

Sales tax attributable to retail. After residentially supported sales tax is calculated, the amount is netted out of the overall sales tax collected by the city. The remainder of sales tax revenues are allocated to retail businesses (neighborhood and regional); generated through the sale of goods and services to non-Loveland residents, as well as a smaller portion associated with business-to-business transactions.⁹ An estimated 56 percent of sales tax revenues are attributable to neighborhood and regional retail, demonstrating the importance of non-Loveland resident spending. Figure 6 presents a flowchart documenting the steps involved in calculating retail sales tax revenues (specific values are presented in the fiscal evaluation section).

**Figure 6.
Retail Sales Derivation**

Source:
BBC Research & Consulting.



Future Land Use Scenario

The following presents a future land use scenario based on forecasted data from the NFRMPO. The future land use scenario, which is not land constrained, consists of residential, commercial (retail and office) and industrial land uses. The fiscal analysis presents the city revenues and costs associated with each future land use, in addition to evaluating the cumulative impact.

The analysis highlights a general relationship between future land uses and government finances specific to the City of Loveland and serves as one of many inputs to the comprehensive planning process. There are other important issues that the community must weigh when selecting an appropriate mix of

⁹ The percentages of externally supported sales (non-Loveland residents) and business-to-business sales are unknown and not needed for any calculations. Should data become available with this level of detail (Retail Leakage Study), BBC will incorporate into the fiscal impact model.



future land uses including transportation impacts, contiguous land use compatibility, job creation potential, desired community characteristics and other considerations.

The residential unit and commercial (retail/office) and industrial square footage values are developed using future growth projection data, specific to the City of Loveland, from the NFRMPO. Figure 7 on the following page presents the 20-year growth projections from the NFRMPO. The NFRMPO data do not project commercial or industrial square footage, but rather employment growth for the land use categories. BBC calculated projected commercial (retail/office) and industrial square footage by applying the respective 2014 employee to square footage ratio to the NFRMPO projected employment data. BBC also separated future retail growth into neighborhood retail (80 percent) and regional retail (20 percent), based on approximations from the future land use map. Figure 8 presents the annual average growth for each future land use, as well as the total new growth forecasted between 2015 and 2035.

**Figure 7.
NFRMPO Growth Projections**

Year	2015	2020	2025	2030	2035
Housing Units	30,331	34,551	39,358	44,835	51,075
Residential Sq. ft.	44,374,253	50,548,113	57,580,754	65,593,605	74,722,725
Commerical Sq. ft.	11,984,341	13,492,005	15,030,217	16,262,190	17,392,009
Office Sq. ft.	6,350,617	7,350,211	8,327,037	9,104,256	9,772,003
Retail Sq. ft.	5,633,724	6,141,794	6,703,180	7,157,934	7,620,006
Industrial Sq. ft.	7,716,686	8,479,415	9,205,595	9,717,645	10,249,645

Note: Square footage projections are derived from employee sector growth and are based upon current observed employee to square footage ratios.

Source: North Front Range Metropolitan Planning Organization; BBC Research & Consulting.

**Figure 8.
Future Land Use Scenario**

Source:
North Front Range Metropolitan
Planning Organization; BBC Research &
Consulting.

Future Land Use	Average Growth per Year	New Growth 2015 - 2035
Residential Units	1,035	20,744
Commercial Sq Ft	270,383	5,407,668
Retail - Neighborhood Sq Ft	79,451	1,589,026
Retail - Regional Sq Ft	19,863	397,256
Office Sq Ft	171,069	3,421,386
Industrial Sq Ft	126,648	2,532,959

The future land use scenario outlined above assumes relatively steady growth spread out over the next 20 years. However, Loveland is likely to experience lower than average and higher than average growth in the future, which will require a fluid approach to land use decision-making. Additionally, large-scale developments may alter future land uses due to decreased land availability or the need for complimentary and support industries/businesses. For example, Loveland is actively pursuing Regional Tourism Act (RTA) funding to assist in development of projects that would substantially increase out-of-



state tourism.¹⁰ The development of such a project(s) would likely lead to new spinoff businesses (lodging, dining, entertainment, etc.), which would lead to higher than average commercial growth over a given timespan. In subsequent years, commercial growth may trend lower to achieve and maintain equilibrium. In the end, the city should monitor and evaluate development trends by land use, and if the development blend starts becoming unbalanced (compared to NFRMPO, internal projections, etc.), evaluate the implications of that continued future land use path and take action accordingly.

Fiscal Evaluation

The above scenario is evaluated by estimating impacts on key municipal revenue sources and service expenditures obtained from Loveland's 2014 Revised Budget. Additional information on service expenditure and land use was obtained through a series of interviews with Loveland staff (primarily as part of the Capital Expansion Fee study). The fiscal evaluation presented in this memorandum focuses on operational costs and revenue under the city general fund. A forthcoming memorandum by BBC will incorporate an analysis of capital and other fund impacts. Other forthcoming products will include an analysis of different urban forms and a more nuanced analysis of geographic areas in the city. The following describes the methodology used to perform the fiscal evaluation of Loveland's future land use scenario.

Methodology. The primary objective of this analysis is to inform city officials, as well as the general public, about the financial consequences of future land development. As such, BBC developed a Loveland specific fiscal model to analyze the fiscal impacts of the future land use scenario, as well as sensitivity analysis that illustrates various future scenarios. Assumptions made in the model include:

- Fixed and variable service delivery costs;¹¹
- Fixed and variable city revenues; and
- The differing service requirements of residential and non-residential land uses.

The model is calibrated to replicate revenue patterns and expenditure requirements documented in the city's 2014 Revised Budget, with the exception of transfer payment expenditures. BBC's review of past city budget documents revealed the 2014 transfer amount is significantly higher than prior years and unlikely to continue into the future. Through discussion with city staff, much of the fiscal year 2014 transfer activity supported flood-related recovery projects. As such, BBC lowered the general fund transfer expenditure to balance the 2014 Revised Budget (general fund revenues equal general fund expenditures).

In order to calculate marginal costs (i.e. those costs that rise with growth as opposed to fixed costs, which are largely unaffected by changes in community size) BBC followed a two-step research approach.

- **Budget analysis.** First, BBC conducted an in-depth analysis of the city's 2014 budget to identify costs and revenues that would change as the city grows. BBC reviewed expenditure data in each department's budget and developed estimates of the likely marginal costs and revenues.

¹⁰ The Regional Tourism Act (RTA) is a program ran by the State of Colorado's Office of Economic Development and International Trade.

¹¹ Variable costs are growth related costs, while fixed costs remain unchanged despite growth activity.



- **Departmental interviews.** To augment the budget analysis, BBC conducted interviews (associated with the Capital Expansion Fee study) with representatives from select general fund departments. These interviews explored which departmental costs and revenues would change with new development and how different types of development would influence departmental costs and revenues.

After completion of these two steps, BBC created a fiscal impact model that reflects the city's budgetary characteristics, which is then utilized to evaluate the future land use scenario. The calculations in the BBC fiscal model are based on assumptions about the growth and type of projected development (see Figure 8) and assumptions about the service delivery patterns associated with each type of development.

City expenditure assumptions. Fiscal impacts of proposed development are calculated by developing per unit and per square foot expenditure values and applying these estimates to the future land use scenario. It is important to note that default estimated expenditure values are based upon the current cost of services (excluding the transfer expenditure adjustment), and do not account for any current "deficits" or the need to "catch up" in certain areas.

Three steps are involved in calculating general fund expenditure values (expanded proportionately with new growth) in Loveland.

Step 1. Estimating Fixed and Variable Expenditures. For every general fund department, 2014 Revised Budget expenditures are split between fixed and variable costs based on interviews with department staff and past BBC experience.

Step 2. Estimating Residential/Non-Residential Expenditures. A second step involves splitting the total variable costs for each department between residential growth and non-residential growth. As with Step 1, these estimates are obtained through interviews with department staff, an analysis of the budget and BBC experience. The resulting residential and non-residential fiscal model expenditure distribution roughly approximates the current land use distribution.

Step 3. Per Unit/Square Foot Allocation. After allocating variable residential and non-residential expenditures for each department, these values are divided by the number of current residential units and non-residential square feet in the city. These calculations generate current marginal costs for each land use type in each city department.

Steps 1 through 3 are illustrated in Figure 9 on the following pages for the city's general fund. To complete the fiscal analysis, these per unit and per square foot costs are multiplied by the previously described future land use scenario to generate the annual general fund service cost of projected development. The projected service costs are then evaluated against projected revenue to calculate a net fiscal impact.



**Figure 9.
General Fund Expenditure Allocations**

General Fund - Expenditure Category	Budget Amount	Fixed Costs	Variable Costs	Percent Residential	Percent Non-Residential	Residential Variable Cost	Non-Residential Variable Cost
Legislative	\$ 153,160	\$ 45,948	\$ 107,212	80%	20%	\$ 85,770	\$ 21,442
Executive/Legal	1,972,960	591,888	1,381,072	80%	20%	1,104,858	276,214
Clerk & Court Admin.	1,051,380	210,276	841,104	80%	20%	672,883	168,221
Cultural Services	2,020,140	606,042	1,414,098	80%	20%	1,131,278	282,820
Development Services	4,192,990	838,598	3,354,392	80%	20%	2,683,514	670,878
Economic Development	2,227,500	445,500	1,782,000	80%	20%	1,425,600	356,400
Finance	4,860,890	1,458,267	3,402,623	80%	20%	2,722,098	680,525
Fire & Rescue	7,500	1,500	6,000	80%	20%	4,800	1,200
Human Resources	1,230,190	246,038	984,152	80%	20%	787,322	196,830
Info. Technology	3,806,510	1,141,953	2,664,557	80%	20%	2,131,646	532,911
Library	3,146,940	944,082	2,202,858	80%	20%	1,762,286	440,572
Parks & Recreation	11,835,280	1,183,528	10,651,752	95%	5%	10,119,164	532,588
Police	18,818,410	1,881,841	16,936,569	70%	30%	11,855,598	5,080,971
Public Works	5,270,820	527,082	4,743,738	70%	30%	3,320,617	1,423,121
Non-Departmental	9,144,660	1,828,932	7,315,728	80%	20%	5,852,582	1,463,146
Transfers (1)	9,282,250	1,856,450	7,425,800	80%	20%	5,940,640	1,485,160
Total (2)	\$ 79,021,580	\$ 13,807,925	\$ 65,213,655	79%	21%	\$ 51,600,656	\$ 13,612,999
Total Residential Variable Costs	\$ 51,600,656						
Total Non-Residential Variable Costs	\$ 13,612,999						
Total Fixed Costs	\$ 13,807,925						
Total Residential Units	29,692	units					
Total Non-Residential Square Feet	18,388,282	sq. ft.					
Residential Per Unit Variable Expense	\$ 1,738						
Non-Residential Per Square Foot Variable Expense	\$ 0.74						

Notes: (1) The Transfer budget amount has been reduced from the reported 2014 Revised Budget amount of \$22,149,870 to balance general fund revenues and expenditures. BBC's review of prior city budgets revealed the 2014 transfer expenditure to be higher than average, and unlikely to continue in the future.

(2) Due to the transfer adjustment, the total general fund expenditure is lower than the 2014 Revised Budget amount of \$91,889,200.

Source: City of Loveland; BBC Research & Consulting.



City revenue assumptions. Revenues are calculated in a manner similar to expenditures, with per residential unit, and per commercial/industrial square foot revenues estimated and then applied to the future land use scenario. The process used to develop per unit or per square foot revenue amounts varies among sales tax revenues, property tax revenues, use tax revenues and all other revenues. As there is an inherent level of uncertainty in sales revenue and property value projections, BBC tests the model’s sensitivity under various market conditions and assumptions in the sensitivity analysis section (see below).

Sales tax revenues. Figure 10 presents the sales tax revenues, on a per unit or per square foot basis, attributable to each future land use. The calculated sales tax revenues stem from the above discussion about residentially supported retail sales and the neighborhood/regional distribution of retail sales. It is important not to compare the retail sales per square foot values to typical retail sales metrics, as the values presented here are lower due to residential attribution of sales revenues, which are not incorporated into the retail sales per square foot values. Office and industrial land uses are assumed to have no associated sales tax revenues under the future land use scenario. In BBC’s fiscal model, sales tax revenues are lagged by one year to account for completed construction and residential move-in.

Figure 10.
Sales Tax Revenues, by
Future Land Use

Source:
City of Loveland; BBC Research & Consulting.

Notes:
(1) Loveland resident spending is assumed to support 75% of neighborhood retail sales.
(2) Loveland resident spending is assumed to support 25% of regional retail sales.

Future Land Use	Sales Revenues Attributable to Land Use (per Unit/per Sq. Ft.)	Sales Tax Revenues Attributable to Land Use (per Unit/per Sq. Ft.)
Residential	\$ 19,590	\$ 588
Commercial		
Retail - Neighborhood (1)	\$ 95	\$ 2.86
Retail - Regional (2)	\$ 223	\$ 6.70
Office	\$ -	\$ -
Industrial	\$ -	\$ -

Property tax revenues. Figure 11 shows the derivation of property tax revenues associated with each future land use. BBC reviewed both U.S. Census American Community Survey data and Larimer County Assessor data to determine reasonable market values for each land use. In the State of Colorado, residential property is assessed at 7.96 percent of market value, while commercial and industrial property is assessed at 29 percent of market value. The City of Loveland’s mill levy is 9.564. In BBC’s fiscal model, property tax revenues are lagged by two years to account for the time between completed construction (one year) and collection of property tax (subsequent year).



Figure 11.
Property Tax Assumptions and Calculation

Future Land Use	Market Value (per Unit/per Sq. Ft.)	Assessment Ratio	City of Loveland Mill Levy	Effective Tax Rate	Property Tax Revenue (per Unit/per Sq. Ft.)
Residential	\$ 218,000	7.96%	9.564	0.08%	\$ 166
Commercial					
Retail	\$ 150	29.00%	9.564	0.28%	\$ 0.42
Office	\$ 125	29.00%	9.564	0.28%	\$ 0.35
Industrial	\$ 100	29.00%	9.564	0.28%	\$ 0.28

Source: American Community Survey 2009-2013; Larimer County Assessor; City of Loveland; BBC Research & Consulting.

Use tax revenues. Unlike sales tax revenues and property tax revenues, which are recurring annual revenues, use tax revenues are one-time revenues collected in the year of construction. Figure 12 shows the use tax assumptions for each future land use. BBC assumes the market value under each land use is 80 percent improvement (built structure) and 20 percent land. Fifty percent of the improvement valuation is subject to Loveland’s 3.0 percent use tax.

Figure 12.
Use Tax Assumptions and Calculation

Future Land Use	Market Value (per Unit/per Sq. Ft.)	Value of Improvement (i.e. not Land)	% Improvement Applied to Use Tax	City of Loveland Use Tax	Use Tax Revenue (per Unit/per Sq. Ft.)
Residential	\$ 218,000	80%	50%	3%	\$ 2,616
Commercial					
Retail	\$ 150	80%	50%	3%	\$ 1.80
Office	\$ 125	80%	50%	3%	\$ 1.50
Industrial	\$ 100	80%	50%	3%	\$ 1.20

Source: American Community Survey 2009-2013; Larimer County Assessor; City of Loveland; BBC Research & Consulting.

Other revenues. Remaining municipal revenues (intergovernmental, charges for services, etc.) are calculated in a fashion similar to expenditures. Total current “other” revenues are split among those that are fixed and those that are variable.¹² Variable revenues are then split based on sensitivity to residential and non-residential development. Finally, variable residential and non-residential revenues are divided by total residential units or non-residential square feet to estimate marginal revenues. Figure 13 on the following page illustrates the calculations for other revenues contributing to the city’s general fund.

¹² Variable costs are growth related costs, while fixed costs remain unchanged despite growth activity.





**Figure 13.
General Fund Revenue Allocations**

General Fund - Revenue Category (1)	Budget Amount	Fixed Revenues		Variable Revenues		Percent		Residential		Non-Residential	
		Fixed Revenues	Variable Revenues	Residential	Non-Residential	Residential	Non-Residential	Variable Revenues	Variable Revenues		
Property Tax	\$ 7,762,450										
Current Sales Tax Base (2)	38,906,640										
Use Tax (3)	3,848,770										
Other Taxes	2,762,050	\$ -	\$ 2,762,050	80%	20%	\$ 2,209,640	\$ 552,410				
Intergovernmental	343,750	240,625	103,125	80%	20%	82,500	20,625				
Licenses & Permits	1,977,600	-	1,977,600	80%	20%	1,582,080	395,520				
Charges for Service	8,857,800	-	8,857,800	90%	10%	7,972,020	885,780				
Fines & Penalties	1,010,100	-	1,010,100	80%	20%	808,080	202,020				
Interest	332,980	-	332,980	80%	20%	266,384	66,596				
Payment-in-Lieu-of-Taxes (PILT)	5,943,620	-	5,943,620	80%	20%	4,754,896	1,188,724				
Miscellaneous Revenues	880,080	176,016	704,064	80%	20%	563,251	140,813				
Transfers	106,560	21,312	85,248	80%	20%	68,198	17,050				
Administrative Overhead (4)	6,289,180	1,257,836	5,031,344	80%	20%	4,025,075	1,006,269				
Total (5)	\$ 79,021,580	\$ 1,695,789	\$ 26,807,931	83%	17%	\$ 22,332,125	\$ 4,475,806				
Total Residential Variable Revenues	\$ 22,332,125										
Total Non-Residential Variable Revenues	\$ 4,475,806										
Total Fixed Revenues	\$ 1,695,789										
Total Residential Units	29,692 units										
Total Non-Residential Square Feet	18,388,282 sq. ft.										
Residential Per Unit Variable Revenues	\$ 752										
Non-Residential Per Square Foot Variable Revenue:	\$ 0.24										

Notes: (1) Additional general fund revenue categories have been included via text information in the city's budget document. For example, the single tax line item has been broken into components. These alterations do not impact values.

(2) The current sales tax base presented in the figure is from the 2014 Adjusted Budget and does not equal the \$39,391,837 referenced in the Sales Tax Revenue section, which is the actual 2014 tax data.

(3) The use tax line item only represents construction use tax, and is therefore excluded as it is modeled separately.

(4) The Administrative Overhead line item has been included as a revenue, as opposed to a negative expenditure.

(5) Due to the inclusion of Administrative Overhead revenue, the total general fund revenue amount is higher than the reported \$72,732,400 in the 2014 Revised Budget.

Source: City of Loveland; BBC Research & Consulting.

Net fiscal impact. Figure 14 presents the revenue, expenditure and net fiscal impact of each future land use type, as well as the total for the entire future land use scenario. It should be noted that beginning in year 2035, construction use tax is eliminated as a revenue source.

Figure 14.
Net Fiscal Impact, Future Land Use Scenario, General Fund.

	2015	2020	2025	2030	2035 (No Construction Use-Tax)
New Revenues					
Residential	\$ 3,493,420	\$ 11,130,373	\$ 18,939,462	\$ 26,748,551	\$ 31,064,220
Retail - Neighborhood	162,351	1,528,534	2,927,772	4,327,010	5,563,896
Retail - Regional	40,588	762,862	1,493,401	2,223,939	2,913,889
Office	298,243	743,675	1,248,415	1,753,155	1,959,652
Industrial	182,804	477,445	807,211	1,136,978	1,283,941
All Land Uses	\$ 4,177,407	\$ 14,642,889	\$ 25,416,261	\$ 36,189,633	\$ 42,785,598
New Expenditures					
Residential	\$ 1,802,512	\$ 10,815,075	\$ 19,827,637	\$ 28,840,200	\$ 36,050,250
Retail - Neighborhood	58,818	352,911	647,003	941,095	1,176,369
Retail - Regional	14,705	88,228	161,751	235,274	294,092
Office	126,644	759,864	1,393,084	2,026,305	2,532,881
Industrial	93,759	562,551	1,031,344	1,500,137	1,875,171
All Land Uses	\$ 2,096,438	\$ 12,578,629	\$ 23,060,819	\$ 33,543,010	\$ 41,928,762
Net Surplus (Deficit)					
Residential	\$ 1,690,908	\$ 315,298	\$ (888,175)	\$ (2,091,649)	\$ (4,986,030)
Retail - Neighborhood	103,533	1,175,624	2,280,769	3,385,914	4,387,527
Retail - Regional	25,883	674,635	1,331,650	1,988,665	2,619,797
Office	171,599	(16,190)	(144,670)	(273,149)	(573,228)
Industrial	89,046	(85,107)	(224,133)	(363,158)	(591,230)
All Land Uses	\$ 2,080,969	\$ 2,064,260	\$ 2,355,442	\$ 2,646,623	\$ 856,836

Notes: Values for 2035 exclude construction use tax revenues to demonstrate the fiscal impact of those revenues.

Source: City of Loveland; BBC Research & Consulting.

The fiscal modeling exercise indicates net fiscal benefits to the City of Loveland under the future land use scenario. The fiscal model highlights the importance of retail land use to the city, as only retail development (neighborhood and regional) results in net fiscal benefits in year 2020 and beyond; offsetting the deficits associated with residential, office and industrial. The net fiscal impact decreases substantially due to the loss of construction use tax revenues under year 2035. While it is unlikely that new construction will abruptly end in any given year, it is important to understand the city's reliance on these revenues and how reaching a theoretical build out (no new construction) would fiscally impact the city. Many municipalities, in an effort to not overly rely on construction use tax for general fund revenues, dedicate all, or a portion, of the use tax to a capital fund.

Although office and industrial land uses are shown to have a slightly negative impact on the city's fiscal situation, this is most likely the result of assigning all non-residential land uses the same expenditure per square foot amount. Municipal service costs to office and industrial land



uses are likely cheaper than municipal service costs to retail, which would lower new expenditures associated with office and industrial land uses and increase the net fiscal impacts—likely leading to a modest net surplus for each. In BBC’s forthcoming and more involved analysis, retail, office and industrial land use distinctions will be incorporated where possible, largely based upon interviews with city staff.

It is important to note that the estimates shown in the above figure should be interpreted acknowledging the limitations of applying fiscal impact analysis in a comprehensive plan setting. Specifically, the fiscal impact analysis applies the current relationships between land uses and government finances to a land use scenario that may occur 20 years in the future. The observed relationships between land uses and governmental costs and revenues will likely change during the next 20 years. As an acknowledgment of these limitations, it is best to interpret the estimates shown above in a relative sense (i.e. positive or negative fiscally).

Sensitivity analysis. Figure 15 presents seven scenarios to illustrate the sensitivity of model assumptions. The scenarios adjust assumptions (retail sales capture rate, municipal service costs, property values, etc.) and future land use development projections. Each scenario’s fiscal outcome is compared against the future land use scenario evaluated above.

- Scenario 1: Loveland residents reduce in-city spending by 25 percent as a result of increased internet sales and/or new retail in surrounding communities;
- Scenario 2: The sales tax on food is removed—the true impact will be slightly understated as the model only removes sales tax on food purchased by Loveland residents;
- Scenario 3: All retail (neighborhood and regional) experience a 20 percent increase in sales revenue as a result of additional customer traffic (e.g. enhanced tourism from RTA project);
- Scenario 4: The average household income in Loveland increases to \$80,000 due to an increase in primary high earning jobs created in city (e.g. large tech sector employer locates in Loveland);
- Scenario 5: Municipal service costs decrease by 10 percent due to more efficient service delivery;
- Scenario 6: There is an economic downturn in the real estate market and all property values decrease by 10 percent; and
- Scenario 7: The NFRMPO projections for industrial and commercial (office and retail) growth were overly optimistic and only 50 percent for each land use is realized.



