



Create LOVELAND COMPREHENSIVE PLAN



Adopted
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 Cent
- Food Bank
- CanDo Coalition Meeting
- Mountain View Rotary
- Thompson Valley High School
- Tour de Pants

Thousands of Conversations at

[wwwCreateLoveland.com](http://www.CreateLoveland.com)

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

[imaploveland](#)

Thank You!



TABLE OF CONTENTS

Chapter 1: Executive Summary

An Ordinary and
Extraordinary
Loveland

A Plan for Today's
and Tomorrow's
World

Plan Highlights

Creating Loveland

Chapter 2: Our Future

Centers & Corridors

Health, Environment &
Mobility

Neighborhoods &
Community Assets

Chapter 3: Our Places

Introduction

Market-Supported
Development

Land Use Plan

Chapter 4: Achieving Our Vision

Implementation Strategy

Performance Monitoring

Appendices

A: Annual
Work Plan

B: Fiscal
Analysis of
Land Use Plan

C: Plan
Indicators

D: Market-
Supported
Development

E: Glossary

F: Existing
Conditions



RESOLUTION #R-65-2016

A RESOLUTION APPROVING CREATE LOVELAND AS THE MASTER PLAN FOR THE PHYSICAL DEVELOPMENT OF THE CITY OF LOVELAND, COLORADO

WHEREAS, City is required to maintain a master plan for the development of the City, including any areas outside of the City that bear relation to the planning of the City, pursuant to Section 31-23-206, C.R.S.; and

WHEREAS, the City's current master plan is the City of Loveland 2005 Comprehensive Plan adopted by Resolution #R-21-2007, as amended by the 2011 Implementation Plan adopted by Resolution #R-92-2011 (together, the "2005 Plan"); and

WHEREAS, the City desires to update and fully restate the 2005 Plan as set forth in **Exhibit "A,"** attached hereto and incorporated by reference, and to designate such plan "Create Loveland"; and

WHEREAS, on February 22, 2016 after a duly noticed public hearing the Planning Commission adopted Create Loveland as the master plan of the City and recommended adoption by City Council; and

WHEREAS, City Council has reviewed Create Loveland as the master plan for the City and finds that adoption of such plan as an advisory document to guide land development decisions is in the best interest of the City.

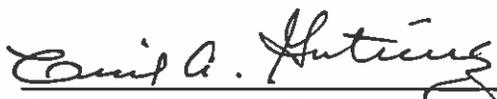
NOW, THEREFORE, BE IT RESOLVED BY THE COUNCIL OF THE CITY OF LOVELAND, COLORADO that:

Section 1. Create Loveland as set forth in **Exhibit "A,"** and as it may be amended, is approved as the master plan for the physical development of the City, including any areas outside of the City that bear relation to the planning of the City.

Section 2. Create Loveland shall be an advisory document to guide land development decisions and shall fully replace and supersede the 2005 Plan.

Section 2. That this Resolution shall be effective as of the date of its adoption.

ADOPTED this 19th day of July, 2016.


Cecil A. Gutierrez, Mayor

ATTEST:

Leresa A. Andrews
City Clerk



APPROVED AS TO FORM:

Maria Garcia
Assistant City Attorney

THIS PAGE INTENTIONALLY LEFT BLANK



CREATE LOVELAND AMENDMENT TABLE

Location	Description	Approval Date / Resolution #
Chapter 4 Public Hearing Procedures Page: Chapter 4 7	Text amendment to remove requirement for Future Land Use Map amendments to be processed as separate applications	Planning Commission: September 12, 2016 Resolution: # 16-06 City Council: October 18, 2016 Resolution: #R-98-2016
Future Land Use Map	Map amendment to reflect expanded Growth Management Area as a result of amended Intergovernmental Agreement with Larimer County, and map amendment to reflect location of new High Plains School, which had not been completed at the time of original plan adoption	Planning Commission: February 26, 2018 City Council: March 20, 2018 Resolution: # 29-2018
Page 2-7 Chapter 3	Table 2-2 updated to reflect new plans and obsolete plans Plan category descriptions and maximum densities updated to be consistent with Unified Development Code	Planning Commission: February 11, 2019 City Council: February 19, 2019 Resolution: #22-2019
Future Land Use Map	Map amendments to reflect future land use plan adopted as part of Highway 402 Corridor Plan and accurate locations of Thompson School District properties	Planning Commission: March 9, 2020 City Council: March 17, 2020 Resolution: #xx-2020



THIS PAGE INTENTIONALLY LEFT BLANK



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.

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.

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.



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

Health, Safety and the Built Environment

The City of Loveland is committed to protecting the health, safety, and wellbeing 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:

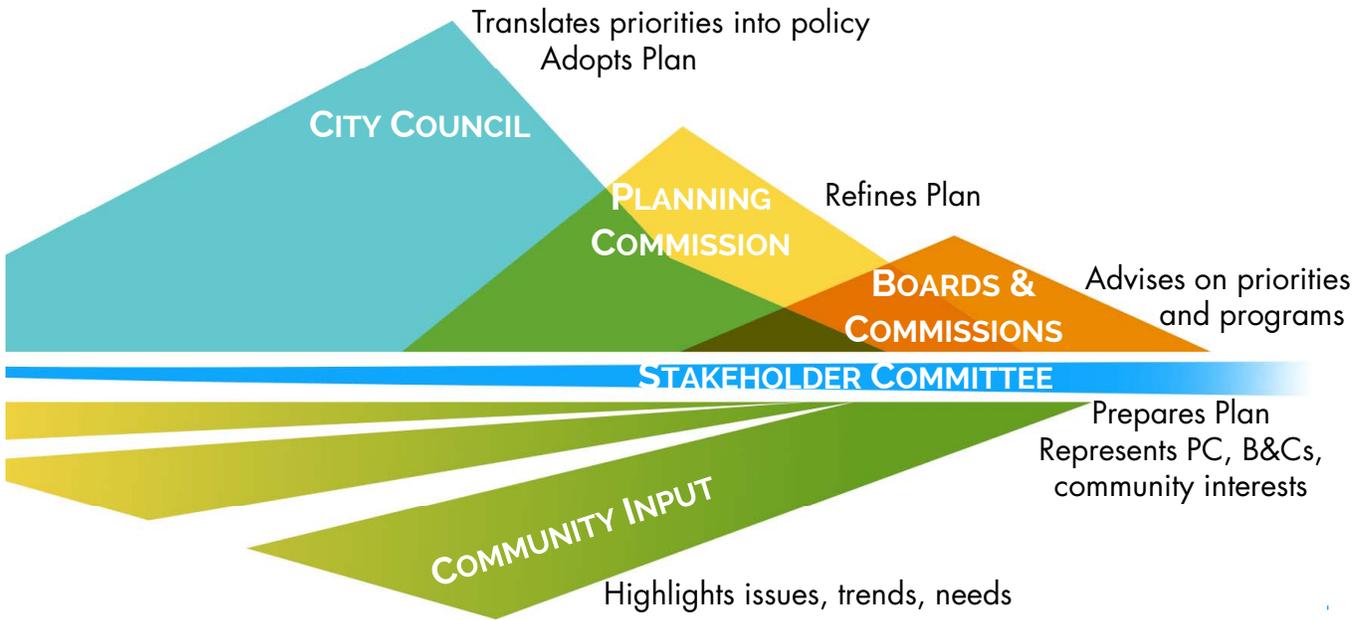
- How land use supports active transportation such as bicycle and pedestrian infrastructure improvements, and vice-versa. This includes completion and expansion of existing bicycle lanes, trails, sidewalks, and pedestrian crossings.
- How mixed use neighborhood design and compact development patterns 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.

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.



- 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.

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

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



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.

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.