Figure 15.
Sensitivity Analysis of Model Assumptions, General Fund.

Sensitivity Analysis Scenario	Net Surplus (Deficit) (1)
Future Land Use Scenario	\$ 856,836
Scenario 1 25% Reduction Residential Spending	\$ (2,191,048)
Scenario 2 Sales Tax on Food is Removed	\$ (1,803,223)
Scenario 3 20% Increase in Retail Sales	\$ 2,298,690
Scenario 4 Increase to \$80,000 Avg. Household Income	\$ 1,486,932
Scenario 5 10% Decrease in Municipal Service Costs	\$ 5,049,712
Scenario 6 10% Decrease Property Values	\$ 271,846
Scenario 7 50% Reduction in Industrial and Commercial Growth	\$ (2,064,597)

Notes: (1) The net surplus (deficit) value corresponds to the fiscal impact model output in year 2035 (no construction use tax included).

Source: City of Loveland; BBC Research & Consulting.

The sensitivity analysis results provide insight into Loveland’s fiscal sensitivity to resident spending, municipal service costs and future land use development. The partial loss of residentially supported retail sales is shown to have a large negative impact on the city’s fiscal situation, as a 25 percent decrease in Loveland resident spending results in about a \$3 million decrease in net fiscal performance. Removing the sales tax on food is shown to have a similar fiscal impact, with a net decrease of about \$2.7 million. The increase in average household income to \$80,000 results in a net positive change of \$630,000, the smallest change modeled in the sensitivity analysis, again highlighting how non-Loveland residents support the majority of retail sales. Municipal service costs heavily impact the city’s fiscal situation, as a 10 percent decrease in service costs results in a net increase of \$4.2 million. Property value changes have a modest effect on the community’s fiscal situation, as a 10 percent decrease in property values results in a net decrease of about \$600,000.

Implications for the Comprehensive Plan

The following observations that emerged from our fiscal analysis have implications on the comprehensive plan:



- Loveland has weathered the recession relatively well in large part due to conservative fiscal management.¹³
- The current land use mix is working for the city, and the fiscal characteristics of the future land use plan will likely remain positive.
- Like most Colorado municipalities, Loveland relies heavily on sales tax revenues for general fund operation and maintenance expenditures.
- Over half of the sales tax revenues come from non-Loveland resident expenditure, highlighting the importance of Loveland’s presence as an economic and commercial center in the regional economy.
- Equally important is the continuation of local resident retail capture for future city operating revenue.
- Loveland’s ability to capture retail sales tax has allowed it to keep its sales tax rate lower than many Colorado municipalities (3 percent).
- Loveland’s fiscal sustainability depends on maintaining a balance between residential, retail, commercial and industrial development.
- As service levels have evolved in response to regional retail activity, regional sales capture must increase along with residential development to maintain current city service levels per resident.
- Loveland benefits fiscally from residential development in nearby jurisdictions, assuming the city maintains its status as a regional retail center.
- A fiscally beneficial plan would emphasize the following strategies:
 - Protect regional markets and support Loveland’s attractors, i.e., the hospital, downtown, arts community, RTA project, etc.
 - Create attractive residential and commercial development that address community need—promote “complete neighborhood” development;
 - While not directly fiscally impactful, office and industrial land are important to community fiscal health as the providers of employment and household income;
 - Preserve the opportunity for future regional retail development; and
 - Acknowledge the long term importance of maintaining reasonable municipal service costs.

These observations are intended to inform the comprehensive planning process. It is important to note that fiscal implications are but one consideration among many that the community must weigh when evaluating future land uses in Loveland.

¹³ During the recession, the city put together a stimulus package of around \$3 million to assist in the economic recovery.



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APPENDIX C: PLAN INDICATORS

Indicator Identification

To begin the effort of selecting appropriate indicators for the Create Loveland Comprehensive Plan, the project team brainstormed a long list of potential indicators. The initial list of indicators was informed by:

- Alignment with the Comprehensive Plan Guiding Principles and Plan Elements;
- The 2014 City Council Goals and desired budget outcomes;
- Annual Quality of Life Survey topics and results;
- The consultant team's general knowledge of indicators from other comprehensive planning efforts nationally; and
- Ideas and suggestions from the Technical Advisory Committee (TAC) and other stakeholders.
- Through these various points of input, more than 70 potential indicator ideas were identified. Some of these ideas were well grounded with available local data, while others were more conceptual in nature and required additional review and vetting for their feasibility.

TAC Review

To refine the list of potential indicators, the project team worked with the TAC in small groups to review and assess the ideas. The following evaluation criteria were used to guide the assessment discussions:

- Relevant—Is the metric relevant and related to the Create Loveland vision, goals and/or City of Loveland budgeting results outcomes?
- Reliable—Is there a reliable source for the data so that the metric can be consistently and accurately tracked over time?
- Clear—Is the metric simple and easy to understand, not relying on overly complex definitions or calculations that will be difficult for stakeholders and decision makers to understand?
- Usable—Will the metric be useful in evaluating policy, land use changes, and/or opportunities policy options and guiding timely decision making? Can the comprehensive plan and its implementation lead to changes in this metric over time?



Project Team Refinement

Next, the potential indicators were reviewed and vetted by each of the project team members. Most indicators that did not have a potential source, were not routinely available, or required overly complicated analysis were eliminated from the list. Indicators that were already being tracked via the City’s Annual Quality of Life Survey were also eliminated due to the desire to focus on physical, economic, social, and environmental changes, not community sentiments and perceptions (as is the case in the Quality of Life Survey).

The project team and TAC also refined the list by selecting indicators that were distributed across the Create Loveland Comprehensive Plan element areas and that were not duplicative or overlapping each other. Potential indicators that were not directly related to land use were also discussed and ultimately removed.

Finally, the project team researched available data and existing trends for the remaining potential indicators. Based on data availability, trend lines, applicability to the Vision and City Council goals, and balance across topic areas, a final set of indicators was identified. After discussion with and review by City Council, a list of 12 indicators were ultimately selected to monitor ongoing progress of the City of Loveland’s Comprehensive Plan.

Indicator Details

The following pages provide more detailed documentation of data sources and collection methodology for the Create Loveland indicators.

Retail Activity	
Units of Measure:	Dollars
Source:	City of Loveland
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Little effort/ pull from existing source
Why is this a Relevant/Good Metric?	Measures strength of retail economy in Loveland. Provides information on sales tax revenue available measured against growth
Other Notes/Comments:	Calculated by dividing total sales tax dollars the number of households. This figure has increased every year over the past five years.
Related Comprehensive Plan Element(s):	Economic Development
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	
Healthy, attractive and environmentally sustainable community	
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	
Vibrant economy	x



Well-planned and strategically managed growth and development	x
Good governance	

Jobs/Housing Balance

Units of Measure:	Ratio of number of jobs per one household
Source:	U.S. Census Bureau County and ZIP Code Business Patterns, and ACS 1-year estimates
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Some collection/ aggregation
Why is this a Relevant/Good Metric?	Indicates whether a community is a net importer or exporter of employment.
Other Notes/Comments:	Calculated by dividing the total number of jobs by the total number of households .A ratio above 1.0 suggests that a community is a net employment importer while a ratio below 1.0 indicates residents tend to work outside the City.
Related Comprehensive Plan Element(s):	Economic Development, Housing
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	
Healthy, attractive and environmentally sustainable community	
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	
Vibrant economy	x
Well-planned and strategically managed growth and development	x
Good governance	



Development in High Risk Areas

Units of Measure:	Percent of developed area in different high risk areas (very high, high, moderate, low)
Source:	City of Loveland GIS records
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Some collection/ aggregation
Why is this a Relevant/Good Metric?	Indicates hazard risk levels for developed areas and the amount of development occurring in these areas.
Other Notes/Comments:	Risk areas include airport safety zones, floodplains, geologic hazards, and wildfire risk.
Related Comprehensive Plan Element(s):	Health & Wellness, Land Use
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	
Safe and secure community	x
Thriving, welcoming and desirable place to live that provides for the well-being of the community	x
Vibrant economy	
Well-planned and strategically managed growth and development	x
Good governance	

Downtown Economic Activity

Units of Measure:	Downtown commercial lease and vacancy rates
Source:	City of Loveland or Downtown Development Authority
Frequency of Data Collection:	Once a year
Data Availability/Level of Effort:	Substantive collection/ aggregation
Why is this a Relevant/Good Metric?	Increasing lease rates demonstrate an increasingly desirable commercial location. Vacancy measures the balance of supply and demand for commercial space.
Other Notes/Comments:	The ideal vacancy rate is 5%. These are economic measures which do not measure other desirable aspects of downtown vibrancy.
Related Comprehensive Plan Element(s):	Economic Development



Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	
Healthy, attractive and environmentally sustainable community	
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	
Vibrant economy	x
Well-planned and strategically managed growth and development	
Good governance	

Residential Affordability

Units of Measure:	Percent of households spending more than 30% of income on housing costs.
Source:	US Census, ACS 1-year estimates
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Little effort/ pull from existing source
Why is this a Relevant/Good Metric?	Measures the percent of households that spend more than 30% of their income on housing and utilities costs.
Other Notes/Comments:	Follows the HUD definition of cost burden. The figures include mortgage/rent, insurance, utilities, HOA fees where applicable. Calculated by adding the number of homeowner and renter households spending 30% or more of income on housing costs.
Related Comprehensive Plan Element(s):	Housing, Neighborhood Character, Economic Development

Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	
Healthy, attractive and environmentally sustainable community	
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	x



Vibrant economy	x
Well-planned and strategically managed growth and development	x
Good governance	

Residential Density

Units of Measure:	Dwelling units per acre of residentially zoned land
Source:	City of Loveland GIS records
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Some collection/ aggregation
Why is this a Relevant/Good Metric?	Indicates how efficiently land is developed for residential purposes.
Other Notes/Comments:	Higher values indicate more compact development patterns which support walkability and full-service, complete, and connected neighborhoods. Calculate by using a GIS query to eliminate all zoning areas that do not support residential land uses, and then sum up the total number of dwelling units within that area.
Related Comprehensive Plan Element(s):	Housing, Neighborhood Character
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	x
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	x
Vibrant economy	x
Well-planned and strategically managed growth and development	x
Good governance	



Property Investment Activity	
Units of Measure:	Total investment (dollars)
Source:	City of Loveland GIS and building permit records
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Some collection/ aggregation
Why is this a Relevant/Good Metric?	Indicates how much infill and redevelopment activity is occurring in targeted areas.
Other Notes/Comments:	Higher values indicate more infill and redevelopment activity, which supports economic vibrancy, walkability, neighborhood character, and efficient use of infrastructure. Calculate by using a GIS query to pull building permit records from mapped targeted infill and redevelopment areas, and calculate total annual investment from building permit data for properties in that area.
Related Comprehensive Plan Element(s):	Downtown, Economic Development, Land Use, Gateway Corridors, Housing, Neighborhood Character
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	x
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	x
Vibrant economy	x
Well-planned and strategically managed growth and development	x
Good governance	

Neighborhood Walkability	
Units of Measure:	Percent of community within a 10 minute walk to key destinations
Source:	City of Loveland GIS analysis
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Substantive collection/ aggregation



Why is this a Relevant/Good Metric?	Indicates community walkability based on availability of connected sidewalk routes.
Other Notes/Comments:	Higher percentages indicate greater walkability and accessibility to parks, schools, and grocery stores. Calculate using GIS network analyst to identify connected sidewalk routes to parks, schools, and grocery stores within a half mile (10 minute walk).
Related Comprehensive Plan Element(s):	Downtown, Economic Development, Land Use, Housing, Community Services, Neighborhood Character, Health & Wellness, Mobility
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	x
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	x
Safe and secure community	x
Thriving, welcoming and desirable place to live that provides for the well-being of the community	x
Vibrant economy	x
Well-planned and strategically managed growth and development	x
Good governance	

Residential Water Use	
Units of Measure:	Thousand gallons per residential customer per year
Source:	City of Loveland Utilities
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Some collection/ aggregation
Why is this a Relevant/Good Metric?	Indicates water resource use/conservation normalized to customer quantity.
Other Notes/Comments:	Water use is largely influenced by land uses and development patterns. The average citizen used about 98 gallons of water per person per day in 2005 (USGS). Outdoor water use accounts for about 55% of residential water use on the Front Range.
Related Comprehensive Plan Element(s):	Environment, Community Services
Related Outcome Areas:	



Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	x
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	x
Vibrant economy	
Well-planned and strategically managed growth and development	x
Good governance	

Mode Split

Units of Measure:	Percent of commuter travel by mode.
Source:	US Census, American Community Survey 1-year estimates
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Little effort/ pull from existing source
Why is this a Relevant/Good Metric?	Measures how people commute to work.
Other Notes/Comments:	
Related Comprehensive Plan Element(s):	Health & Wellness, Mobility
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	
Vibrant economy	
Well-planned and strategically managed growth and development	x
Good governance	



Sidewalks and Bicycle Infrastructure

Units of Measure:	Miles
Source:	City of Loveland Parks & Recreation/GIS Data
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Some collection/ aggregation
Why is this a Relevant/Good Metric?	Aligns with Center for Disease Control's 24 recommended community strategies to reduce and prevent obesity. Also ties the 2015 comp plan to goals, objectives and principles for bicycling and pedestrian infrastructure improvements outlined in the 2005 land use and general plans.
Other Notes/Comments:	Tracking the miles of sidewalks, bike lanes and shared use paths relative to total street miles helps measure both new and existing infrastructure for walking and bicycling. Calculated by measuring total new sidewalks, shared use paths and bicycle lanes, plus improvements to existing sidewalks/paths/lanes.
Related Comprehensive Plan Element(s):	Health & Wellness, Mobility
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	x
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	x
Safe and secure community	x
Thriving, welcoming and desirable place to live that provides for the well-being of the community	x
Vibrant economy	
Well-planned and strategically managed growth and development	x
Good governance	



Connectivity	
Units of Measure:	Connectivity index value
Source:	City of Loveland Public Works/GIS Data
Frequency of Data Collection:	At least once a year
Data Availability/Level of Effort:	Little effort/ pull from existing source
Why is this a Relevant/Good Metric?	A well connected road network (higher connectivity index) emphasizes accessibility by providing for direct travel, increased route choice with traffic dispersed over more roads, and encourages non-motorized transportation.
Other Notes/Comments:	A connectivity index of 1.4 is generally considered the minimum needed for a walkable community. Source: Ewing (1996).
Related Comprehensive Plan Element(s):	Health, Environment and Mobility
Related Outcome Areas:	
Diverse ways to enjoy culture, recreation, life-long learning and leisure	
Effective mobility and reliable infrastructure	x
Healthy, attractive and environmentally sustainable community	
Safe and secure community	
Thriving, welcoming and desirable place to live that provides for the well-being of the community	
Vibrant economy	
Well-planned and strategically managed growth and development	x
Good governance	



Potential Indicators

The following indicators were identified by members of the project team and the TAC to align with the Comprehensive Plan Guiding Principles and Plan Element topics.

Indicator Name	Units of Measure	Source
Gross Residential Density	Housing Units/Total City Area	GIS
# of Housing Units Other Than Single Family	Total number of units	City of Loveland Building Division
Automobile and bicycle/ pedestrian accidents	number of incidents	Loveland Police Department
Bicycle and Pedestrian Crashes	Number of crashes involving a bicyclist or pedestrian (% PDO, Injury, Fatal crashes)	CDOT, City crash records
Crashes and Crash Severity	Number of total crashes (% PDO, Injury, Fatal crashes)	CDOT, City crash records - information is collected and analyzed annually by the City and CDOT
Average Residential and Commercial Property Values	Average dollar amount (value) for commercial property and average dollar amount (value) for residential property	County assessor's data
Annual Public & Private Capital Investment Downtown	Ratio or percent of public to private investment dollars.	City of Loveland building permit data, City Economic Development and Finance data
Infill Development	percentage	Loveland City Records
Age Distribution	Percentages, broken down by standard US Census age groupings	US Census data, ESRI Business Analyst Online (subscription required)
Median Home Value	Dollars.	U.S. Census Bureau, ACS 1-year Estimates
Residential Building Permits	Number of new units. Includes both single family and multi-family units.	City of Loveland Building Division
Job/Housing Balance	Ratio of jobs per household	U.S. Census Bureau County and ZIP Code Business Patterns, and ACS 1-year estimates
Walk Score	Numeric scale of 1-100.	http://www.walkscore.com/
Low Income Low Supermarket Access	% of residents who are low income with low access to supermarket	USDA ERS data-analysis by Bobbie Kay, RD at CanDo -
Density: Approved Versus Planned	percent	City of Loveland Reports



Indicator Name	Units of Measure	Source
Healthy Food Choice Access	% of residents that live within 1/4 mile of a healthy food choice	CanDO and Strategic Planning. Include Farmer's Market at Fairgrounds Park and any community gardens.
Housing Opportunity Index	Percent of housing	National Association of Home Builders/Wells Fargo Housing Opportunity Index
Environmentally Sensitive Areas Protected	Acres	Current Planning; Parks & Recreation/2008 Natural Areas Sites Report/GIS
Sales Tax Revenues	Total retail sales tax revenue / total square footage of retail space	Retail Sales Tax Reports: http://www.ci.loveland.co.us/index.aspx?page=479 ; GIS, Commercial broker data, County assessor's data for retail square footage.
Commercial Vacancy Rates	Percent of vacant, leasable commercial space. Can be shown for industrial, office, and retail land uses.	CoStar, Xceligent or other commercial real estate database
Local Unemployment Rate	Percent of unemployed residents	American Community Survey (U.S. Census Bureau)
Median Household Income	Dollars.	U.S. Census Bureau, ACS 1-year Estimates, 2008-2012
Sales Tax Revenues	Net sales tax (Dollars)	Colorado Department of Revenue, City of Loveland
Safe Routes to School Parent Report Data	% of families walking or bicycling to school	Safe Routes to School
Miles of Bike and Ped Facilities	Miles of trails, on-street bike facilities and sidewalks	GIS data
Mode Split	Percent of commuter travel by each mode	American Community Survey (ACS)
Street and Bridge Maintenance	Percent of City streets and City bridges in good repair	Maintenance Department
Transit Ridership	Number of transit riders (total passenger trips) per year	COLT/FLEX
Travel Time to Work	Minutes	ACS
Access to Travel Options	Percent of the population with easy access to more than one modal choice (transit stop, bike facility, or trail within 1/4 mile)	GIS, Census



Indicator Name	Units of Measure	Source
Connectivity Index	Ratio of Road Segments to Intersections	GIS-based calculation; divide the total number of road segments (links) Citywide by the total number of intersections (nodes) Citywide
VMT per Capita	Vehicle-Miles of Travel (VMT) per Capita	GIS, Census - GIS-based calculation; level of reliability depends on extent of Loveland's annual traffic count program
Congested Lane Miles	Percent of City's total roadway lane-miles that are congested during peak periods	TBD - would require discussions with Traffic Engineering
Residential Affordability	Percent of dwelling units affordable for HUD household income categories	Unknown
Gaps in Sidewalks/Bike Trails	Linear Feet	City of Loveland Parks & Open Space Department using existing map showing gaps in the Recreation Trail.
Bike and Recreation Trails	Miles	Parks & Rec and Public Works
Use Mix	0 to 1 scale - with 0 representing a single land use in the parcels and 1 representing a perfect balance of all Land Use in the parcels.	Compute from County assessor's parcel data and property classification standards
Neighborhood / Community Park and Civic Space Access	% of residents that live within 1/4 mile of a park	Parks & Rec
Arts & Cultural Event Attendees	Total number of attendees at select events/venues (events such as Loveland's Foote Lagoon concert series or a venue such as the Rialto Theater)	Many venues track attendee numbers for their own purposes and are willing to share this data, Visit Loveland may also be able to provide useful data.



The following indicators were identified by the project team to align with the City of Loveland 2014 City Council Goals.

Council Goal	Potential Indicator	Source
Diverse ways to enjoy culture, recreation, life-long learning and leisure	Percent who agree/strongly agree that there are plentiful opportunities to enjoy the arts	Annual Quality of Life Survey
	Percent who agree/strongly agree that there are abundant recreational opportunities for all members of family	Annual Quality of Life Survey
	Percent who agree/strongly agree that the City provides quality parks and trails	Annual Quality of Life Survey
	Total acres of parkland/open space per resident	Parks & Recreation Department
Effective mobility and reliable infrastructure	Percent who agree/strongly agree that alternative transportation options are usable and provide options beyond driving a car	Annual Quality of Life Survey
	Percent who agree/strongly agree that the sewer system in Loveland works reliably	Annual Quality of Life Survey
	Frequency and duration of electricity system outages	Water and Power
	Annual number of water quality violations	Water and Power Annual Water Quality Report
	Transit ridership	COLT
	Trip distribution by mode	American Community Survey
Healthy, attractive and environmentally sustainable community	Percent who agree/strongly agree that Loveland's neighborhoods, parks and thoroughfares are clean	Annual Quality of Life Survey
	Annual electricity consumption per capita	Public Works Department
	Annual pounds of landfill waste per household	Public Works Department
	Low Income Low Supermarket Access	USDA ERS data-analysis by Bobbie Kay, RD at CanDo -



Council Goal	Potential Indicator	Source
Safe and secure community	Percent who agree/strongly agree that their family feels safe in the community	Annual Quality of Life Survey
	Crashes and Crash Severity	CDOT, City crash records - information is collected and analyzed annually by the City and CDOT
	Bicycle and Pedestrian Crashes	CDOT, City crash records
	Total number of residential/nonresidential structures in 100-year floodplain	Public Works Department
Thriving, welcoming and desirable place to live that provides for the well-being of the community	Percent who agree/strongly agree that there are sufficient opportunities to gather as a community (festivals/events)	Annual Quality of Life Survey
	Percent who agree/strongly agree that Loveland is attracting shopping opportunities the community desires	Annual Quality of Life Survey
	Walk Score	http://www.walkscore.com/
Vibrant economy	Percent who agree/strongly agree that Loveland is attracting jobs that pay well from employers who offer benefits	Annual Quality of Life Survey
	Sales Tax Revenues	Retail Sales Tax Reports: http://www.ci.loveland.co.us/index.aspx?page=479 ; GIS, Commercial broker data, County assessor's data for retail square footage.
	Job/Housing Balance Ratio of Jobs to Household	U.S. Census Bureau County and ZIP Code Business Patterns, and ACS 1-year estimates
	Median Home Value	U.S. Census Bureau, ACS 1-year Estimates
	Median Household Income	U.S. Census Bureau, ACS 1-year Estimates, 2008-2012
	Commercial Vacancy Rates	CoStar, Xceligent or other commercial real estate database



Council Goal	Potential Indicator	Source
Well-planned and strategically managed growth and development	Percent who agree/strongly agree that Loveland is approving development that enhances the quality of life in the community	Annual Quality of Life Survey
	Residential building permit totals by type (single family, multi-family)	City of Loveland Building Division
	Total square feet of new nonresidential space	City of Loveland Building Division
	Infill Development or Total square feet of major renovations to nonresidential space	City of Loveland Building Division
Good governance	Percent who agree/strongly agree that they are well informed about City Services	Annual Quality of Life Survey
	Percent who agree/strongly agree that there are sufficient opportunities to participate in Loveland Government	Annual Quality of Life Survey
	Actual revenue compared to budget or accuracy of budgeted expenses	Finance Department



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APPENDIX D: MARKET-SUPPORTED DEVELOPMENT OPPORTUNITIES

As a vibrant community, Loveland has many areas that are likely to attract private sector development interest. This section highlights five such areas. These opportunity areas include major transportation corridors and areas ideal to accommodate future population growth. This section describes the market conditions and potential for various land uses in each area as of February 2015.