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

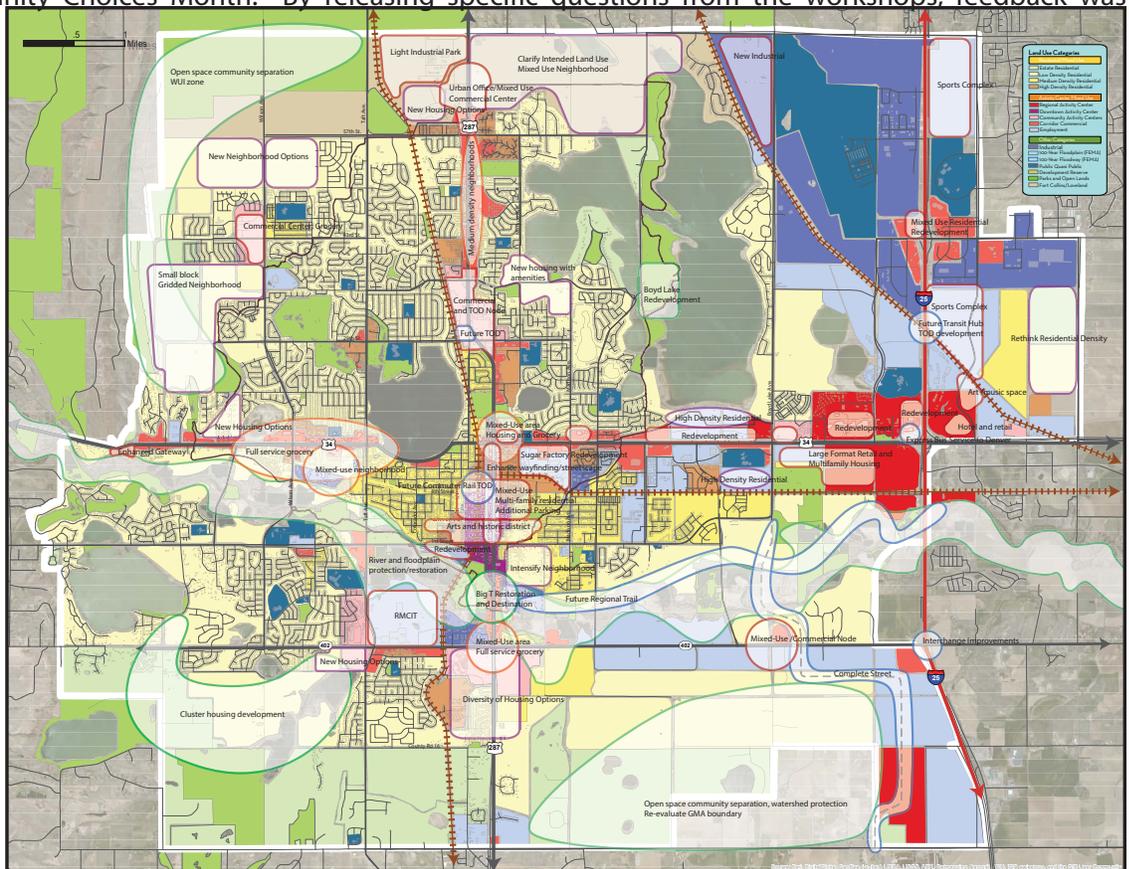


Figure 1-1.
Opportunities Collage



compiled consistently and effectively across mediums. CanDo collected hundreds of site-specific opportunities and challenges through imap.loveand.com from online users.

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 home-builders associations brought together additional perspectives.

STUDY SESSIONS & HEARINGS

City Council and Planning Commission directed the development of the Plan. Joint study sessions

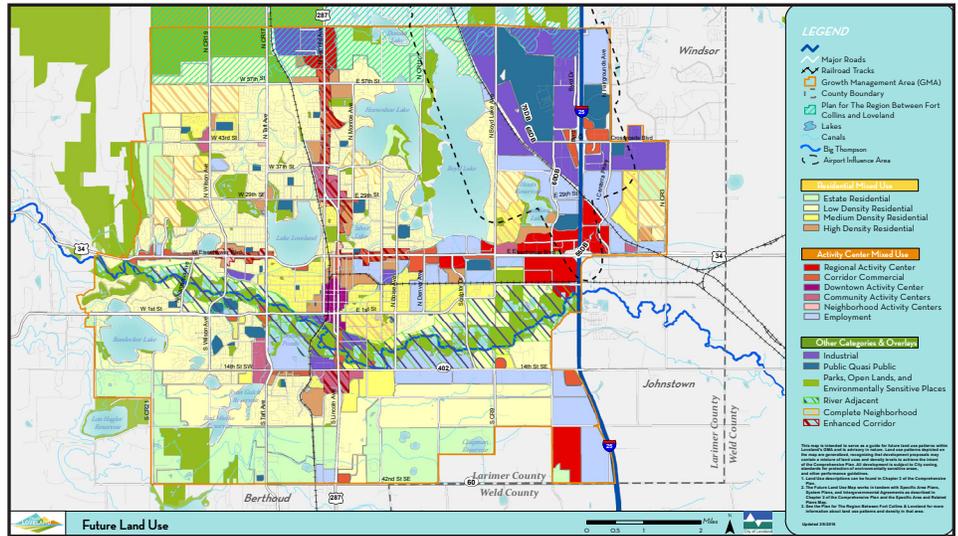


Figure 1-2. Land Use Map

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

Figure 1-3. Community Choices Evaluation Framework



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.

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

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



THIS PAGE INTENTIONALLY LEFT BLANK



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.



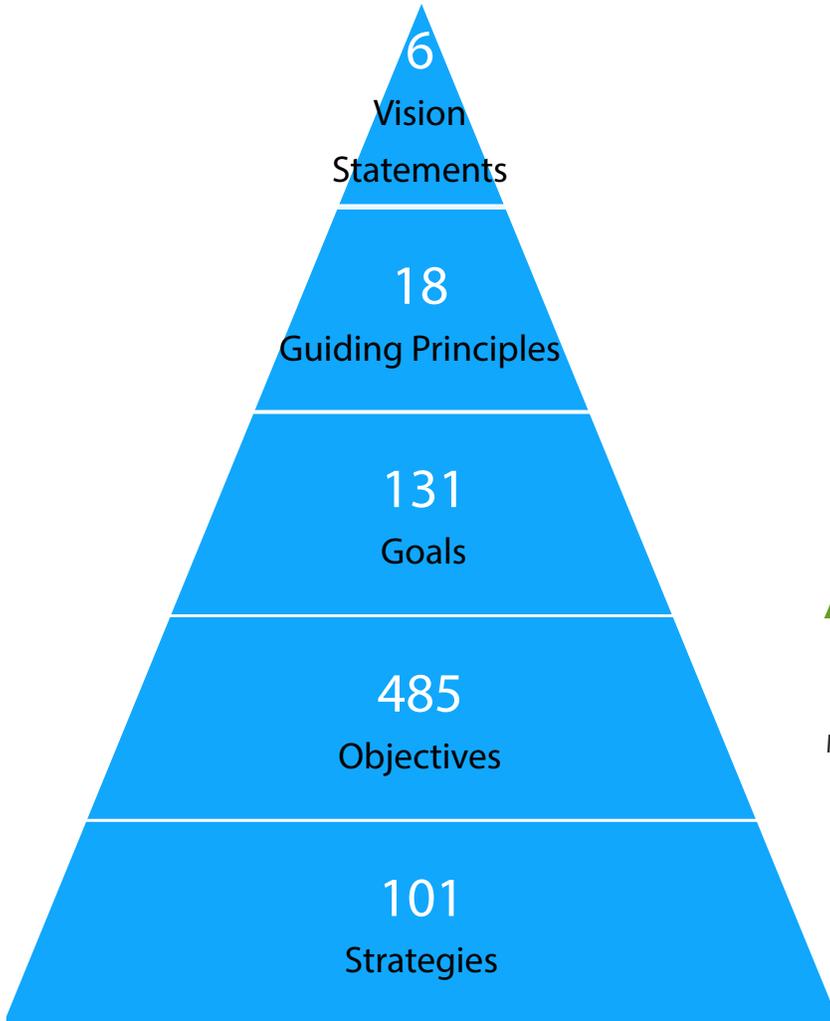
NEIGHBORHOODS & COMMUNITY
ASSETS

Chapter Section	Plan Elements	Policies
	<p>“Facilitate Complete Neighborhoods”</p>	<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.
	<p>“Invest in Loveland’s Older Neighborhoods”</p>	<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.
	<p>“Strengthen Loveland’s Strategic Roles in the Community and Region”</p>	<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

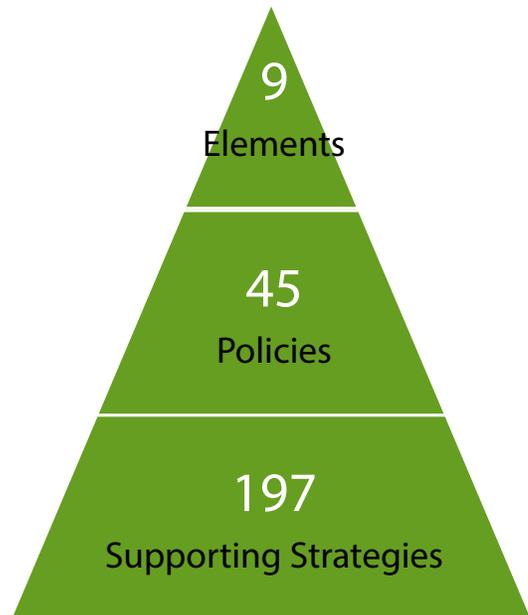
8 Chapters



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/Emergency Services Strategic Plan	2018		
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	Yes
Highway 34 Corridor Plan	1993		No
I-25 Corridor Plan	8-Aug-2001	#R-65-2001	Yes
Larimer County Urban Area Streets Standards	2016		
Major Arterial Corridors Design Guidelines	16-Sep-1997	#R-52-97	Yes
Mitigation Master Plan	2016		
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		
<u>Highway 402 Corridor Plan</u>	<u>2019</u>	<u>#R-101-2019</u>	<u>Yes</u>



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.