- Airport Area
- I-25 / US 34 Area
- Highway 402 Corridor
- US 34 Corridor
- US 287 Corridor

Airport Area

Location. The Airport area lies south of County Road 30, north of the Promenade Shops at Centerra, east of the railroad tracks between County Road 30 and the railway crossing of Boyd Lake Ave, then east of Boyd Lake Avenue to Medford Drive, and west of Centerra Parkway and North Fairgrounds Ave. The airport itself is on the western side of I-25, extending from County Road 30 to roughly Crossroads Blvd.

Traffic Counts. The primary intersection of the Airport area is at I-25 and Crossroads Blvd, which is moderately traveled with over 12,000 daily vehicle trips.¹ The data also indicate that regional and local roads generate moderate levels of traffic as well with over 14,000 daily trips on Boyd Drive (portion of the I-25 Frontage Road to the northeast of the interchange) and at the intersection of Crossroads Blvd. and North Fairgrounds Avenue (15,000 daily trips). Minor arterial intersections and roadways throughout the Airport area average between 4,000 and 5,000 daily trips.

Retail Market. Currently, the 400,000 square feet of retail space in the airport area is clustered in two locations: 1) near the I-25 and Crossroads Blvd. interchange; and 2) to the west of the I-25 Frontage Road and adjacent to Earhart Road (directly east of the Airport). For the interchange retail cluster, businesses located west of the interchange are predominantly automotive,

¹ City of Loveland Traffic Volume Count Map, 2013. Colorado Department of Transportation.



anchored by the Motorplex at Centerra and Thunder Mountain Harley-Davidson. Over 60 percent of all retail in the Airport area is classified as automotive. The remaining retail, both to the east of the interchange and along the I-25 Frontage Road, contains general retail businesses and restaurants. Multiple hotels are located in the Airport area east of I-25.

Retail Outlook. Commercial real estate data show no retail vacancies in the airport area, suggestive of a strong retail market.² As a comparison, the retail vacancy for all of Loveland was 3.2 percent as of the end of 2014, reflective of a strong citywide retail economy. With no available retail space in the Airport area and the strong retail market, new retail development would likely attract high quality tenants paying competitive market rents. New retail should be located in a manner that it does not compete with land uses that require greater Airport access and proximity. The average leasing rate in Loveland is near an all-time high at roughly \$17 per square foot, which is higher than Fort Collins (\$16 per square foot) and Greeley (\$12 per square foot) average leasing rates. These metrics suggest that Loveland's retail market is healthy and competitive.

Office Market. Over 200,000 square feet of office space exists in the Airport area. Similar to the retail locations, office space is concentrated around the I-25 and Crossroads Blvd. interchange and along the I-25 Frontage Road. A variety of office types are represented in the Airport area, including medical offices, financial services and a university (Colorado Christian University – Loveland Center).

Office buildings are classified into one of three categories: Class A, Class B or Class C. The standards for each classification differ by market; however, Class A represents the newest and highest quality buildings in the market. Also factored into the classification is location, access and quality of building management. Two of the 17 office spaces in the Airport area are Class A, 12 are Class B and three are Class C.

Office Outlook. There are currently two vacant office spaces available for lease in the area, comprising roughly 5,000 square feet. This equates to a 2.5 percent vacancy rate for office space in the Airport area. The

² Commercial real estate data was collected through Xceligent, a provider of verified commercial real estate information.

office vacancy rate for all of Loveland is 15.4 percent, perhaps suggestive that office space in the Airport area is more desirable. Office space lease rates average \$21 per square foot throughout Loveland, as well as in Fort Collins. The low office vacancy rate in the Airport area suggests that there could be demand for new office development, particularly if the office space in this area is more desirable than other areas in Loveland.

Industrial Market. The vast majority (65 percent) of commercial building space in the Airport area is industrial. Overall, there are 49 structures in the Airport area that are classified as industrial businesses, with the primary sub-categorizations being light industrial, warehouse and manufacturing. As with retail and office, industrial businesses are primarily located near the I-25 / Crossroads Blvd. interchange or along the I-25 Frontage Road. No industrial facilities are found to the west of the Airport or north of Crossroads Blvd. on the east side of I-25.

Industrial Outlook. Currently, three industrial facilities are vacant, totaling over 40,000 square feet. The industrial vacancy rate for the Airport area is 3.0 percent, compared to Loveland's citywide average of 8.1 percent. Despite the Airport area vacancies, a 30,000 square foot facility is currently under construction and two other facilities have been proposed, indicating that demand for industrial development in the area is strong. Average lease rates in Loveland are \$7 per square foot. The industrial market in the Airport area is likely to remain strong in coming years given the strategic location between Fort Collins and the Denver metro area; and proximity to the Airport and an interstate highway.

I-25 / US 34 Area

Location. The I-25 / US 34 area extends north to the railroad on the west side of I-25 and Crossroads Blvd. east of I-25 (the current development between Centerra Parkway and I-25 is not part of the I-25 / US 34 area), south to US 34 east of I-25 and County Road 20 west of I-25, south to County Road 20 on the west side of I-25 and US 34 east of I-25, west to the Loveland Sports Park extend north to Equalizer Lake and then following its eastern shore, and east to I-25 south of US 34 and County Road 3 north of US 34.



Traffic Counts. The intersection of I-25 and US 34 is the most heavily traveled roadway in Loveland, with an average of over 50,000 daily trips.³ By 2035, over 68,000 daily trips are projected to occur at the interchange, reflective of the anticipated growth throughout northern Colorado. Over 16,000 daily trips occur on Rocky Mountain Avenue, which provides access to general retail and the Medical Center of the Rockies. The average number of daily trips along Centerra Parkway was over 12,000; however, it should be noted that CDOT estimates reflect weekday averages, not weekends.

Retail Market. The I-25 / US 34 area is a significant retail center for the region, containing over 1.6 million square feet of retail space. While most retail is located within roughly a one mile radius from the I-25 and US 34 interchange, three distinct retail areas exist: 1) The Promenade Shops at Centerra; 2) Outlets at Loveland; and 3) other retail located along the north side of US 34 between Hahns Peak Drive (Loveland RV Resort) and the Outlets at Loveland. A wide array of retail is found in the area, including big box retail, entertainment, general retail, restaurants and lodging.

Retail Outlook. Commercial real estate data show vacant and listed retail properties in the I-25 / US 34 area, totaling over 32,000 square feet.⁴ This available retail square footage translates to a retail vacancy rate of 2.0 percent, slightly less than the citywide average of 3.2 percent. The low retail vacancy rate is indicative of the area's strong retail market and desirable location. One of the available retail spaces has a listed lease rate of \$24 per square foot, substantially higher than Loveland's average retail leasing rate of \$17 per square foot. Given the established retail customer base that frequents the area and access to I-25 and US 34, the demand for retail space is likely to remain relatively strong in comparison to other retail districts in Loveland.

Office Market. Slightly over 15 percent of all commercial space in the I-25 / US 34 area is categorized as office space. The office space in the area is primarily clustered around the intersection of McWhinney Blvd. and Rocky Mountain Avenue. Medical related office

space accounts for around one-third of all office space, driven by the Medical Center of the Rockies. Only Class A (11 facilities) and Class B (11 facilities) are found in the area.⁵

Office Outlook. Nearly 100,000 square feet of office space is currently available in the I-25 / US 34 area, equaling a 16.4 office space vacancy rate. This office space vacancy is slightly higher than Loveland's 15.4 percent citywide office vacancy rate. Medical office space comprises 55 percent of the current office space available. Reported lease rates range from \$15.50 to \$21.60 per square foot, generally lower than Loveland and Fort Collins' lease rate of \$21 per square foot. The office vacancy rate and lease rate metrics suggest that demand for office space in the I-25 / US 34 area is comparable to the rest of Loveland.

Industrial Market. Industrial facilities are clustered in the southeast quadrant of the Crossroads Blvd. and Centerra Parkway intersection. While over 1.4 million square feet of industrial space exists in the area, the Walmart / Sam's Club warehouse distribution center accounts for over 1.1 million square feet of it. Seventeen smaller industrial facilities, averaging roughly 18,000 square feet each, make up the remaining industrial space.

Industrial Outlook. Only one industrial facility (12,000 square feet) is currently available in the area. This results in an industrial vacancy rate of less than one percent for the area. Further signaling a strong demand for industrial space in the area is the listed lease rate of \$10.50 per square foot, 50 percent higher than Loveland's average of \$7 per square foot. The low vacancy rate and high lease rate suggests a viable market for industrial in this area; however, there is currently more opportunity for industrial development in the adjacent Airport area.

Multifamily Housing Market. Multifamily housing facilities in the I-25 / US 34 area include two apartment/condo complexes located to the north of Hahn Peak Drive and an assisted living facility located along Fall River Drive between Hahns Peak Drive and McWhinney Blvd.

Multifamily Housing Outlook. The commercial real estate data used for this analysis do not provide apartment rental or condo vacancy rates. Given the number of

³ City of Loveland Traffic Volume Count Map, 2013. Colorado Department of Transportation.

⁴ Commercial real estate data was collected through Xceligent, a provider of verified commercial real estate information.

⁵ See Airport area for discussion about office building class classification.



nearby amenities in the I-25 / US 34 area and the ease of access to I-25 and US 34, it is likely there is demand for multifamily housing in the area, assuming that prices and rents are competitively priced for the northern Colorado market. Multifamily development could occur as part of redevelopment projects or as new development to the east of I-25.

Highway 402 Corridor Area

Location. The Highway 402 corridor is roughly a half mile either side (north-south) of Highway 402 from I-25 to South Taft Avenue. The eastern boundary of the area between South County Road 7 and I-25 extends farther south to County Road 16. It should be noted, that while the stretch west of 2287 is included as part of the area under examination, SH 402 ends at 287 and is 14th St SW from there to the boundary of the study area.

Traffic Counts. Highway 402 is a moderately traveled roadway with the highest traffic volume occurring at its intersection with US 287 (South Lincoln Avenue), with about 20,000 daily trips. Just west of the I-25 and Highway 402 interchange, there are roughly 12,000 daily trips. The higher number of trips at the Highway 402 and US 287 suggests that a large number of vehicles travel on the north-south US 287, which serves as the primary road between Loveland and Longmont. On the western edge of the Highway 402 area, the intersection of Highway 402 and Taft Avenue sees over 15,000 daily trips. Smaller arterial roadways with traffic volume data (South Garfield Avenue, South Boise Avenue, County Road 13, etc.) average between 3,000 and 5,000 daily trips.

Retail Market. Retail in the Highway 402 area clusters in two locations: 1) Highway 402 and US 287 (South Lincoln Avenue) and 2) Highway 402 and South Taft Avenue (Thompson Valley Towne Center). Total retail space in the area equals almost 240,000 square feet. Almost one-third of all retail facilities (32 total facilities) are automotive related (10 automotive). From the commercial real estate data, only one retail business is east of the US 287 corridor.

Retail Outlook. The retail vacancy rate for the Highway 402 area is found to be the same as Loveland's citywide average at 3.2 percent. The 7,750 square feet of available retail space is distributed across three retail facilities. The two reported lease rates are \$8 per square

foot and \$16 per square foot, both lower than the City's \$17 per square foot average. Demand for retail space in the Highway 402 area appears similar to the rest of Loveland, but lower than other strong performing retail areas.

Office Market. Over 500,000 square feet of office space exists in the Highway 402 area. Over half (52 percent) of this office space is associated with the Rocky Mountain Center for Innovation and Technology (RMCIT). Only one office space, near I-25 and County Road 16, is located outside of the Highway 402 corridor between US 287 and South Taft Avenue. Unlike office space in the Airport area and the I-25 / US 34 area, no Class A office space currently exists in the Highway 402 area. The existing office facilities are evenly split between Class B and Class C.

Office Outlook. The office space vacancy rate is estimated at 54.4 percent in the Highway 402 area. This high vacancy rate is driven by the office space vacancy at RMCIT (263,000 square feet). The listed lease rate for the RMCIT is between \$8 and \$10 per square foot, substantially lower than the citywide value of \$21 per square foot.⁶ Demand for existing office space in the Highway 402 area appears weak currently, although nearly all vacant space is located in one facility. If a large tenant expresses interest in RMCIT, the vacancy rate could decline significantly.

Industrial Market. Roughly 1.5 million square feet of industrial space exists in the Highway 402 area. While industrial facilities are located along Highway 402 from South Taft Avenue to Backhoe Road (approximately 1.5 miles east of US 287), the majority are located northwest of the Highway 402 and US 287 interchange. The RMCIT also accounts for around one-third of all industrial space in the Highway 402 area.⁷ Fifty-five percent of the industrial space is classified as flex/R&D and 34 percent is classified as light industrial, with the remaining square footage comprised of multiple industrial classifications.

Industrial Outlook. Almost 600,000 square feet of industrial space is currently available, resulting in a

⁶ Note that the \$21 per square foot value does not distinguish between class of office building, likely overstating the Highway 402 and City of Loveland average lease difference for office space.

⁷ Separate from the RMCIT office space.



vacancy rate of 41.2 percent. The RMCIT comprises 91 percent of this industrial vacancy. The average industrial lease listing rate for the area is \$9.65 per square foot, higher than city's \$7 average. The large amount of industrial space is available at a relatively competitive lease rate compared to the Loveland on the whole, which suggests a stagnant industrial market in the Highway 402 area.

Multifamily Housing Market. The commercial real estate data indicate that three apartment complexes are found in the Highway 402 area. Two apartment complexes are located south of Highway 402 in the residential neighborhood near the RMCIT. The third is located at the Highway 402 / Highway 287 intersection.

Multifamily Housing Outlook. Due to the location of the apartment complexes near predominantly single-family neighborhoods, the real estate market of nearby single-family homes will likely influence Highway 402's multifamily housing market. Additionally, Loveland's economic climate and job market are likely to impact area market demand for multifamily housing; more so than multifamily housing located along I-25 or US 34 that are more attractive to commuter populations. The citywide multifamily vacancy rate is currently 2.0 percent.⁸

US 34 Corridor Area

Location. The US 34 Corridor runs from Denver Avenue on the east to Langston Lane on the west, generally extending north of US 34 by roughly a quarter mile and south of US 34 by a half mile. The US 34 Corridor area lies approximately 1.5 miles to the west of the I-25 / US 34 area.

Traffic Counts. The US 34 Corridor area is a heavily traveled highway. The highest daily vehicle trip estimates are found on the east of the area (approximately US 34 and South Boise Avenue), with over 40,000 daily vehicle trips. The number of daily vehicle trips is lower to the west of this intersection, which suggests a number of vehicles travel along the north-south corridors between South Boise Avenue and US 287. The intersection of US 34 and US 287 has roughly 35,000 daily vehicle trips, a value which is expected to grow to more than 45,000

⁸ Colorado Department of Local Affairs, *Statewide Multifamily Vacancy and Rent Survey by Market Area. 4th Quarter, 2014.*

by 2035.⁹ US 34 traffic volume on the west side of the US 34 Corridor area averages about 20,000 daily vehicle trips. The minor arterial roadways in the area range between 2,000 and 6,000 daily trips.

Retail Market. The US 34 Corridor area contains over 1.4 million square feet of retail space. Retail space is fairly evenly distributed along US 34 throughout the area, with the exception of the segment south of Lake Loveland where few retail businesses are located. The area contains a wide array of retail businesses: big box, strip commercial, fast food, restaurant and automotive. Over half (52 percent) of retail facilities were constructed prior to 1980.

Retail outlook. The retail vacancy rate in the US 34 Corridor area is 8.7 percent, more than double Loveland's citywide average. Reported lease rates range from \$11 to \$23.50 per square foot. While the current vacancy rate and lease rates in the US 34 Corridor area signal a below-average retail market, it is likely that demand for retail space will increase in coming years as a function of the anticipated vehicle traffic along US 34 and as other retail areas in Loveland become built out.

Office Market. Over 575,000 square feet of office space exists in the US 34 Corridor area. Many of the office facilities are located near the US 34 and US 287 intersection, with smaller office space clusters found around the intersections of Wilson Avenue and US 34 and Boise Avenue and US 34. Over 70,000 square feet of office space in the area is classified as medical office space, with over half of the medical office facilities located near the Banner Health McKee Medical Center. The class of office space in the US 34 Corridor area is fairly evenly split between Class B (53 percent) and Class C (47 percent). There are no Class A office spaces reported in this area.

Office Outlook. About 30,000 square feet of office space is currently available in the US 34 Corridor area, which is a vacancy rate of 4.9 percent. Office vacancy in this area is more than three times lower than the citywide average. The median lease rate is \$12 per square foot, which is much lower than Loveland's average of \$21 per square foot.¹⁰ These office outlook metrics suggest a stable office space market.

⁹ City of Loveland 2035 Transportation Plan.

¹⁰ Note that the \$21 per square foot value does not distinguish between class of office building, likely overstating the US 34



Industrial Market. Nearly 1 million square feet of industrial space exists throughout the US 34 Corridor area. Industrial facilities span the area, but four industrial clusters are evident in the commercial real estate data:

- Along Denver Avenue south of US 34
- Between Madison Avenue and Boise Avenue along East 11th Street and Taurus Court;
- Down Monroe Avenue south of US 34
- Along West 8th Street between South Taft Avenue and South Wilson Avenue

Industrial Outlook. Only 9,000 square feet of industrial space is available in the US 34 Corridor area, which equates to a 0.9 percent vacancy rate. In fact, the available industrial square footage comes from a single facility, located in the West 8th Street cluster. The reported lease rate is \$12 per square foot. The facility is also listed for sale with a listing price of \$849,000. This area has not traditionally been an industrial area due to the distance to a major interstate highway. .

Multifamily Housing Market. Twenty-six multifamily housing structures exist in the US 34 Corridor area. Much of the multifamily housing in the area is found on the north side of US 34 around Madison Avenue and Boise Avenue.

Multifamily Housing Outlook. Demand for multifamily housing in the US 34 Corridor area is likely influenced by the real estate market of nearby single-family homes, the City's economic and job climate, proximity to community amenities and the affordability of multifamily housing relative to other parts of the city. The median rent in Loveland is about \$1,300 for a multifamily rental. ¹¹

US 287 Corridor Area

Location. The US 287 Corridor covers approximately 8 miles and excludes Downtown. The northern segment of the corridor extends from 71st Street / County Road 30 to 8th Street, and the southern segment of the corridor extends from SE 5th Street to SE 42nd Street / County Road 14.

Corridor area and City of Loveland average lease difference for office space.

11 Colorado Department of Local Affairs, Statewide Multifamily Vacancy and Rent Survey by Market Area. 4th Quarter, 2014.

Traffic Counts. Current average daily traffic volumes on US 287 range from a low of 14,000 vehicles on the southern portion to a high of 28,000 vehicles near the Orchards Shopping Center. The City of Loveland 2035 Transportation Plan predicts that most of US 287 will remain a 4-lane facility with traffic volume projections for the year 2035 ranging from about 38,000 vehicles per day near SE 14th Street to over 40,000 vehicles per day north of Garfield Avenue.

Retail Market. There is approximately 1.4 million square feet of retail space within the Corridor Area, which is over 20 percent of the retail space in the City. The majority of the retail space is community and neighborhood retail space. In the northern segment of the corridor the vast majority of retail space is centered on two major retail nodes. The 29th Street node is anchored by the Orchards Shopping Center, including Hobby Lobby, and Loveland Marketplace, which includes King Soopers, Office Depot, Jax Outdoor Gear, and Ace Hardware. The 65th Street node is anchored by a new 200,000 square foot Wal-Mart Supercenter. The 65th Street retail node was built prior to the economic recession of 2009 and 2010 and was likely planned to serve new residents of northern Loveland and southern Fort Collins. The southern segment of the Corridor has a minimal amount of retail space and no major retailers.

Retail Outlook. The retail space along the Corridor is mostly occupied with a vacancy rate of only 4.3 percent. Despite the low vacancy rates, lease rates are \$10.71, less than the City average of \$14.40, which may be due largely to the older age of retail space. The northern segment trade area is estimated to grow by 4,000 households in the next 10 years which will produce demand for a new grocery-anchored shopping center with up to 200,000 square feet. New retail space will likely be accommodated through redevelopment of older space at 29th Street and/or through new development at the 65th Street node.

Future demand for retail along the southern segment of the 287 Corridor is limited based on the expected population growth for the area, which is for predominately low density rural residential development and limited by expansive open space lands. There is long term potential for a future neighborhood retail center if housing growth in this area of town is significant enough to support it. The southeast corner of the intersection of US 287 and Highway 402 is planned for in the South Village PUD



as a future mixed use development with 35 acres of neighborhood commercial land, which is large enough to accommodate the future community serving retail demand from the south corridor segment residents.

Office Market. The US 287 Corridor has 380,000 square feet of office space, which is mostly community serving office uses with tenants such as banks, real estate offices, and insurance companies.

Office Outlook. The office space along the Corridor leases at an average of \$14.62 per square foot which is less than the City average of \$21. Vacancy rates for office space are high at nearly 20 percent. Office demand along the corridor is limited to service oriented uses and there is currently an oversupply of space. Additional office space will be dependent on future demand for retail along the corridor and will occupy a small portion of the future retail space.

Industrial Market. There is a significant amount of industrial and flex space within the US 287 Corridor, totaling 946,000 square feet. On the northern end of the Corridor, north of 65th Street, is the Longview/Midway Industrial Park under development with mainly flex office/industrial buildings. There is a collection of industrial buildings along the southern segment of US 287, just south of Downtown. Many of these buildings were built when they were a part of unincorporated Larimer County. The majority of the existing space in the southern segment is old and outdated.

Industrial Outlook. The industrial space rents for an average of \$7.73 per foot which is around the City average. The industrial space has a relatively low vacancy rate of 7.2 percent, which is lower than the City and regional average, 13.3% and 8.5% respectively. The Longview/Midway Industrial Park is optimal for business and commercial service uses serving the Loveland/Fort Collins market. The majority of the new development within the corridor for industrial and flex space has occurred in this area. The industrial space in the southern segment could serve emerging manufacturing and industrial oriented companies in Loveland but would require reinvestment from future tenants/owners. However, industrial space in this area may not support the activity occurring Downtown and may need to be transitioned into uses that could better support Downtown redevelopment.

Multifamily Housing Market. Eight multifamily housing facilities are located in the US 287 corridor area, with four of the facilities west of US 287 between 29th St. and 37th St. The remaining four multifamily housing complexes are located a few blocks off of US 287 south of US 34 and north of 9th St. No multifamily housing was identified in the US 287 corridor area that lies to the south of downtown.

Multifamily Housing Outlook. Given the combination of limited multifamily housing in the US 287 corridor area, a low citywide multifamily vacancy rate (2.0 percent) and the large number of community amenities located in, or near, the US 287 corridor area, the area appears well suited for multifamily housing development. The surrounding single-family housing real estate market, along with Loveland's overall economic situation and employment opportunities, will impact the viability of multifamily housing in the area.



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APPENDIX E: GLOSSARY

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.

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 in Chapter 3, 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; Corridor Commercial; Regional Activity Centers; and Employment.

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

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.

Airport Influence Area

An area that recognizes the benefits and potentially adverse impacts that occur within certain distances from public aviation facilities and that provides a policy framework to minimize these impacts as well as protect the safety and efficiency of aircraft operations.

Alternative Energy Technology

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

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.



Buildout

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

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.

Charette

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

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.

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.

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.

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).

Flood Plain

The area subject to flooding during a storm that is expected to occur based on historical data.