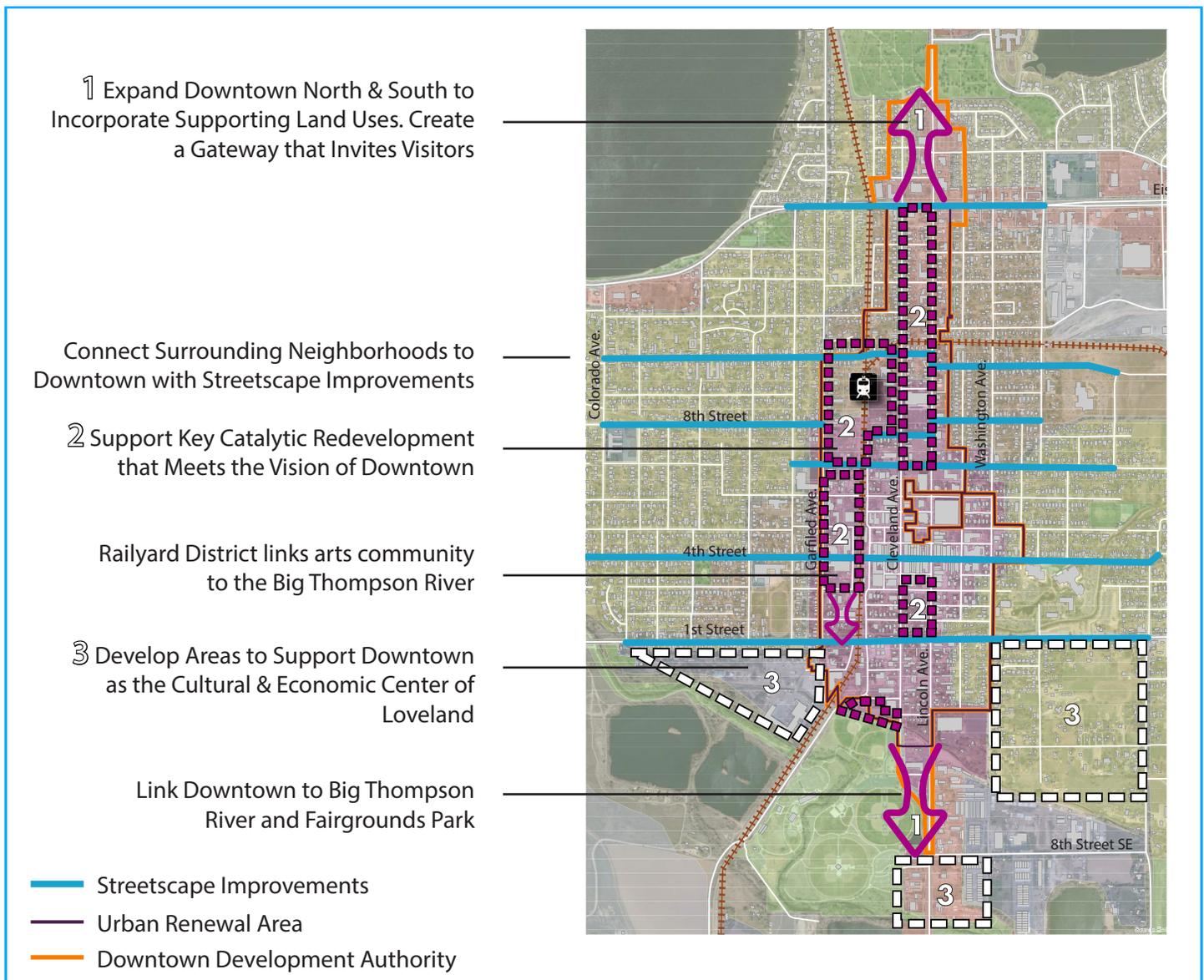


Figure 2-3: Land Use Plan opportunities to commit to a Downtown renaissance. The policies below support these opportunities.



PLAN POLICIES AND SUPPORTING STRATEGIES

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

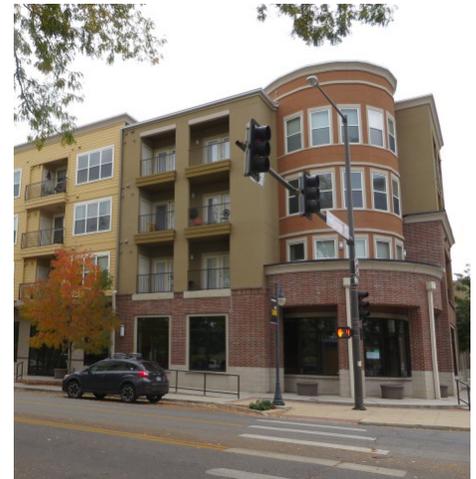
- 1.1. Showcase what is special about our community through public art and cultural offerings, historic preservation, successful businesses, and special events in Downtown. Promote Downtown's niche within northern Colorado as a place that is creative, active, and economically viable to draw local and 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.