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.

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.

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.)

Indicator

Indicators are quantitative information about what has often been considered a qualitative subject: the well-being of communities. They can be measured and compared over time to find trends that tell communities where they have been and where they are likely headed. Refer to Chapter 4 for specific information.



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.

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.

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.

Municipal Code

Compendium of municipal ordinances and codes, including zoning regulations.

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.

Overlay Land Use Categories (Land Use Plan)

Land use categories that "overlay" another land use category to further define land use goals. Currently includes Complete Neighborhood, Enhanced Corridor, and River Adjacent land use categories.

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.

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.

Program

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

Quality of Life

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

Residential Mixed Use Categories (Land Use Plan)

Land use categories, identified in the Land Use Plan in Chapter 3, that are meant to serve as residential neighborhoods. They include: Estate Residential; Low Density Residential; Medium Density Residential; and High Density Residential.



Revitalization

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

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)

Transit Corridor

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

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.

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)

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.

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.

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.



APPENDIX F: EXISTING CONDITIONS



During the Foundation phase, the project team analyzed current conditions for the major elements of the Comprehensive Plan, and reviewed the City's existing plans, policies, and goals. Stakeholder interviews and early outreach helped to prioritize issues, needs, and vision for the future. Key points, maps, and trends are summarized in the following snapshots:

- Demographics
- Health
- Land Use & Community Design
- Transportation
- Employment
- Housing



Key Points

- Population growth and demographic trends influence the types of housing, jobs, transportation, and services a community needs to provide.
- Loveland's population is rapidly growing and graying. The population is forecasted to double by 2040.
- The Hispanic population is increasing.
- The income gap is widening and poverty is increasing.
- Housing will need to accommodate senior living as well as more people living individually.
- Transportation alternatives will need to help seniors remain mobile and attract younger adults who choose not to drive.

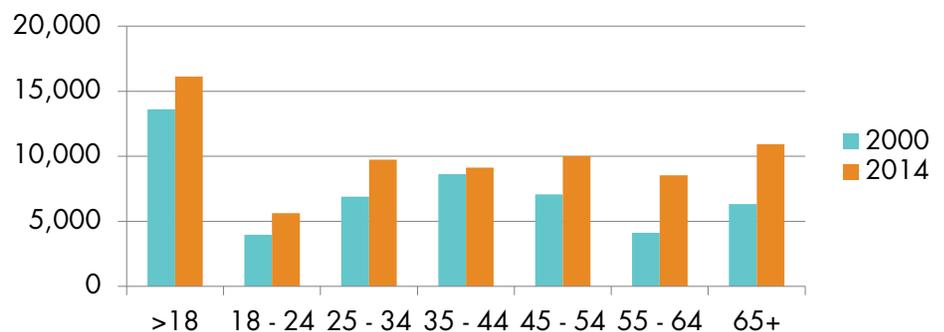
Overview

Each year the Development Services Department publishes an Annual Data and Assumptions Report, available at <http://www.cityofloveland.org/>. The Annual Data and Assumptions Report provides general information regarding the City's population, housing, economy and City facilities and services. It is intended to serve as the basis for projections and assumptions in operational and financial plans generated by City departments and divisions, as well as aid citizens, organizations and businesses outside the City to assist in preparing reports, feasibility studies, market studies, etc. The following demographic information documents the assumptions and planning foundation for Create Loveland.

HOUSEHOLDS BY TYPE	2000	2014	CHANGE
Population	50,608	70,093	39%
Total households	19,741	29,227	48%
Average household size	2.55	2.40	-6%
Family households (families)	71%	73.2%	3%
With own children under 18	35%	29.5%	-16%
Married-couple family	58%	61.6%	6%
Owner-occupied	69%	63.5%	-8%
Renter-occupied	31%	36.5%	18%

Between 2000 and 2014, Loveland's population grew 39% from 50,608 to 70,093 individuals, residing in 29,227 households. While the number of households grew 48% since 2000, the average household size shrank from 2.55 to 2.4. Meanwhile, the number of 2014 households with families went slightly up from 71% in 2000. Ironically, the percent of households with children under 18 declined over the 14-year period. All of these factors are indicative of an aging population and, to a lesser extent, young single professionals and young to middle aged couples with no or few children.

Figure A: Changes in Age (2000-2014)



64% OF LOVELANDERS agree or strongly agree that the City provides activities and services needed by senior citizens.



Figure B

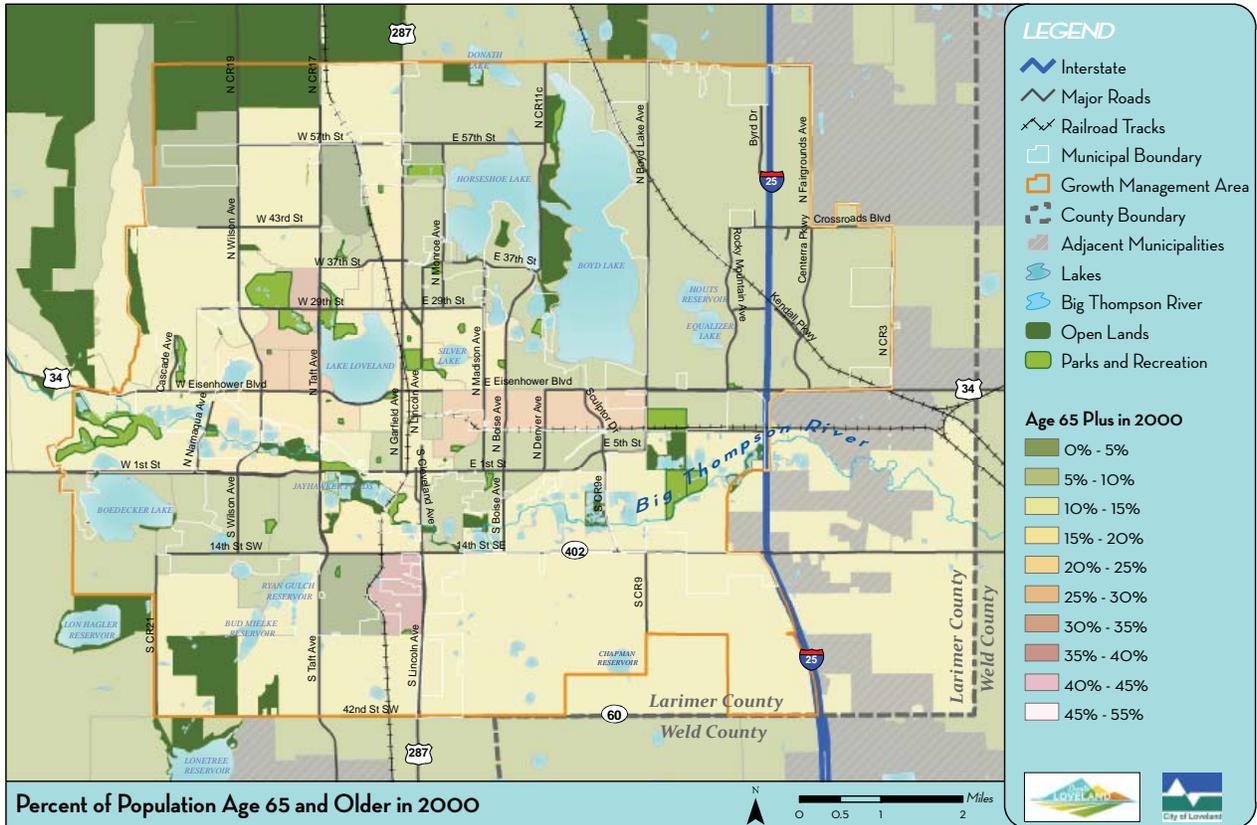
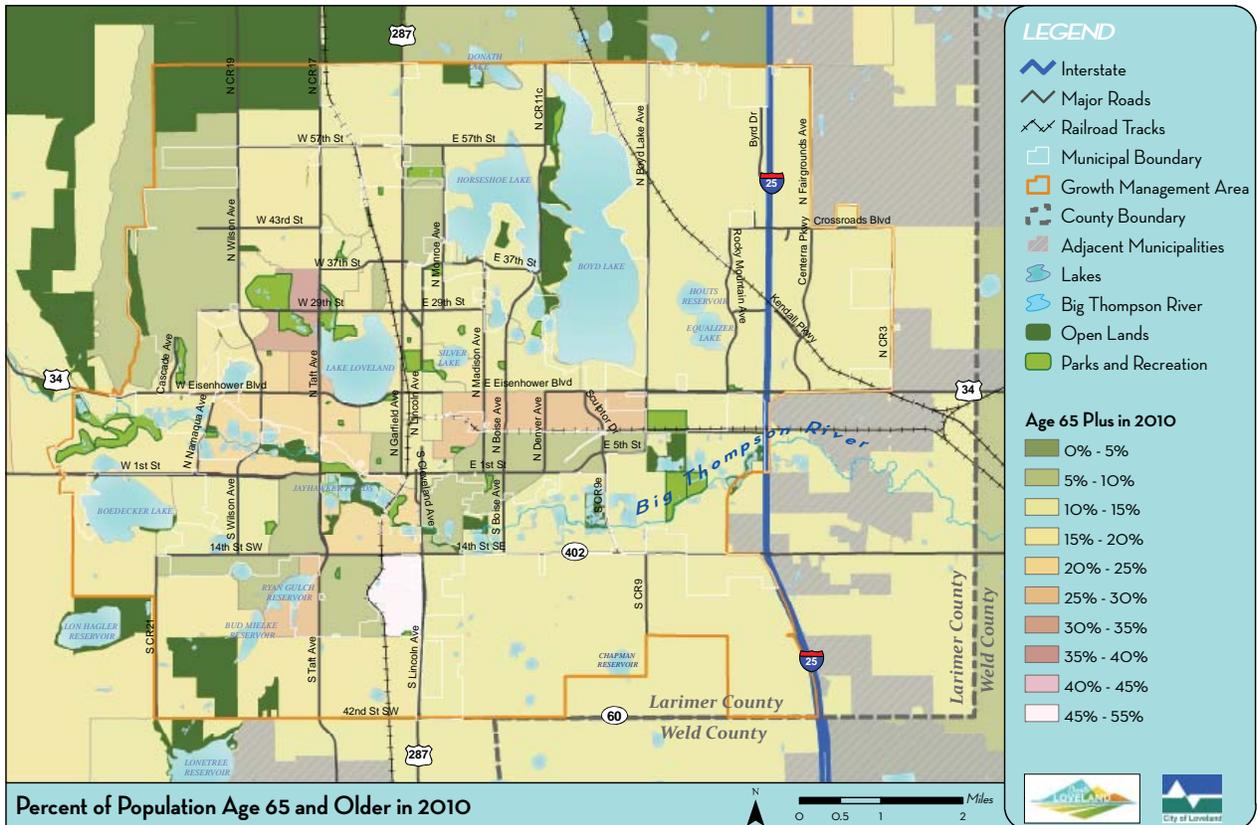


Figure C



As the City has grown, it has become older overall. As shown in Figure A, the number of residents under 24 increased slightly between 2000 and 2014. At the opposite end of the spectrum, the 55 to 64 age group experienced the most growth, at a rate of 108%, and retirees age 65 and older increased 73%. The median age, meanwhile, went from 36 to 38. This gives evidence to Loveland’s popularity among baby boomers and retirees. Nevertheless, the number of those between 25 and 34 grew by 41%, which means the City may be attracting more millennials as well. The maps shown in Figure B and Figure C show how the geographic distribution of age groups has shifted between 2000 and 2010.



Median Household Income

2000 | **2014**
 \$47,119 | \$55,580

Percent Change
18%

INCOME	2000	2014	CHANGE
Less than \$10,000	1,003	1,293	29%
\$10,000 to \$14,999	1,118	1,264	13%
\$15,000 to \$24,999	2,309	3,309	43%
\$25,000 to \$34,999	2,632	3,279	25%
\$35,000 to \$49,999	3,449	4,185	21%
\$50,000 to \$74,999	4,927	6,089	24%
\$75,000 to \$99,999	2,316	3,953	71%
\$100,000 to \$149,999	1,552	4,051	161%
\$150,000 to \$199,999	327	1,148	251%
\$200,000 or more	222	656	195%
Median household income	\$47,119	\$55,580	18%

Income affects demand for types of housing, employment, community services. Many Loveland residents became wealthier between 2000 and 2014. The median income grew by nearly \$8,500, pulled up by significant growth in income brackets over \$100,000. In particular, the number of those making between \$150,000 and \$199,999 grew by 251%. Considering that earnings tend to peak around the age of 55, the growth in higher income households mirrors the growth in baby boomers. However, the number of people in lower-income households also increased, particularly those earning less than \$35,000. The maps in Figure G and Figure H on page 6, highlight the growing incomes on the City’s periphery.



Figure G

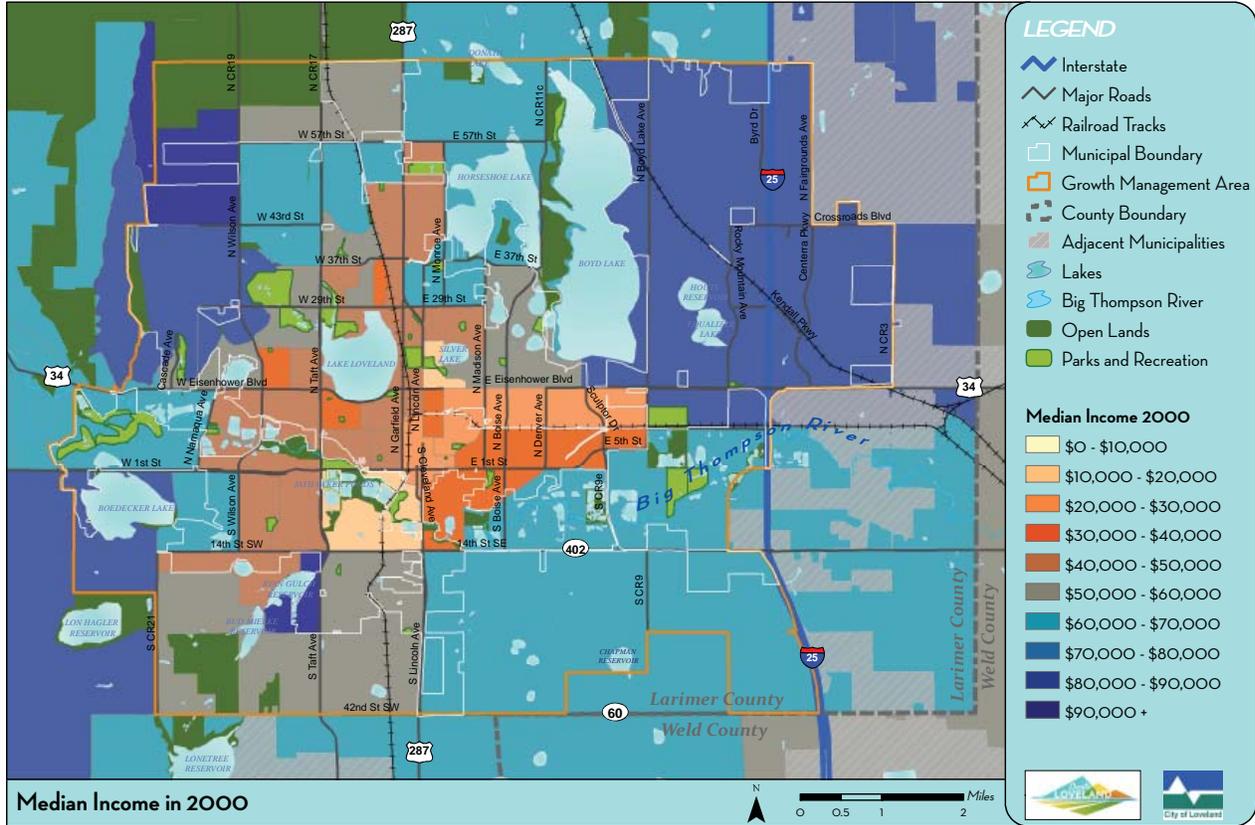
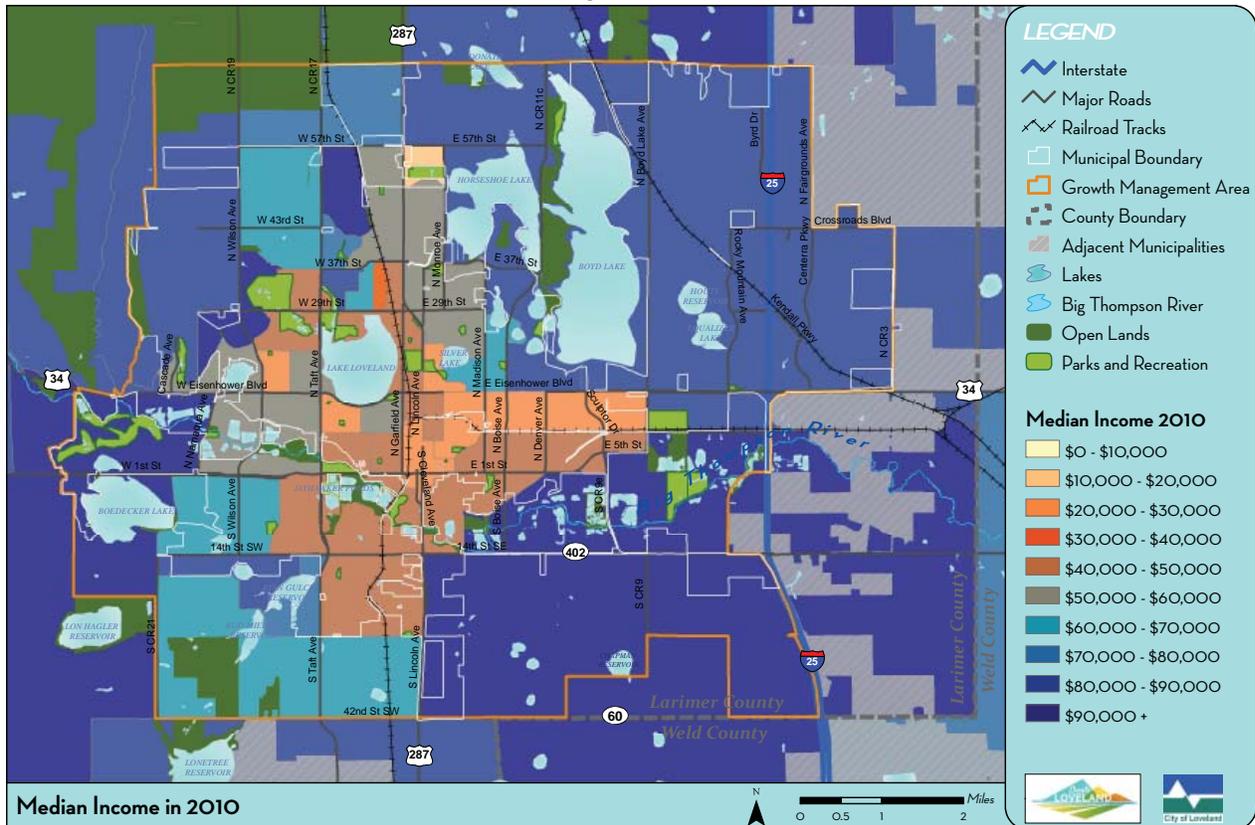


Figure H



Despite growing wealth for some, the percentage of all Loveland residents and families living in poverty nearly doubled between 2000 and 2013. The 2013 federal poverty threshold for a family of four was \$23,550. Mirroring national and state trends, families with children under 5 experienced the most financial hardship as the percentage of those in poverty nearly tripled from 7% in 2000 to 20.3% in 2013. Families with children under 5 led by females with no husband were especially vulnerable, with almost 90% in poverty.

POVERTY STATUS	2000	2013	CHANGE
All families	4.0%	7.2%	80%
<i>With related children under 18 years</i>	5.6%	13.8%	146%
<i>With related children under 5 years only</i>	7.0%	20.3%	190%
Families with female householder, no husband present	16.8%	34.7%	107%
<i>With related children under 18 years</i>	21.0%	41.2%	96%
<i>With related children under 5 years only</i>	34.5%	89.5%	159%
All people	5.7%	11.3%	98%
<i>Related children under 18 years</i>	6.7%	13.6%	103%
<i>Related children 5 to 17 years</i>	6.7%	12.7%	90%
<i>18 years and over</i>	5.2%	10.2%	96%
<i>65 years and over</i>	5.0%	3.9%	-22%

Over the past decade, those taking public transportation increased slightly, along with telecommuting and other modes of transportation. The percentage of people driving to work alone also decreased by 1.8% but those carpooling dropped 20.3%. In 2014, 5% of Loveland households did not have a vehicle available while 22% had three or more vehicles.

2014 estimates by the North Front Range Metropolitan Planning Organization suggest that Loveland’s population will grow to 131,000 by 2040. The purpose of updating the Comprehensive Plan is to reassess community values to ensure that we grow in a desirable, sustainable manner with transportation facilities connecting quality housing, jobs, and services that meet current and future needs.

Changing demographics will ultimately affect community design, architecture, accessibility, mobility, community amenities, and city services. Accommodating an aging population will likely require retro-fitting housing, facilities, and city infrastructure for seniors who may live alone, have limited eyesight and hearing, shrinking social structures and mobility, and increasing health issues. Providing alternatives to driving alone will become increasingly important.

Drive Alone



2000 | 2014
82.5% | 81.0%
-1.8% Change

Carpool



2000 | 2014
10.8% | 8.6%
-20.3% Change

Walk



2000 | 2014
1.6% | 1.5%
-6.2% Change

Telecommute



2000 | 2014
4.0% | 6.1%
52.5% Change

Public Transit



2000 | 2014
0.1% | 0.3%
200% Change

Other Means



2000 | 2014
1.0% | 2.4%
140% Change



What We've Heard

In April 2014, City staff and their consultant personally interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. All City boards and commissions were invited to participate, as well as all Council members and Planning Commission members. Other interested stakeholders were indicated by staff, elected officials, or partnering organizations like CanDo. The issues brought up in the interviews are summarized below.



The face of Loveland's community is changing, which has implications to City services. Many have voiced concern with how Loveland will provide services to the growing senior population, especially when it comes to transportation and housing. By the same token, some programs and facilities for youth have been closed or downsized over the years leaving a gap in services.

Affordable housing and homeless services also frequently came up in discussions. The perception is that the number and availability of affordable housing units has not kept pace with the growing poverty rate, a problem which is compounded by the competitive rental market.

Existing Goals

- Encourage a full range of housing types and a mix of housing densities that meet the needs of all age and socio-economic groups.
- Provide affordable and accessible recreational opportunities for a variety of age groups.
- Provide rich and diverse cultural activities for all age groups and cultural groups.
- Provide welcoming neighborhoods where people know each other; where civility and respect for diverse perspectives, thought, and being are the norm; and where shared community assets are promoted, resulting in a strong sense of belonging among all ethnic, economic, and age groups.
- Promote a sense of safety and belonging for all sectors of Loveland's community, particularly those limited or marginalized by age; by economic disadvantage or mental or physical health disabilities; by citizenship status, by gender and sexual orientation; or by cultural, educational or language barriers.
- Ensure that human services reach diverse populations through continuing outreach, including efforts to reach "hidden" or less visible populations.
- Identify barriers to full participation in the community and access to amenities and services, including public transportation which makes access possible.
- Promote community integrity and strength by opposing all forms of illegal discrimination and all expressions of disrespect, bias, or hatred based on an individual's or group's racial, ethnic, religious, or gender identity, or age.