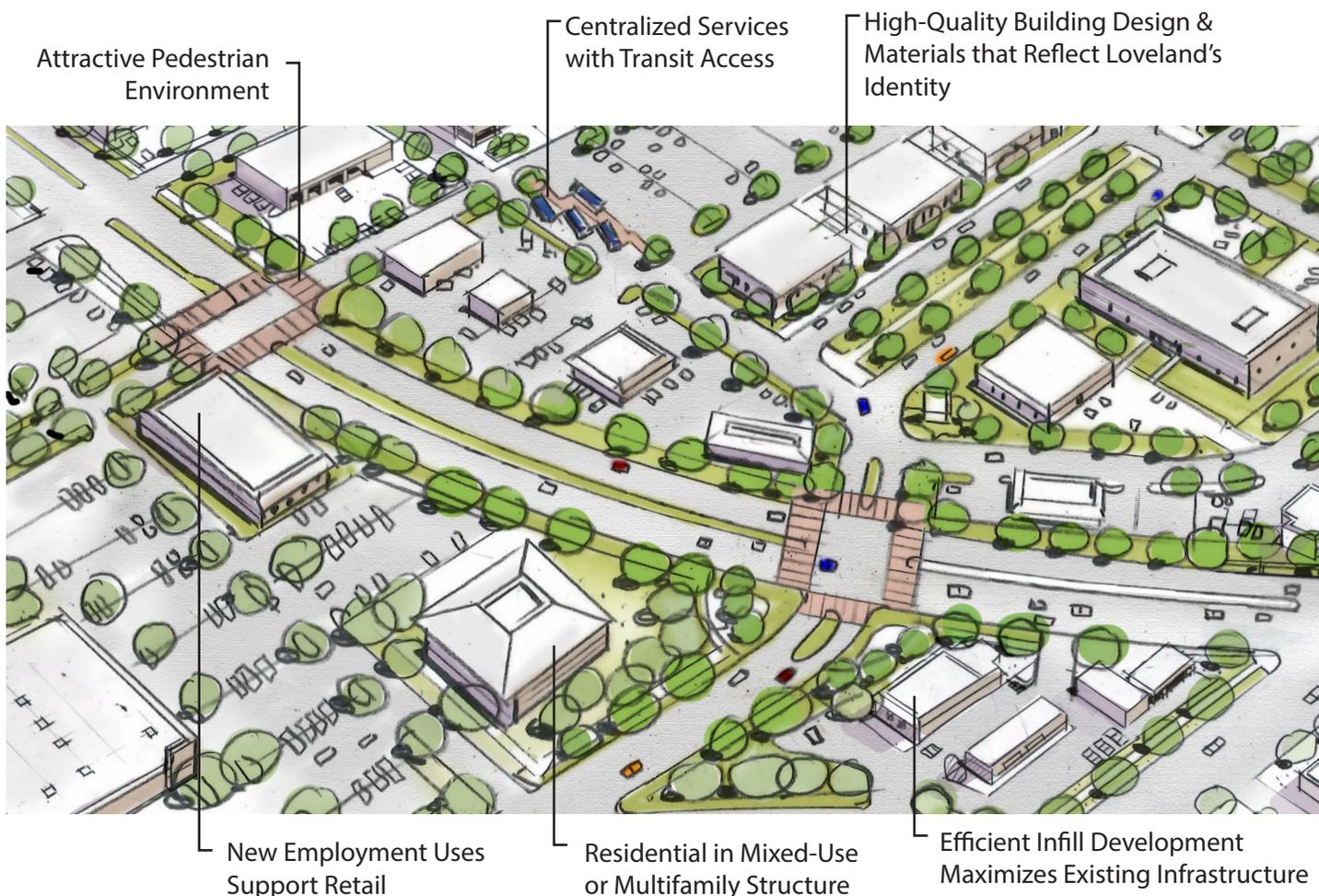
Relevant Indicators

- 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).