Source: 2005 Comprehensive Plan



Key Points

- *The built environment influences physical health such as diabetes, asthma, heart disease, and other preventable illnesses.*
- *Access to affordable healthy food and physical activity are important considerations in community planning.*
- *Rates of overweight and obesity are rising at a higher rate in Colorado than the nation.*
- *Obesity-related conditions including heart disease, stroke, and Type 2 diabetes are some of the leading causes of preventable death in Larimer County.*
- *Health care costs in Colorado to treat weight related chronic disease exceeds \$1 billion annually.*
- *Certain populations such as those in poverty and Hispanics have higher rates of preventable disease.*
- *Loveland's growing population of older adults, Hispanics and people living in poverty are additional reasons to address health in The Comprehensive Plan.*

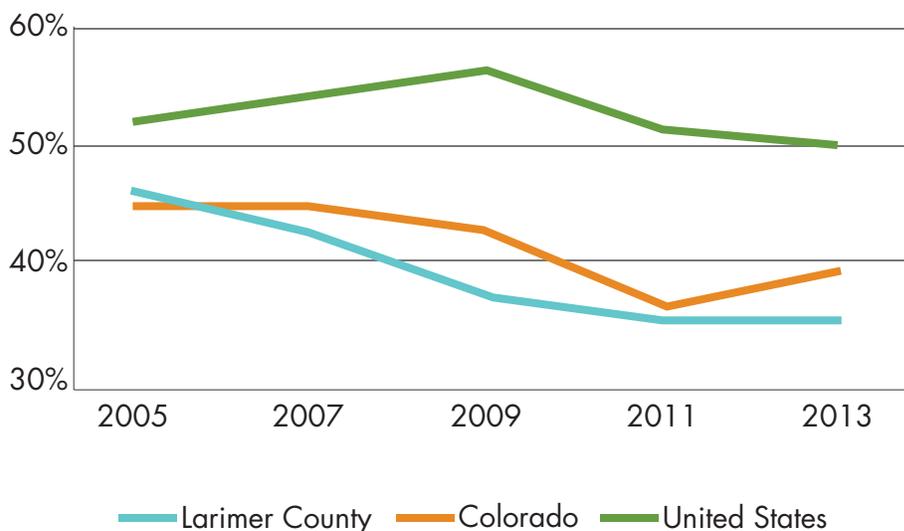
Overview

How our communities are designed and built affects our health and physical activity. Regular physical activity is a cornerstone of one's quality of life, helping control weight, reduce the risk of preventable diseases and some cancer, improve mental health, and increase chances of living longer. The layout and design of the City's built environment has a major bearing on individual physical activity. For these reasons, the Comprehensive Plan is taking a look at how the City provides residents with opportunities for healthy eating and active living by ensuring access to healthy foods and recreational facilities, as well as active transportation.

While Colorado adults are the leanest in the nation, our state has not escaped the national obesity epidemic with approximately one in five Loveland adults being obese and more than half being overweight or obese. Prior to 2011, Colorado remained the only state with an adult obesity rate below 20%. Locally, the Health District of Northern Larimer County found that 40% of adults in Loveland do not get sufficient exercise (2013). At a statewide level, rates of childhood obesity have doubled during the past two decades and currently more than one in four Colorado children are overweight or obese.

Obesity is a public health risk that threatens the quality of life and life longevity of Loveland children and adults. Obesity puts a person at greater risk for heart disease, diabetes and other chronic diseases. Physical activity and healthy eating play a major role in maintaining a healthy weight and nearly 40% of Loveland residents recently surveyed say they don't get sufficient exercise with nearly 30% saying they don't get any moderate to

% Adults Reporting Insufficient Physical Activity



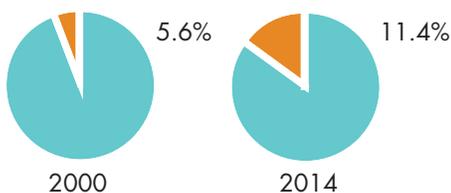
Source: Colorado Behavior and Risk Factor Surveillance System (BRFSS), National BRFSS data, Colorado Department of Public Health and Environment, Centers for Disease Control. Physical activity defined as: 2001-2009 = Percent of adults who participated in less than 30+ minutes of moderate physical activity five or more days per week, or vigorous physical activity for 20+ minutes three or more days per week 2011-2013 = Percent of adults who participated in less than 150 minutes or more of Aerobic Physical Activity per week



Vulnerable Populations

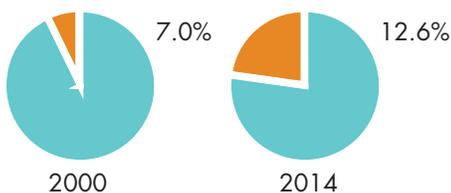
- 9.7% of Loveland residents are living in poverty (\$23,550/year for a family of four).
- 11.4% of families with children under 18 are living in poverty.
- 12.6% of families with children under 5 are living in poverty.
- 10.5% are Hispanic / Latino.
- 15.6% are 65 years+.
- 12.1% over the age of 25 do not have a high school diploma.

Families in Poverty with Related Children Under 18 years



Percent Change **103.6%**

Families in Poverty with Related Children Under 5 years

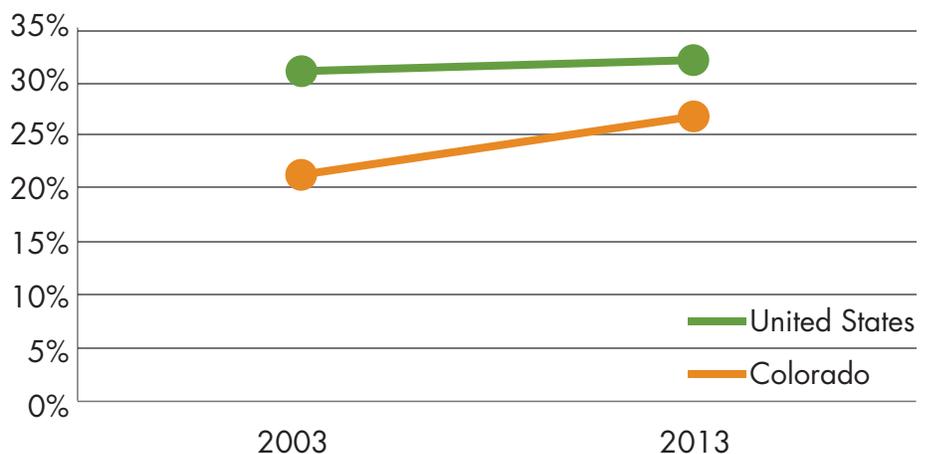


Percent Change **80%**

vigorous exercise at all. Similarly, nearly three in four Lovelanders report not eating the daily recommended servings of fruits and vegetables (Health District of Northern Larimer County Community Health Survey).

Communities can impact chronic disease and related lifestyle factors by improving safety and access to active transportation like walking and bicycling, increasing options for healthy affordable food such as community gardens, farmers markets and grocery stores and expanding options for parks, recreation and open space. Community planning that benefits public health by promoting healthy eating and physical activity also impacts older adults' ability to age in place, allowing them to remain independent in their homes for a longer period of time.

% Overweight or Obese Children



Source: 2011; 2015 Kids Count in Colorado – based on 2003 and 2013 National Survey of Children's Health and Colorado Child Health Survey data

Vulnerable Populations and Health Equity

Certain populations can be at risk of developing chronic diseases due to their income level, education, age and race/ethnicity, which play a significant role in one's health. In Larimer County, persons living at or below the poverty level and Hispanics/Latinos generally participate in less physical activity, eat fewer servings of fruits and vegetables and have higher rates of diabetes than higher income or non-Latino whites, according to data from the Colorado Behavior and Risk Factor Surveillance System.



Healthy Food Barriers:

34% Transportation

33% Affordability

28% Distance

9% Lack of Time

9% Special Health or Dietary Needs



In a 2014 report by the Food Bank for Larimer County and Colorado State University's Department of Food Science and Human Nutrition, 85% of Loveland residents participating in the Food Bank's Food Share program indicated that without this program they would eat less than 3 servings of fruits and vegetables daily. Moreover, survey respondents indicated transportation, affordability of fresh food, and distance as their top barriers to accessing healthy food options.

The map on the next page shows areas in Loveland where residents have low income and low access to grocery stores and fresh food at 1/2 and 1 mile.

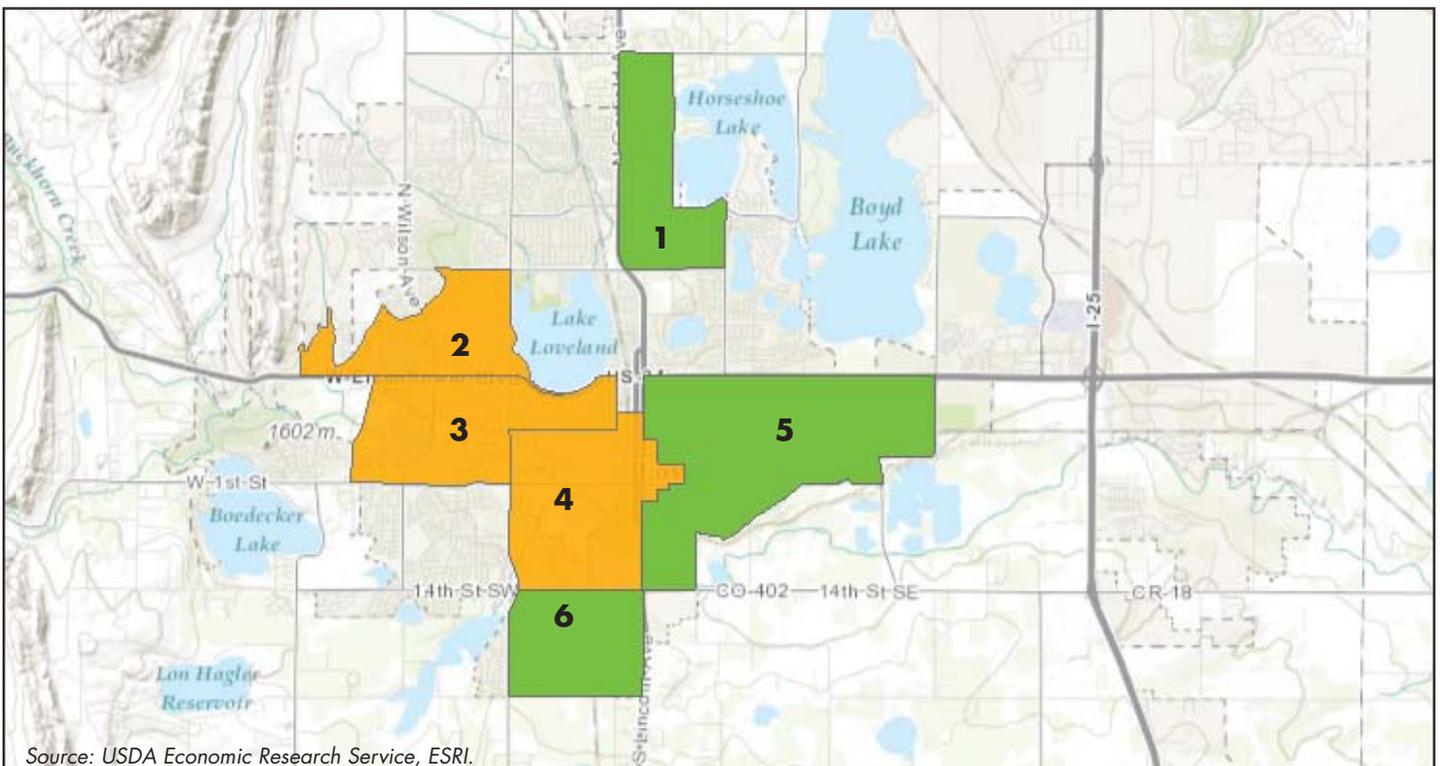
- Areas 1-6: a significant number or percentage of residents live more than 1/2 mile from nearest supermarket
- Areas 1, 5, 6: a significant number or percentage of residents live more than 1 mile from nearest supermarket
- Areas 5 and 6: Low-Vehicle Access. 147 out of 3,264 (4%) households and 107 out of 1,401 (7%) households respectively are without vehicles and more than 1/2 mile from supermarket

Transportation is not only a factor for accessing healthy food but also a primary focus for increasing citizens' level of physical activity. Cities that develop a purposeful infrastructure that allows and promotes safe walking, bicycling and use of public transit impact both the mental and physical health of its residents.

Loveland's Safe Routes to School Program is a partnership between the City and Thompson School District and promotes safe walking and bicycling among students and families.

In 2013-2014, roughly 20-25% of Thompson School District families surveyed report using non-vehicle modes of travel to and/or from school. Of those not walking or bicycling, safety or traffic speed is noted as a top factor for not allowing their children to walk or bike.

Figure A



Source: USDA Economic Research Service, ESRI.

 Low-income census tracts where a significant # or % of residents live more than 1/2 mi from nearest

 Low-income census tracts where a significant # or % of residents live more than 1 mi from nearest supermarket

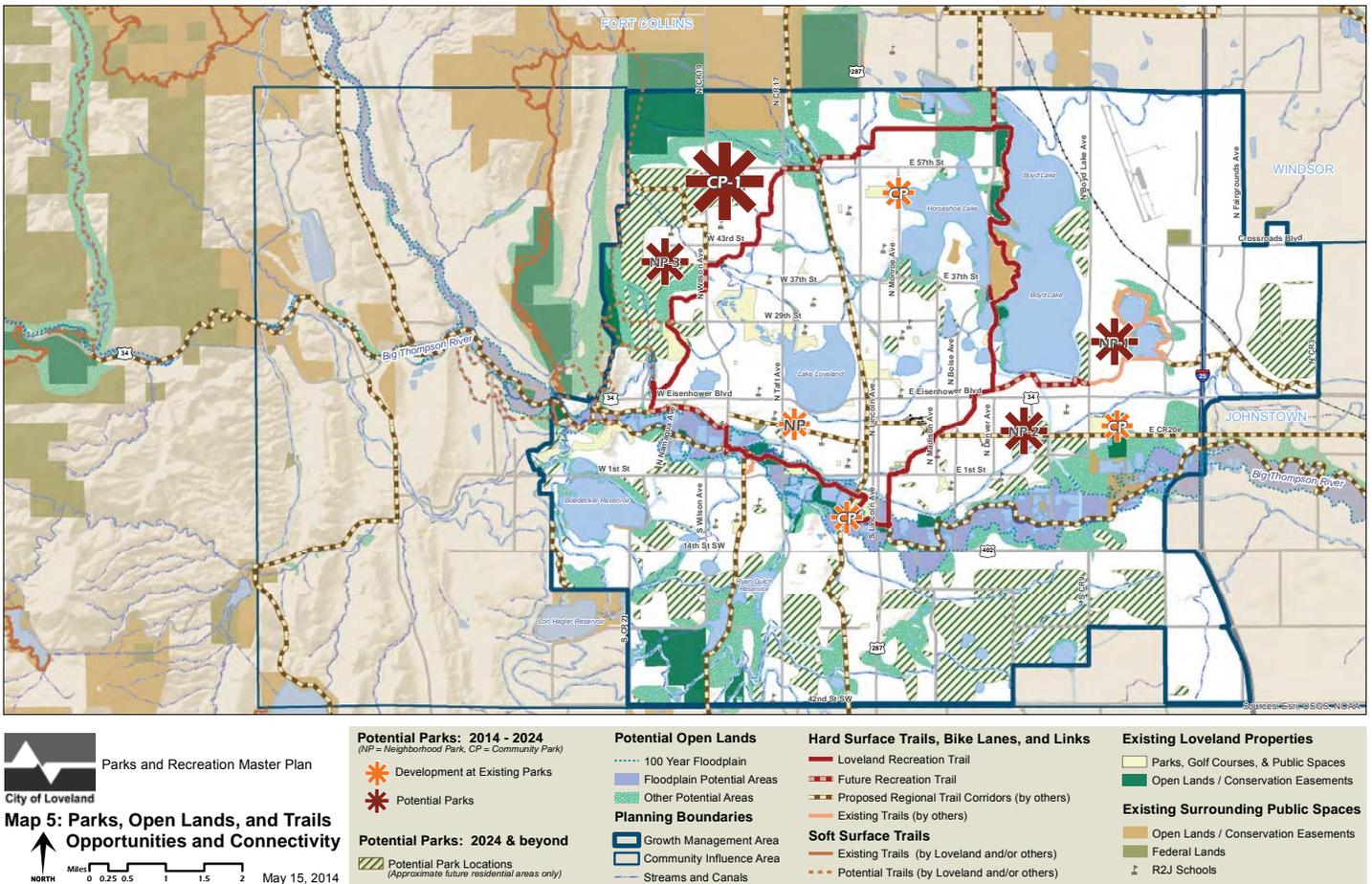


Access to Parks & Recreational Facilities

Access to parks and recreational facilities provides Loveland residents the opportunity to be more active, yet health challenges such as obesity and chronic illnesses are affecting recreation participation. More park and recreation users are dealing with health concerns such as mobility issues, vision loss, hearing loss, weight challenges and other health issues.

In 2014, the City updated its Parks and Recreation Master Plan to provide a framework for developing and enhancing parks and open lands in the future that will meet the needs of the City's changing demographics. Public outreach conducted as part of the plan indicated that recreation is essential to quality of life, providing important opportunities to enjoy nature/outdoors and improve health, wellness and fitness. According to outreach respondents, the most needed facilities in the future are more trails and bike paths, accessible open lands and natural areas, and community-scale parks and facilities, such as an additional recreation center. The plan identifies several priorities that, if implemented, will help the City meet these needs for current and future residents.

Figure B



Source: Loveland Parks & Recreation Master Plan



Existing Goals

- *Implement Loveland's 2012 Bike and Pedestrian Plan.*
- *Increase availability and access to affordable healthy foods for all Loveland residents.*
- *Develop complete streets policies to improve connectivity throughout the City.*
- *Create more health-friendly land use elements with emphasis on increasing density and intensity of development and mix of uses.*
- *Build on Loveland's Safe Routes to School program to improve infrastructure around Thompson schools and increase safe walking and bicycling by children and families.*
- *Identify a balanced transportation system where the needs of all users, including transit vehicles, pedestrians, bicyclists and persons with disabilities are considered.*

Source: 2005 Comprehensive Plan

What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. The intersection between health and city planning was centered around increasing options for active transportation, implementing Loveland's 2012 bike and pedestrian plan (with dedicated staff), and improving public transit options. Moreover, Loveland/TSD's Safe Routes to School program is a strength in the community upon which to build by improving infrastructure around schools for traffic mitigation and student safety. In addition, increasing access to healthy and affordable food options via community gardens and neighborhood markets is also a priority among health professionals and community members. Also, a main theme among health stakeholders was the concept of mixed use/redevelopment to increase walkability and access to services, including for older adults. The concept of increasing seniors' independence through purposeful design to the built environment was discussed by many.

Stakeholders also mentioned the need to improve the existing recreational center, complete gaps in the trail system, build a dog park in west Loveland and a new park in east Loveland. Additionally, to improve the parks and recreation system, new policies could be put in place that require parks in new neighborhoods, parks could collaborate with open lands to reduce maintenance, and additional programming might encourage outdoors youth activities. Regional parks are a nice attraction, but more attention should be paid to small, neighborhood parks.



Key Points

- Existing and future low-density residential is the City's most dominant land use.
- Highway 287, Eisenhower Boulevard, and SH 402 support neighborhood and community-scale employers while the intersection of Eisenhower and I-25 forms the nexus of the region's commercial and employment uses.
- Downtown remains a major focus of city efforts to revitalize its historic core into a higher-density, mixed-use district with a vibrant pedestrian environment.
- Development that could be incompatible with airport operations continues to encroach upon the airport.
- A number of unincorporated lands are wholly or partially surrounded by Loveland's city limits and should be annexed.

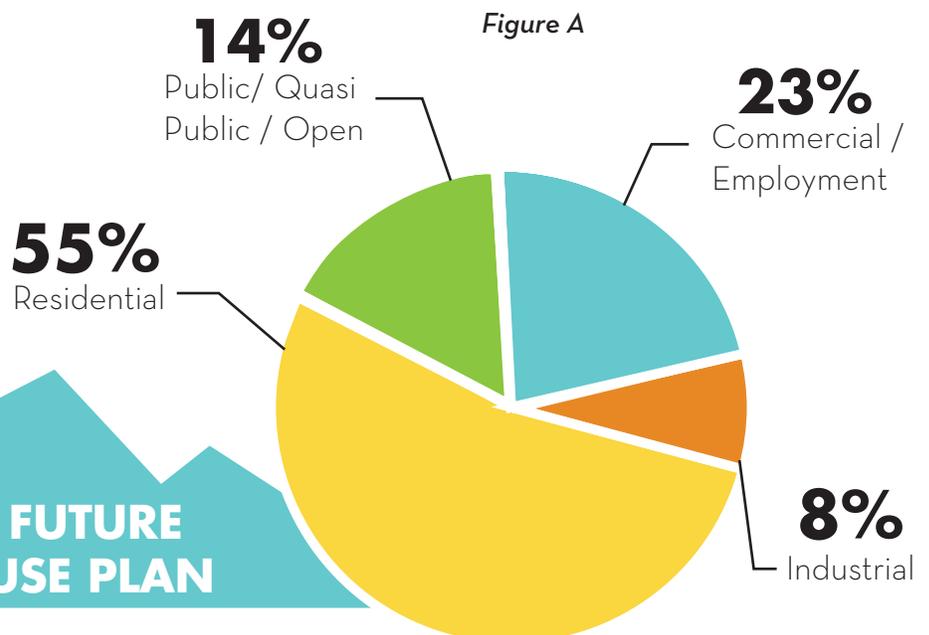
Overview

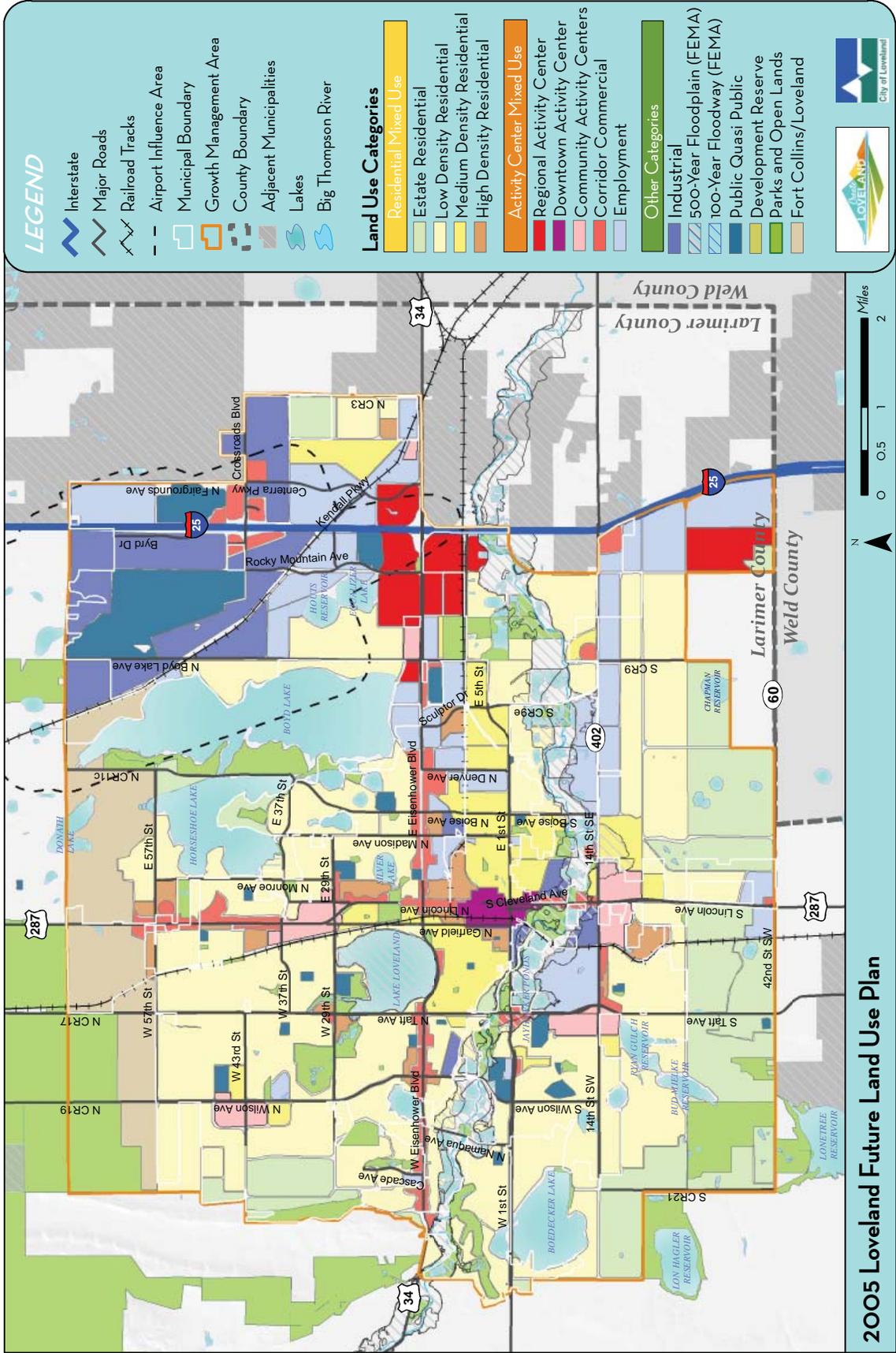
As Loveland adds residents, the community needs to decide how it can capitalize on growth. In general, land uses and community design should be efficient and sustainable; support a multimodal transportation network; provide housing choices conveniently located near jobs, schools, shops, and parks; minimize conflicts between incompatible uses; and integrate development with existing and planned infrastructure. The Comprehensive Plan and future land use map are the primary tools Loveland uses to influence community growth, and this update has evaluated what changes need to be made to ensure the community grows the way it desires.