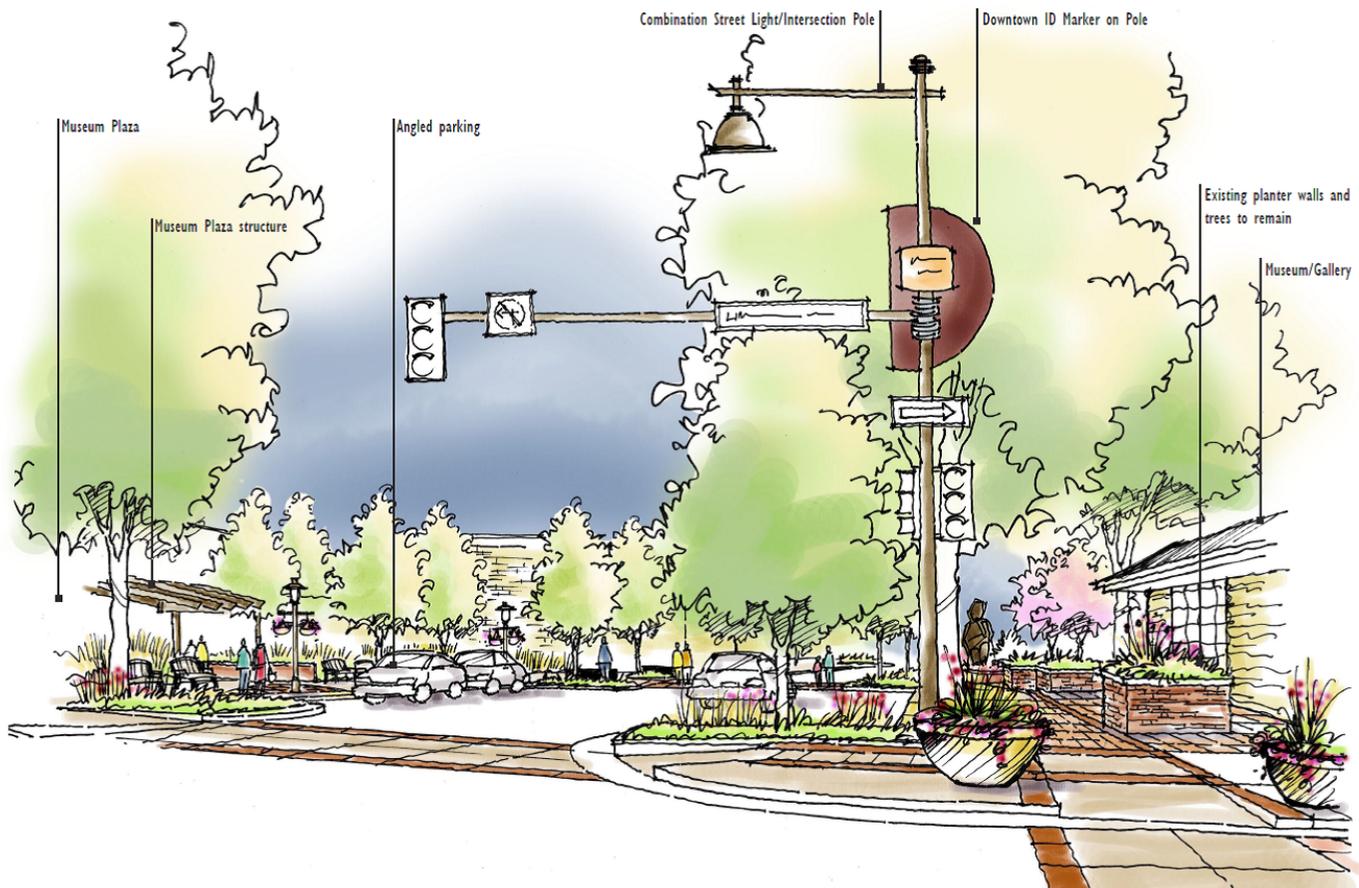
Underperforming commercial areas can be repurposed or renovated to serve surrounding neighborhoods. These centers should attract substantial, well-paying employers, not just retail.



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.

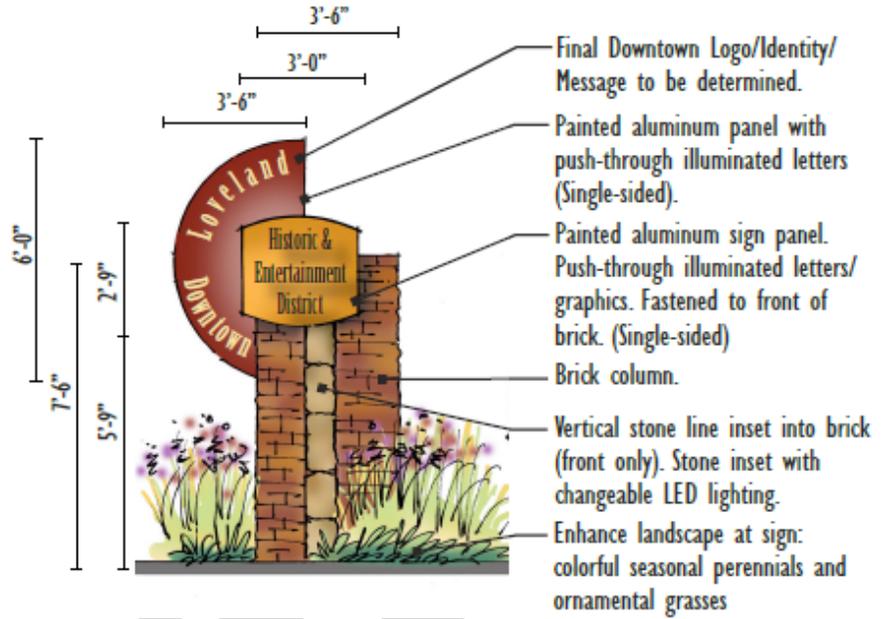
The City is currently promoting a positive image along major corridors as exemplified by Equinox, the major public art installation at the intersection of US 34 and I-25. Additional corridor planning will continue to help improve our commercial corridors as places to invest and do business.