Future Land Use

The 2005 Comprehensive Plan included a future land use plan identifying the desired locations of future land uses. As shown in Figure A below, residential uses accounted for 55% of all uses with low density residential being the most dominant future land use (41%), followed by medium and high density homes. Future community, regional and downtown activity centers and corridor commercial uses comprised about 11% as did future employment uses, for a combined total of 23%. In 2005, as depicted in Figure B, the City desired new residential development, particularly single family homes, in the northwestern and southeastern sectors of the City. The map also shows substantial new commercial and employment development along east Eisenhower Boulevard and the I-25 corridor, while SH 402 and Highway 287 would remain significant arterial corridors as their visibility supported a range of local commerce. Additional industrial development was planned near and east of the Fort Collins-Loveland Airport with a few pockets south of Eisenhower Boulevard and along Highway 287.

2005 FUTURE LAND USE PLAN





Downtown

Loveland was founded in 1877 and its historic downtown is one of its greatest assets, having largely survived several periods of decline and revitalization. The current Comprehensive Plan envisions a revitalized Downtown as the community's cultural heart with a mix of uses in new and preserved buildings, and a pedestrian-friendly environment connected to the Big Thompson River. Achieving the vision is a work in progress, and the City has made significant headway. New housing, shops, restaurants and galleries have helped transform the area, while planning efforts continually evolve to support redevelopment.

Airport

The Fort Collins - Loveland Airport, which opened in 1964, is owned and operated by Loveland and Fort Collins. The airport currently does not provide passenger air service, but is trying to attract it. The airport does facilitate private and corporate aircraft and offers storage, refueling and servicing, accommodation of diverted commercial aircraft, medical flight transfers, and disaster recovery efforts.

The current Comprehensive Plan limits land uses on property surrounding the airport to prevent interference with its present and planned operations and ensure the safety of people and property. For example, land uses within the Airport Influence Area should complement airport operations and no residential should locate within the 65 to 75+ db noise contour.

Growth Management & Annexation

Loveland's Growth Management Area (GMA) establishes the extent of the City's planned future municipal boundaries. This boundary extends beyond the current city limits, which contain 36 square miles, to the area that the City intends to ultimately build into in the future, which would cover 66 square miles. Within the GMA, there are several pockets of county land that are entirely or partially surrounded by Loveland city limits and serviced by the City, but are not incorporated and do not contribute to city tax revenues. Some of these lands are undeveloped, but others contain homes and businesses. The 2005 Comprehensive Plan states

the City should encourage the annexation of county enclaves within City limits and discourage the creation of future enclaves, though it is difficult to implement.

An Intergovernmental Agreement (IGA) with Larimer County provides the City some control over how land is developed within the City's GMA. Due to the lack of a Loveland IGA Overlay Zone, this IGA is not legally effective in the southeast quadrant of the GMA.

What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. Their issues and ideas are summarized below.

Land Use and Redevelopment

Redevelopment and infill opportunities were a major theme in the discussion. The general consensus was to balance smart growth on the perimeter with infill and redevelopment in Loveland for a more efficient use of infrastructure and services. Smart growth refers to walkable neighborhoods, compact building design, open space preservation, and a variety of housing and transportation choices. Specific areas to focus on include the Downtown, the Airport, West Eisenhower, 29th Street, Wilson Avenue, the previous Agilent/ HP site, as well as US 34, I-25 and US 287 corridors. The 287 Strategic Plan and Downtown redevelopment were both mentioned as crucial to Loveland's future success. The amount of vacant buildings, and unincorporated enclaves throughout the City were also listed as related problems.

The location of certain land uses was also discussed; industrial should be limited to prescribed areas like along 402; higher density residential and senior housing should be near amenities; downtown should have more retail and housing options; and neighborhoods should have easy access to mixed-use commercial nodes. Having neighborhoods with a mix of different housing types for a range of income levels is important, especially with the anticipated changes in demographics.



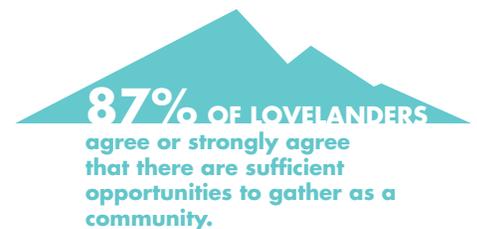
Existing Goals

- *Balance the quality and character of new residential neighborhoods, while maintaining or upgrading existing neighborhoods.*
- *Include multi-use activity centers at the regional, community, and neighborhood levels.*
- *Concentrate and revitalize commercial outlets along US 34 and US 287 while reducing traffic conflicts and improving parking.*
- *Encourage multi-use, high-quality employment districts, particularly along I-25, US 34, and south of SH 402.*
- *Provide sufficient lands for industry in the Fort Collins-Loveland Airport area and along the I-25 Corridor.*
- *Continually monitor, and revise as necessary, the Growth Management Plan.*
- *Proactively annex all eligible areas, including enclaves, within the Loveland GMA.*
- *Preserve the unique identities of communities in the Northern Colorado region with buffers.*

Community Design

When it came down to what Loveland should look and feel like, everyone had an opinion. There was a lot of conversation about leveraging the arts in the community design and identity and integrating art into gateway features and wayfinding. Property and building maintenance, and possibly burying utility lines were also brought up as ways to make Loveland feel more walkable, aesthetically pleasing and friendly. The provision of sidewalks, landscaping and parks and open space also has a significant impact on walkability and the mental wellbeing of residents.

In general, stakeholders liked the small town feel of Loveland with the location and convenience of a bigger city. For some this translates as a denser, transit-oriented community, with central services and gathering spaces. For others, this meant retaining quality of life aspects like high quality development, civic leadership at a neighborhood level, and historic preservation.



Downtown

Authenticity, destination appeal, and a variety of fun things to do in Downtown Loveland is a vision shared by many in the community. Stakeholders want to see the arts reflected in Downtown through public art, quality building design, and strong connections with Civic Center Park and City Hall, Fairgrounds Park, Rialto Theater Center and the Feed and Grain project. Preservation of historic Downtown buildings, and appropriate massing and scale for new buildings, are also important. Lovelanders envision a Downtown with a wider variety of dining and entertainment options. They embrace that Downtown is emerging to be a compact and walkable neighborhood, and want to advance that with strong pedestrian appeal. Many also want Downtown to be a centralized, transit-accessible location for housing and services that cater to low mobility populations, such as seniors. Many Loveland stakeholders support significant public participation in Downtown redevelopment, programming, and business support in order to achieve the community vision.

Growth Management

How Loveland should grow was not a very controversial issue among stakeholders. Most participants wanted to make sure that we redevelop the city's core and fill in the existing enclaves before developing outward. This is a more efficient use of land and infrastructure, and helps focus Loveland's resources. Ideas for implementing this included requirements for contiguous development, building outside the flood plain, and allowing new development only if water, sewer and infrastructure capacities are available. The interface with surrounding towns will become more challenging, especially when it comes to shared services and dissipating buffers. Loveland should be more



Key Points

- *Population growth is increasing traffic volumes, necessitating improvements to existing roads, construction of new roads, and additional travel options.*
- *Lakes, the Big Thompson River, and the railroads limit both options for north-south and east-west travel in and through the City.*
- *Transit ridership has increased, yet local and regional transit service improvements are still needed to better serve residents and commuters.*
- *An incomplete pedestrian and bicycle network deters active transportation and limits mobility.*
- *An aging population will become more dependent on alternatives to driving solo.*
- *The transportation network will need to balance vehicular mobility with an ability to conveniently and safely walk, bike, or ride transit between destinations.*

Overview

Loveland continues to experience above average population growth, at a rate of 39% between 2000 and 2014 compared to 21% statewide. This rapid rate of growth is challenging the existing transportation network. The City's historic core contains a higher and denser mix of land uses and a street grid that provides a high level of connectivity for walking, biking and driving. However, beyond the core, suburban and rural neighborhoods are characterized by low-density residential uses and include fewer through streets, limited connectivity and cul-de-sacs, which makes them largely auto-dependent and difficult to efficiently serve with transit. The City's 35 lakes further hinder through travel of all modes.

Mobility in the community plays a large role in the standard of living for residents, and a well-balanced, well-maintained transportation system is critical for sustaining Loveland's high quality of life. Improving vehicular mobility, transit accessibility, and pedestrian and bicycle connectivity and safety is a priority for the City and other transportation agencies, as documented in recent plans which include:

- Highway 287 Strategic Plan (2015)
- 2035 Transportation Plan (2012)
- Bicycle and Pedestrian Plan (2012)
- Community Sustainability Plan (2012)
- North I-25 Environmental Impact Statement (2011)
- North Front Range Metropolitan Planning Organization 2035 Regional Transportation Plan (2011)
- Transit Plan Update (2009)
- Destination Downtown: HIP Streets Master Plan (2009)
- NFRMPO Regional Bike Plan (2013)

Vehicular Mobility

The street network in Loveland has approximately 330 miles of arterial, collector and local streets, which are classified based on the degree of mobility and access they provide. Road classifications are shown on Figure A on page 20. Construction and widening of the existing arterial street system has not kept pace with the growth in traffic, according to the 2035 Transportation Plan. While Loveland has made significant expenditures to maintain, widen, and extend the street network, the increase in local and regional travel is pushing many of the facilities beyond an acceptable level of service. A number of arterial streets, including sections of Highway 287 and Eisenhower Boulevard, are currently experiencing issues associated with increased congestion. Existing arterials will need to be improved and new arterials constructed in order to complete gaps in the system and provide relief to existing streets and serve future development.



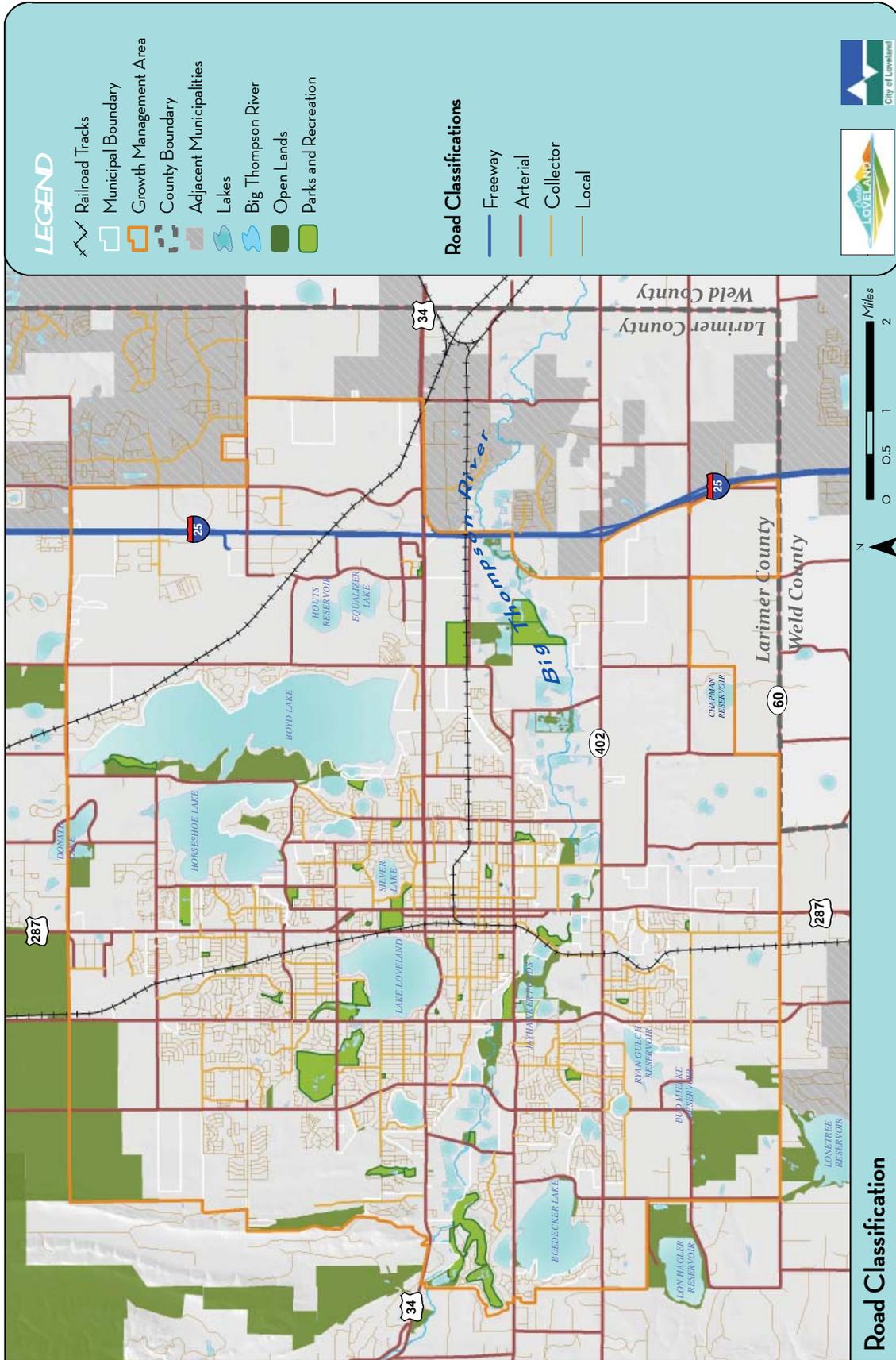


Figure A



To maximize the use of the existing road network, the City has implemented several improvements to its modern communication, computer, and control technologies, including:

- New traffic signal software and controllers
- Vehicle detection systems to optimize traffic signal timing
- Digital message signs and video surveillance
- Installation of several miles of fiber optic cable

Transit Accessibility

Transit service in and through Loveland consists of the City of Loveland Transit (COLT) and FLEX regional service. COLT provides local and paratransit service within City boundaries. COLT's three bus routes operate with 1-hour headways from 6:38am to 6:37pm Monday through Friday and on Saturdays from 8:48am to 5:37pm. FLEX is an intercity north/south regional bus route, governed by seven jurisdictions, that connects Regional Transportation District (RTD) service in Longmont to northern Colorado via Highway 287 northward to Berthoud, Loveland, and Fort Collins. The Denver Regional Council of Governments (DRCOG) recently awarded a grant to extend FLEX service from Longmont to Boulder from 2016 to 2019.

FLEX and COLT serve two existing transit stations on US 287: the North Transfer Station at Orchards Center at 29th Street and the South Transit Center at 8th Street. Two existing Park and Ride facilities near I-25 at US 34 and SH 402 are currently not directly served by transit, but do serve as locations for carpooling. The Park and Ride facility at I-25/US 34 will be serviced by the Colorado Department of Transportation's planned inter-regional express bus service (Bustang) on I-25 between Fort Collins and Colorado Springs, beginning in late spring 2015.

As the existing COLT transit service picks up riders only once per hour, does not serve early morning or evening commuters, and is not offered on Sundays, its viability as an alternative to driving is limited. Those who can't afford cars are dependent on the bus system, however inconvenient it may be, while others are more likely to drive than schedule their days around transit hours of operation. Furthermore, many bus stops include benches

and shelters, but several lack sidewalk connections to nearby origins and destinations. Improvements to the transit system are unlikely in the near future due to limited funding and the lack of a regional transit authority. Nevertheless, the City has identified several transit improvements it would like to complete and continues exploring the feasibility of additional regional transit services in cooperation with other jurisdictions.

Bicycle & Pedestrian Connectivity

The current bicycle system includes recreational trails, shared use paths, bike lanes, and bike routes that provide the framework for a good bicycle system. However, many bicycle facilities have obstacles such as poor condition, missing segments, or limited crossings of high volume streets.

Similarly, the City's pedestrian system lacks connectivity, including sidewalk gaps as shown on page 22, requiring pedestrians to walk on or near the road, which is unsafe and uncomfortable. Alternatively, pedestrians must take longer, circuitous routes that discourage walking and encourage driving. Where sidewalks do exist, numerous curb cuts providing vehicular access to homes and businesses along major streets create conflicts between motorists and walkers. Pedestrian lighting, street furnishings, and landscaping, which could further contribute to a comfortable and aesthetically pleasing walk, are scarce.

In an effort to balance vehicular mobility with bicycle and pedestrian connectivity, the City approved its Bicycle and Pedestrian Plan in 2012. The plan intends to accommodate those who are unable to drive, whether from a disability, the inability to afford a car, age, as well as choice, by increasing the use, safety, and convenience of biking and walking within and around the City. A good bicycle and pedestrian network can attract and retain a talented workforce of 25 to 44 year olds – a demographic the City needs to sustain growth.

The Bicycle and Pedestrian Plan identifies and prioritizes Citywide improvements over the long term. The City has also identified downtown streetscape improvements in the Destination Downtown: HIP Streets Master Plan, which seeks to improve the pedestrian environment, encourage cycling, and facilitate vehicular travel and parking.



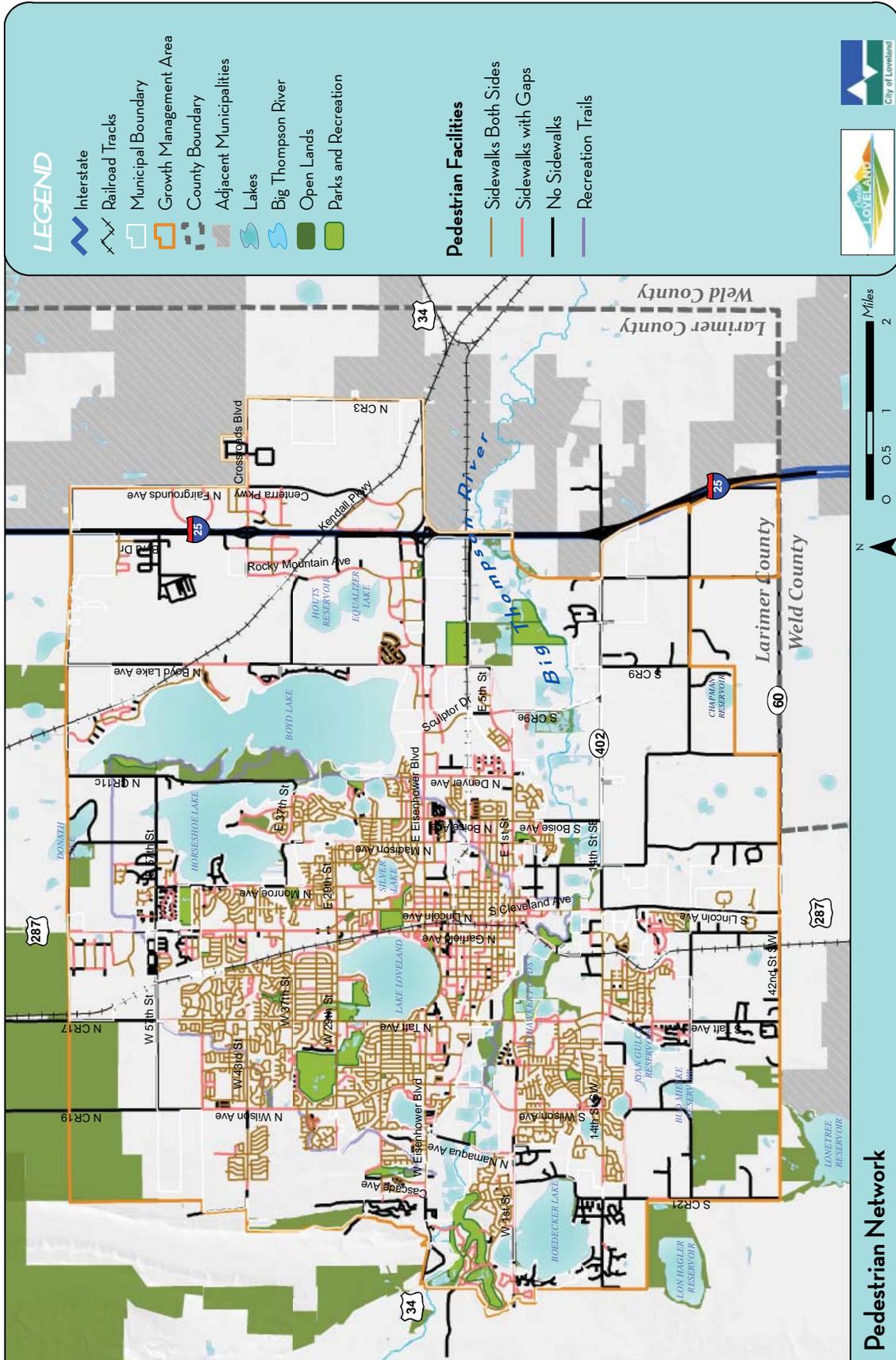


Figure B



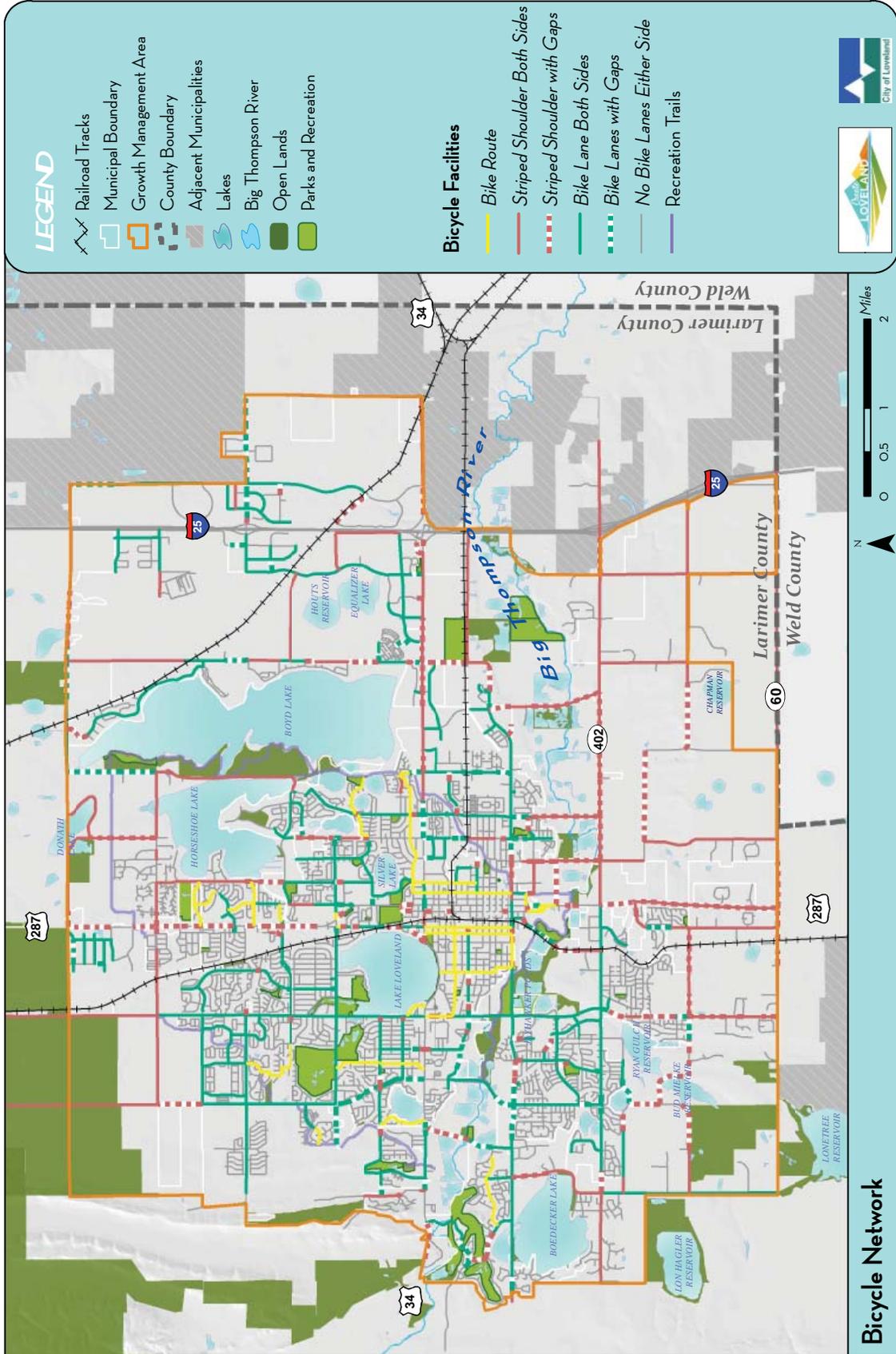


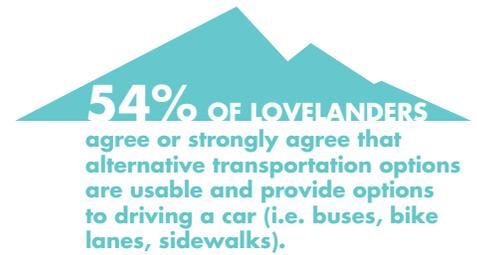
Figure C

What We've Heard

Interviews with stakeholders focused primarily on the lack of both a reliable public transportation and convenient multi-modal system in Loveland. They want to see completion of the Recreational Loop and more progressive planning for shared use paths and recreational trails in new development. They also wanted a bus system that provides for the people that need to use it: the working poor and elderly; while encouraging use by others like patrons to Downtown. Expanding the hours of bus service would make transit more convenient and attractive.

They emphasized that traffic issues need to be anticipated; east-west and north-south streets are not big enough or lack connectivity, and road quality is deteriorating. Specific corridors or intersections with improvement needs that were mentioned include US 34, 402, Madison, intersection at Boise and US 34, 1st and Lincoln, I-25, north-south connections on the western side of the City, and additional east-west corridor options.

New ideas were brought up, like a circulator bus between Downtown and Centerra, making 1st and 4th streets more pedestrian friendly, and increasing regional transit and bicycle connections to Estes Park and Fort Collins. Participants also agreed that there should be a complete streets policy, and additional staff to help implement the Bike and Pedestrian Plan.



54% OF LOVELANDERS
agree or strongly agree that
alternative transportation options
are usable and provide options
to driving a car (i.e. buses, bike
lanes, sidewalks).

Existing Goals

- *Recognize the important relationship between land use and transportation and develop appropriate policies that promote a long-term sustainable transportation system.*
- *Plan a safe, efficient, continuous, coordinated and convenient multi-modal transportation system that serves the needs of the community.*
- *Develop transportation plans that sustain the economic vitality of the community consistent with the Loveland Comprehensive Master Plan.*
- *Develop street access policies that balance the needs of property access with safety, community mobility, and street capacity.*
- *Develop long-term travel demand management policies that will allow the street system to maintain acceptable service levels far into the future.*
- *Provide and maintain a safe and effective bicycle and pedestrian system that allows individual citizens of all ages and abilities to be able to efficiently choose to bike or walk to a variety of destinations.*
- *Fill in the missing bicycle and pedestrian segments and provide for safe intersection crossings that connects residences and places of work, shops, schools, transit, activity centers and public activities.*
- *Design and develop a "complete streets" bicycle and pedestrian system that adheres to local, state and national codes.*
- *Instill bicycle and pedestrian safety, awareness and encouragement through education programs for all levels and abilities for bicyclists, pedestrians and motorists.*
- *Develop a sustainable and reliable source of bicycling and pedestrian funding. Provide accountability through annual bicycle and pedestrian performance reporting.*



Key Points

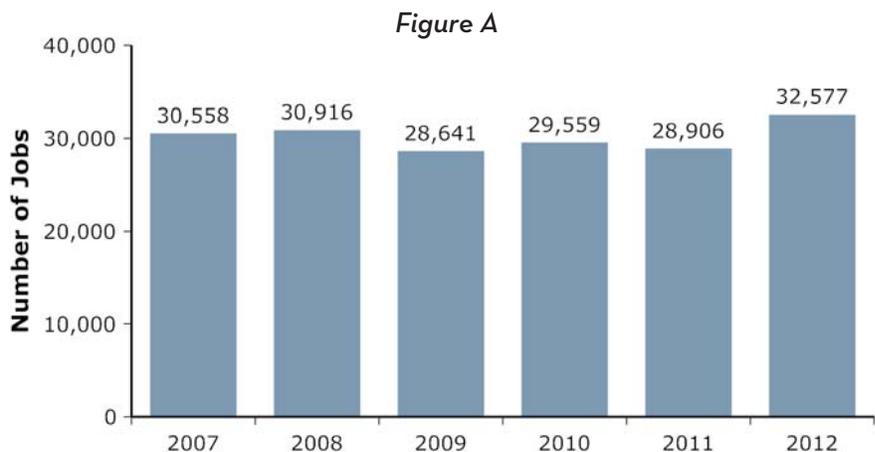
- Loveland's job base has improved significantly since its low point in 2009.
- Loveland's job-housing balance has shifted from 1.2 to 1.0 between 2007 and 2012. In other words, the City has been adding housing units at a pace that exceeds job creation.
- Unemployment is declining but has not yet reached pre-recession levels.
- Loveland median household income remained relatively unchanged between 2008 and 2013.
- Loveland has relatively high retail sales per household, which indicates that businesses attract shoppers from outside the City.
- Loveland sales tax revenue has grown substantially — by 35% — since 2009.
- Commercial vacancy rates are low, but slightly higher than the broader Larimer County market.

Overview

Employment conditions and opportunities impact economic growth and development and are indicative of the strength of the local economy and future growth potential.

Jobs in Loveland

In 2012, Loveland had approximately 32,500 jobs, as shown in Figure A below. The Loveland job base appears to have returned to pre-recession levels.



Jobs - Housing Balance

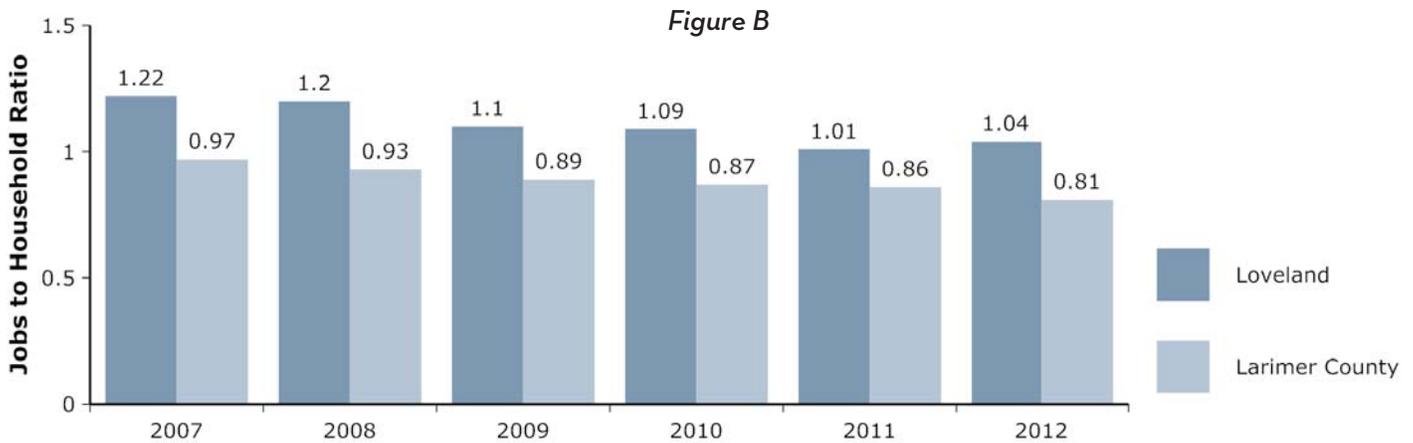
Comparing employment numbers with household data indicates whether a community is a net importer or exporter of employment. A ratio above 1.0 suggests that a community is a net employment importer while a ratio below 1.0 indicates residents tend to work outside the City. In 2007, Loveland had approximately 30,500 jobs and 25,000 households, or 1.2 jobs for every household in the City. As of 2012 there was approximately 1.0 job per household (32,500 jobs and 31,500 households). Figure B on the following page shows the Loveland job to housing ratio compared to Larimer County.

Since 2007, the number of jobs per household has generally declined in both the City of Loveland and Larimer County. In general, Loveland has more of a balance between employment and households while more Larimer County workers tend to commute outside of the county for work.

It should be noted that the data understates total job numbers because self employed individuals are not reported by the U.S. Census.

Loveland's unemployment rate peaked at about 10% in 2009 and remained high between 2009 and 2011. The economic recovery is showing signs in Loveland, as unemployment fell to about 6% by the end of 2013. Figure C





shows the unemployment rate in Loveland and Larimer County between 2008 and 2013.

Loveland has historically had a structurally higher unemployment rate than Larimer County, but the post-recession recovery has been slightly more pronounced in Loveland. Loveland’s unemployment rate fell by 2.1 percentage points between 2012 and 2013, compared to 1.9 percentage points in Larimer County.

Household Income

Related to employment, household incomes contribute to economic and commercial development within a community. Incomes directly impact consumer spending,

municipal tax revenues, and private capital investment within the City. Higher incomes have a positive impact on tax revenue and public and private investments.

Figure D on the next page shows Loveland median household incomes compared to Larimer County. Loveland household income tends to be similar to incomes throughout the county, although it varies from year to year. The variation can result from changes in demographic characteristics, local employment opportunities, and overall economic conditions. As of 2013, median household income in Loveland, \$51,580, is lower than the median income in the county, \$59,052. Loveland’s median household income has slightly decreased between 2008 and 2013.

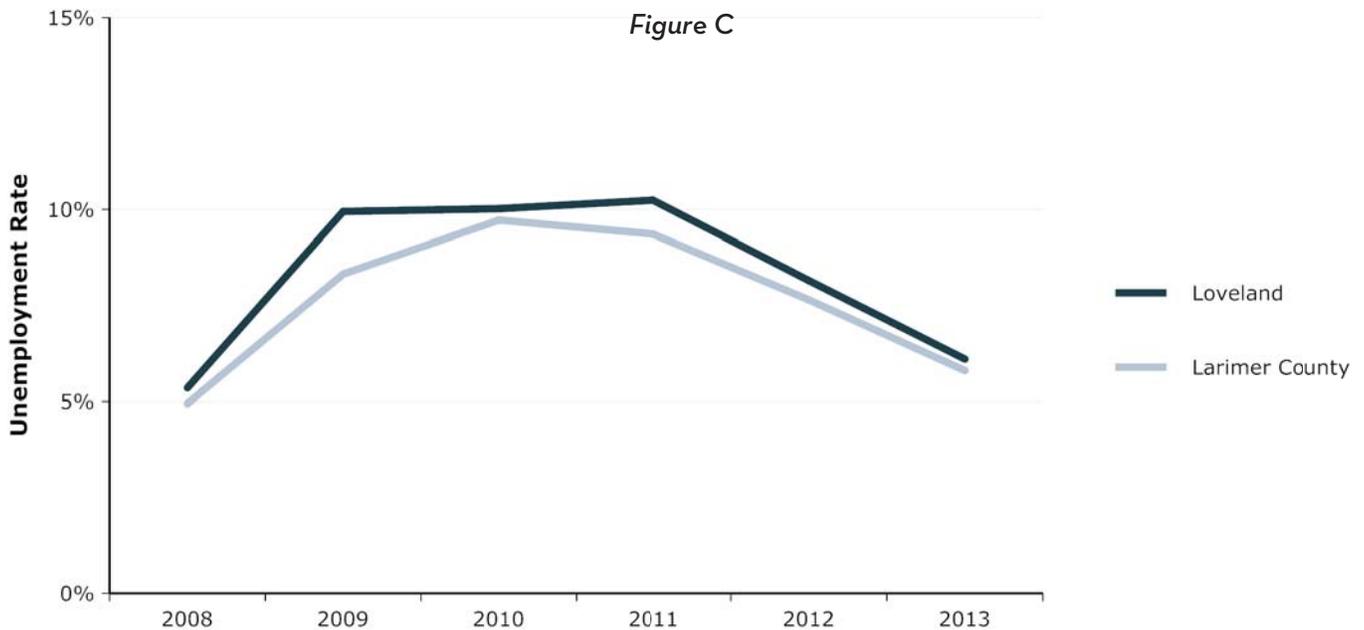
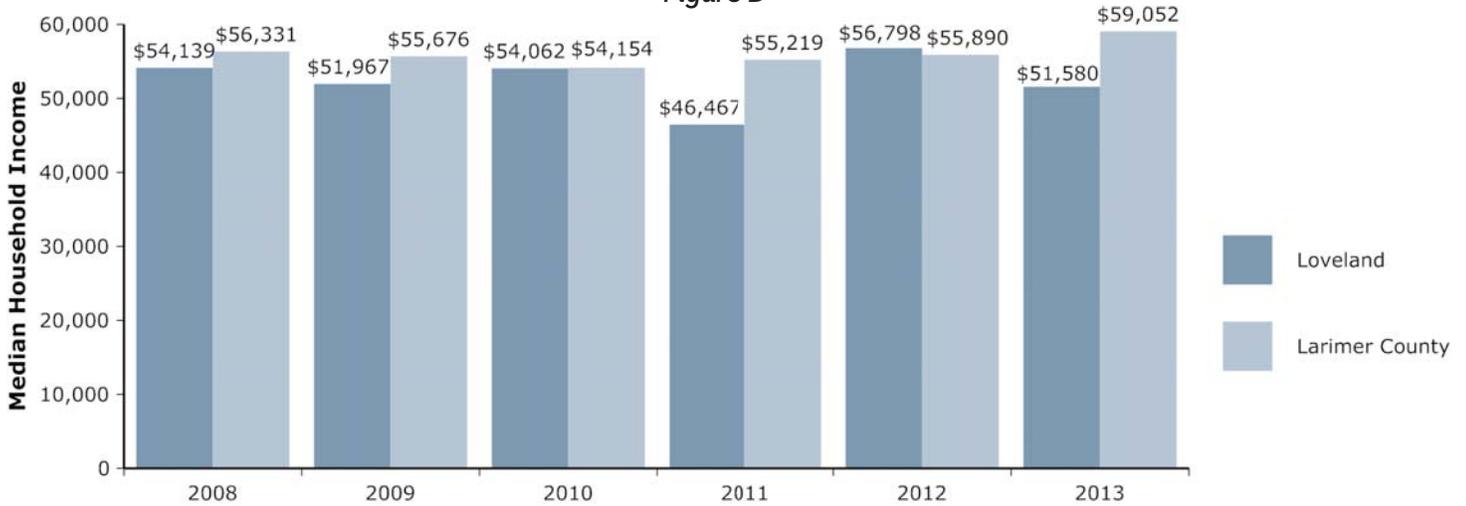


Figure D



As shown in Figure E on the right, in 2013, Longmont and Fort Collins had a higher median income than Loveland. Greeley had a lower median income, although this value is likely lower due to the presence of college students.

Retail Sales And Sales Tax Revenue

Retail sales are another indicator of economic growth and commercial development in a community. Areas with high retail sales and growth potential are attractive to new businesses, which can create additional tax revenue and jobs within the City. Most Colorado municipalities are dependent on sales tax revenues and Loveland is no exception. Sales tax is the largest component of general fund revenue in Loveland. Loveland, in particular, benefits from the sales tax revenue generated from the regional shopping center at Centerra.

Evaluating retail sales per household can help determine retail revenue potential within a community. High retail sales per household indicate that the local economy captures a large portion of residents' retail spending as well as attracts spending from non-residents. Low values reveal a leakage of retail sales outside of the local economy.

Loveland benefits from a relatively strong retail economy. When compared to selected peer communities, as shown in Figure F, Loveland captures more retail

Figure E

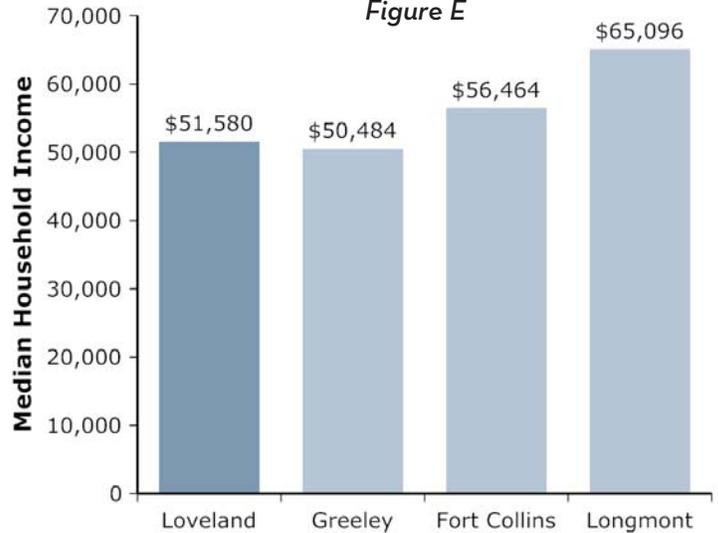
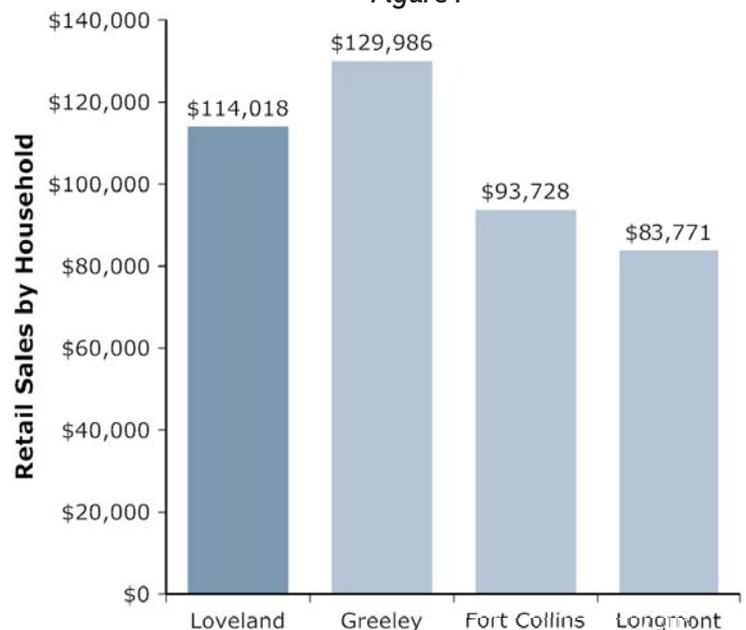


Figure F



spending per household than Fort Collins and Longmont. Greeley captures comparatively more retail spending per household because it functions as a regional trade center for northeast Colorado and captures taxable business-to-business sales related to the oil and gas industry.

Since retail sales tax revenue is an essential source of municipal revenue, annual tax revenues are another important metric used to evaluate economic strength within a community. Figure G shows Loveland sales tax revenues from the past five years.

During the recession, retail spending and corresponding sales tax revenues declined. However, as retail spending recovers sales tax revenues continue to rise. In 2014, Loveland collected approximately \$39 million in sales taxes.

Loveland sales tax revenues are somewhat vulnerable to cyclical economic changes because a large portion of the Loveland tax revenues come from the sale of clothing, electronics, and general merchandise. Purchases of these items are more volatile than purchases on essentials such as groceries. A breakdown of retail sales tax revenue by category is shown in Figure H.

Almost 40% of Loveland sales tax is generated by clothing, electronics, and general merchandise spending. Restaurants, bars, and alcohol purchases contribute 16% of retail sales tax revenues.

Commercial Real Estate Markets

The existing commercial real estate markets are critical to future economic development. While Loveland land uses are heavily residential, the conditions of three primary types of commercial real estate — industrial, office, and retail — have considerable impact on the local economy.

Vacancy rates among commercial real estate properties are indicative of economic prosperity; space available for business to move or expand; and opportunities for capital investment. High vacancies can indicate weak economic conditions, overbuilding, or both. Low vacancy rates indicate potential for capital investment in new construction.

Figure I on the next page shows commercial vacancy rates in Loveland over the past six years, which have declined since the recession. Current Larimer County

Loveland sales tax revenue has grown substantially - **35 percent** - since 2009.

75% of Lovelanders agree or strongly agree that Loveland is attracting shopping opportunities that our community wants/desires.



Figure G

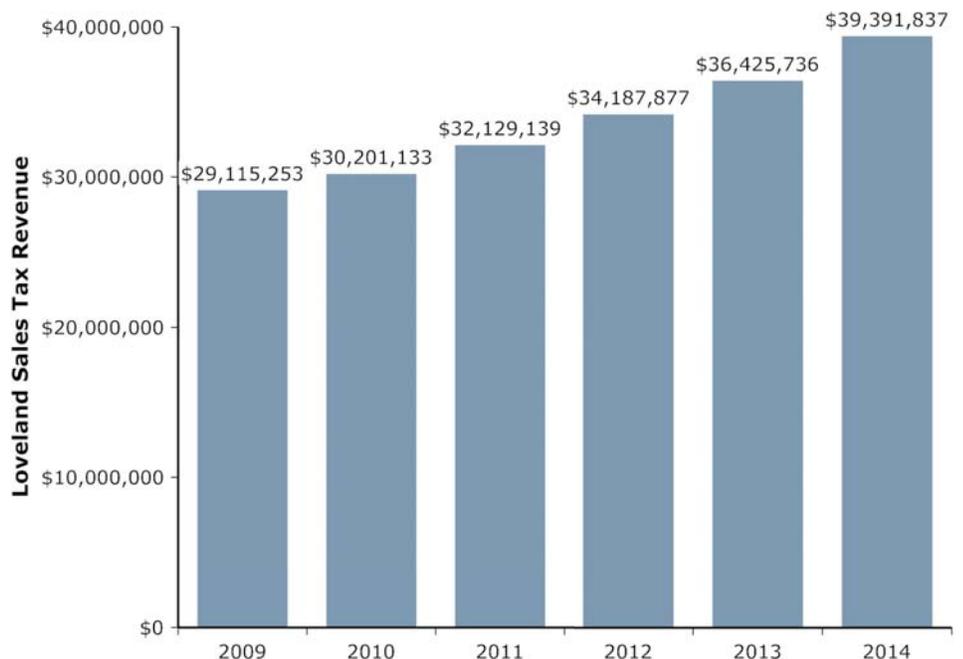
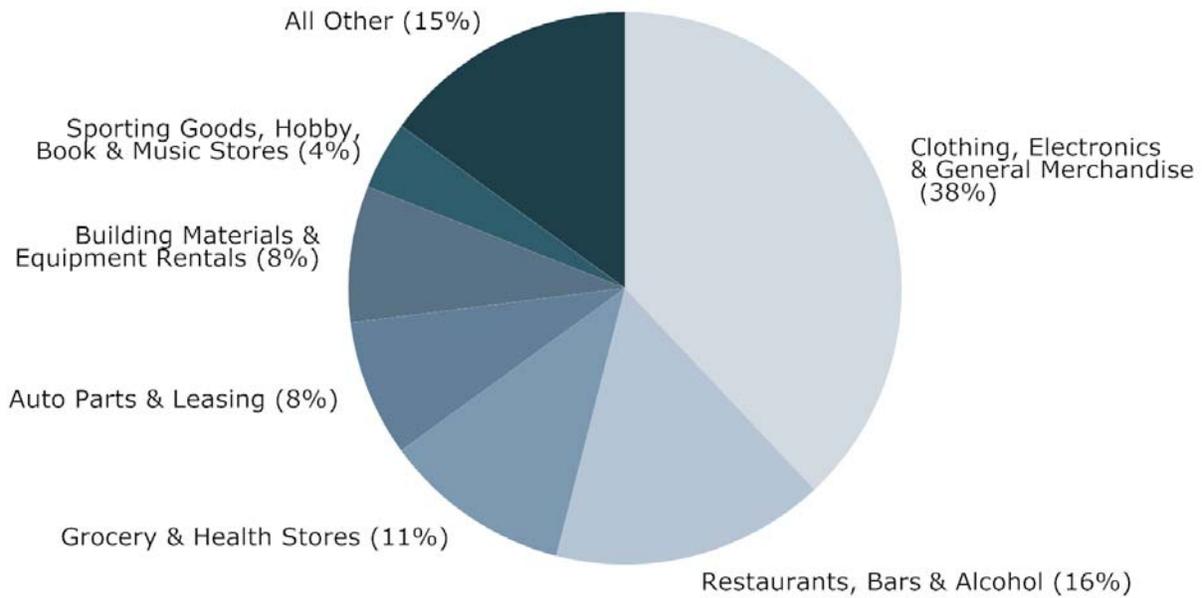


Figure H

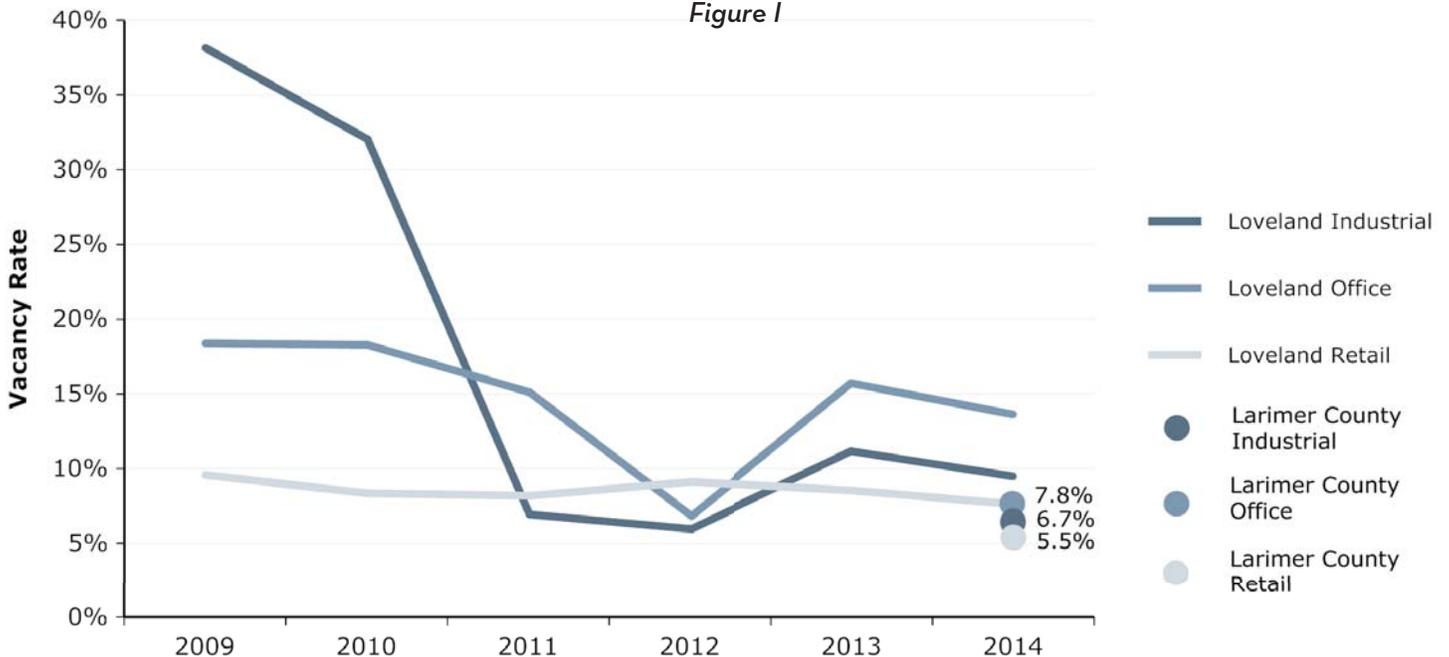


commercial vacancy rates are represented by the dots on the right side of the graph.

Loveland current commercial vacancy rates are comparable, though slightly higher, than the county as a whole. During the recession, high vacancies were partially attributable to vacancies in the Centerra development. The 810,000 square foot Rocky

Mountain Center for Innovation and Technology, the former Hewlett-Packard campus, contributes to industrial vacancies as various tenants have occupied the complex in recent years. Loveland has recently re-zoned industrial properties for other uses that, in conjunction with overall economic recovery, contributed to the decline of industrial vacancies since 2010.

Figure I



Existing Goals

- *Encourage the development of multi-use, high-quality employment districts where campus-type settings are appropriate, particularly along the transportation corridors of I-25, US 34, and along SH 402.*
- *Encourage development in the Downtown that strengthens and diversifies the retail, economic and employment base.*
- *Office developments are encouraged to locate according to their intensity, service area and employment characteristics. High quality community design criteria should be developed.*
- *Make Loveland the heart of innovation and creativity in Colorado.*
- *Make Loveland a destination which attracts businesses, visitors, and consumers.*
- *Make the right investments easy to come, stay and grow.*

What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. When asked what the economic development issues were in Loveland, participants had a wide range of answers; from the high rate of out-commuting and needing to retain the younger workforce, to inconsistent branding and streamlining the City's development process and fees. The solutions to these problems were equally as diverse, covering everything from better wayfinding, to connecting downtown to Centerra with a circulator bus. The Airport was mentioned again as a potential major economic driver. Partnerships and more coordinated events can also be a way of attracting more activity to Loveland.

Many participants agreed that Loveland should be proactive in attracting new clean, tech industries, while leveraging the artistic identity to encourage the creative industry and art tourism. Incubator space has already shown success in Loveland, and could be expanded. Cottage industries and micro businesses, like food trucks, could also be better supported. In order to have a more resilient economy, Loveland should avoid the idea of one huge corporation, and instead focus on the vitality of existing businesses and start-ups. Since relocating businesses also look at affordable workforce housing, infrastructure, accessibility to parks and recreation, and availability of daycare and preschool facilities, Loveland needs to maintain high quality services, facilities and development standards.



Key Points

- About 44% of Loveland housing units were built before 1980. Regionally, Greeley has older housing stock and Fort Collins has younger housing.
- About 66% of Loveland's housing units are owner-occupied, which is slightly lower than the statewide average.
- About three-fourths of Loveland housing units are single family homes, which is a larger share than in Greeley (61%) or Fort Collins (57%).
- Median home values in Loveland are about \$218,000, which makes the City less affordable than Greeley (\$170,000), but more affordable than Fort Collins (\$263,000).
- Rental unit vacancy rates are at a 10-year low, and median gross rents are at a similar high point.

Overview

This snapshot examines the current state of the Loveland housing market including housing age, value, ownership, and availability.

Housing Age

Housing age is the best proxy for housing condition available from federal data sources. As shown in Figure A, approximately 44% of housing in Loveland was built before 1980. Compared to Loveland, Greeley has an older housing mix while Fort Collins has built a larger share of its housing since 1980.

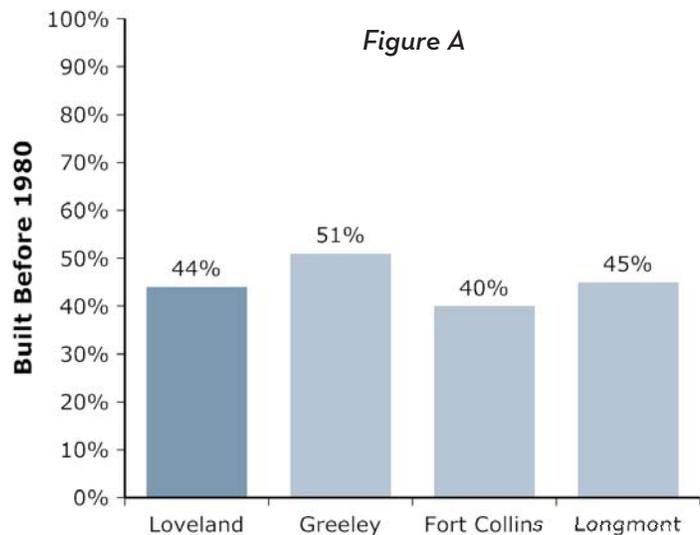


Two in five houses were built before 1980.

Homeownership

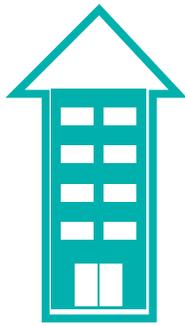
In addition to housing age, homeownership is an important characteristic that can reveal certain demographic and resident characteristics such as, life stage, income level, and duration of residence. Suburban communities such as Loveland tend to have relatively high homeownership rates. The chart on the following page shows homeownership rates in Loveland compared to three peer communities.

As shown in Figure B on the next page, currently 66% of Loveland housing is owned rather than rented, which is higher than in neighboring communities, with the exception of Longmont. Greeley and Fort Collins have lower homeownership rates in part because universities increase demand for rental properties. Loveland's homeownership rate is lower than the statewide rate of 67%.



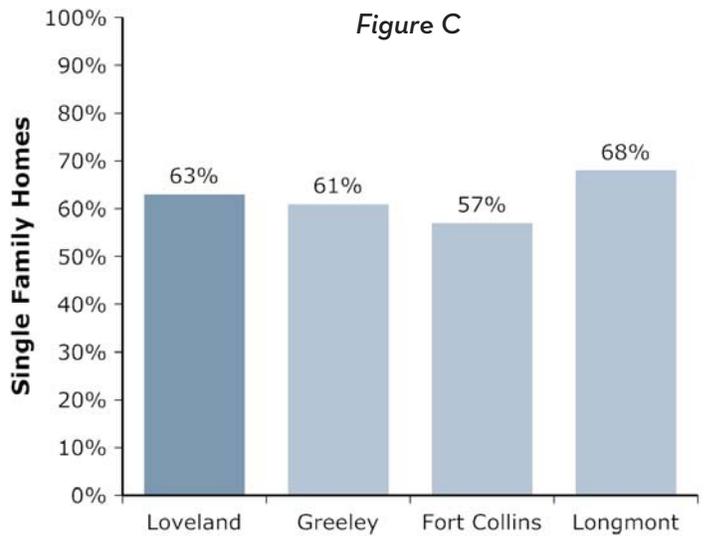
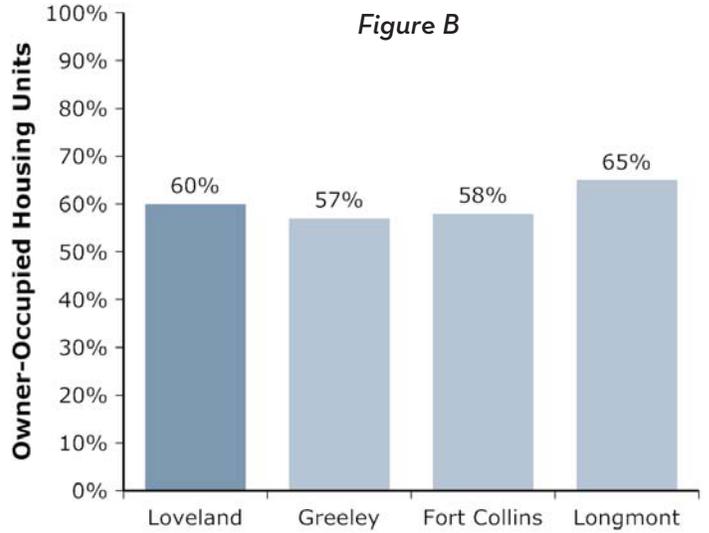
89% OF LOVELANDERS agree or strongly agree that their family feels safe in our community.





Renter Occupied Housing
 2000 | 2014
30.6% | 36.5%
19% Change

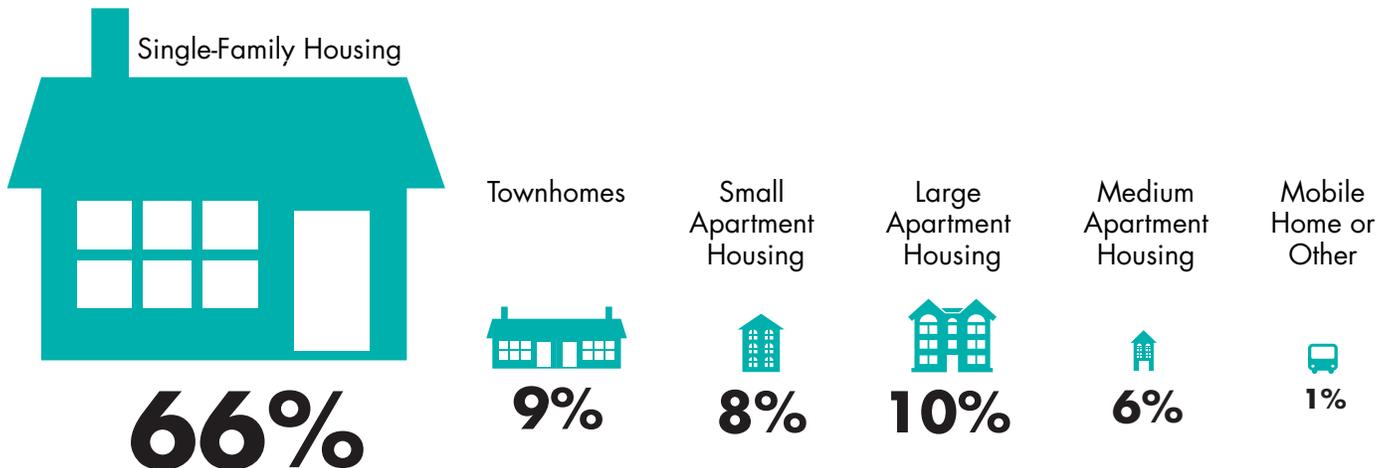
Owner Occupied Housing
 2000 | 2014
69.4% | 63.5%
-0.9% Change



Housing Type

Within a suburban context, homeownership is often correlated with housing structure as the majority of owner-occupied units are single-family houses rather than multifamily buildings. Figure C shows the percentage of Loveland housing units that are single-family homes compared to three peer communities.

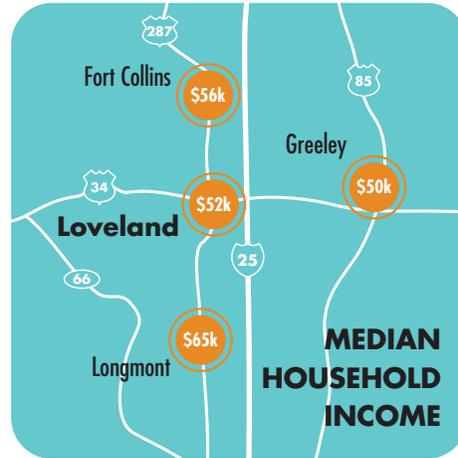
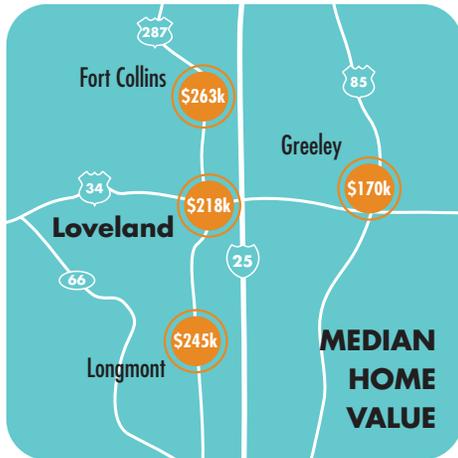
The percentage of single-family structures mirrors the homeownership rates shown above. Loveland has the second largest proportion of single-family homes, nearly all of which are owned rather than rented. Greeley and Fort Collins have a more equitable or greater distribution of single-family homes to owner-occupied units, suggesting that rented single-family units are more prevalent in these peer communities.



Housing Value

Median home value is another useful metric for evaluating current housing conditions within a community. While a range of values exists within any city, the median value is useful when comparing between locations.

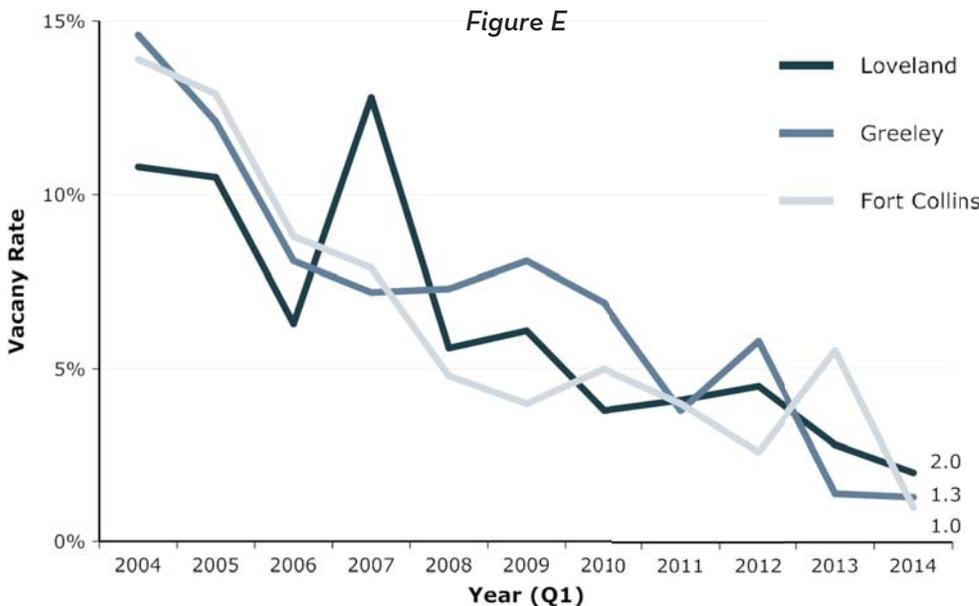
The graphics below show the median home value, median household income, and median gross rent for Loveland and neighboring communities. As of 2014, the median home value in Loveland is \$218,200 which is lower than the median values in both Fort Collins and Longmont. Only Greeley has a lower median home value.



Rental Housing

While the majority of Loveland housing stock is owner-occupied units, 36% consists of rental units. Rental housing vacancy rates can reveal housing needs, affordability, and development potential. Low vacancy rates put upward pressure on rents, making housing less affordable. At the same time, low vacancy rates also indicate stronger future development potential.

As shown in Figure E, over the past decade, vacancy rates declined in each community. The Loveland rental market was particularly soft in 2007,



Housing Affordability

- TBD



in part because new multifamily development had temporarily outpaced growth. Although it varies year to year, Loveland apartment vacancy rates tend to be similar to neighboring communities.

In addition to vacancy rates, rental rates can also indicate housing affordability and development potential. The median rent in Loveland is nearly \$1,300. It is higher than in neighboring communities, although Fort Collins' median rent is around \$1,100, while Greeley's is only \$815. These high rents correspond with the declining vacancy rate and could suggest Loveland has a strong potential for future rental housing development. These rental market characteristics may also signal the need for more affordable ownership options.

What We've Heard

In April 2014, city staff and their consultant interviewed over 55 citizens representing a broad range of community groups, businesses, regional agencies, and city departments. The main conversation about housing centered on the need to bolster the affordable housing options in Loveland. Sufficient availability of affordable housing is a huge issue; as many participants noted, it can take many months to obtain housing because the rental market is so competitive. Housing should be centrally located and safe, with truly restrictive housing and easy access to services. There is also a gap in affordable housing units for seniors; there is a long wait and units are scattered throughout the City. Funding these projects is a challenge, since City fee waivers are unpredictable and Federal funds are hard to come by. Apart from providing more affordable housing options, there was a strong sentiment that Loveland needs a better understanding of homeless and homeless needs in the City.

Additional concerns include lengthy development processes, open-space requirements. Requirements to set-aside open space have forced developers to create HOAs, which burdens homeowners. Fees or public dedication of these lands could help relieve that burden. There are enclaves that could be good sites for annexation, but the process is too lengthy. The City sometimes misses opportunities when incentives are very geographically focused. These should be broadly available, to help disperse and mix housing price points.

Existing Goals

- *The development of a full range of housing types to meet the needs of all age and socio-economic groups is encouraged.*
- *A mix of housing densities throughout the City is encouraged.*
- *Residential development in areas which have been officially designated as floodplain areas is discouraged.*
- *Pedestrian and bicycle friendly development is encouraged by considering walking or biking safety and distance to parks and schools and easy access to major employment and shopping centers.*
- *Motor vehicle access to low density lots should be from local streets (not collectors).*
- *Residential development proposals are encouraged where appropriate to incorporate the "clustering" of units to promote open space.*
- *Businesses and home occupations should be allowed in residential areas that are unobtrusive and compatible with residential neighborhood character.*

Source: 2005 Comprehensive Plan



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