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

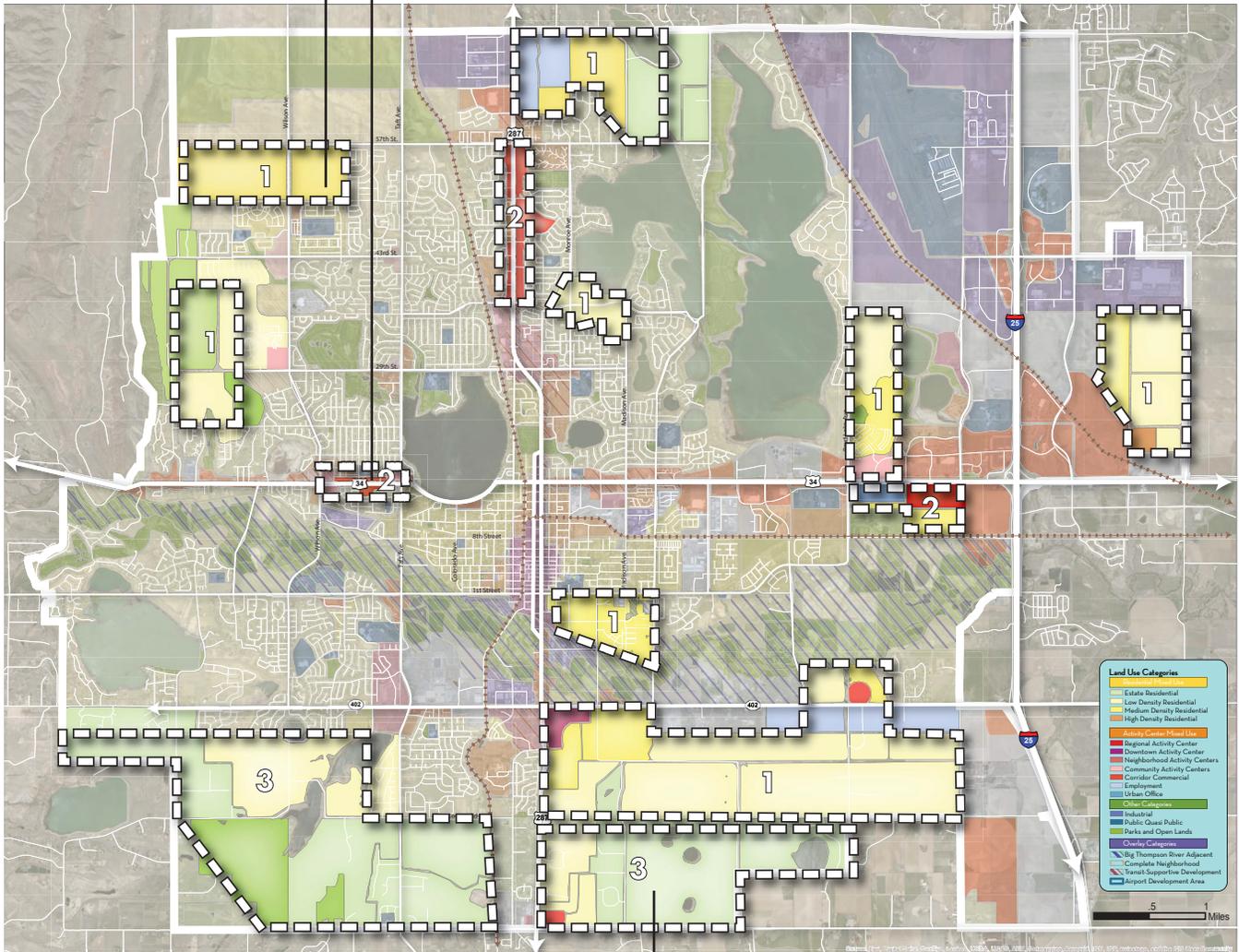


Artist's rendering of gateway elements from Destination Downtown: HIP Streets Master Plan, 2009



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.

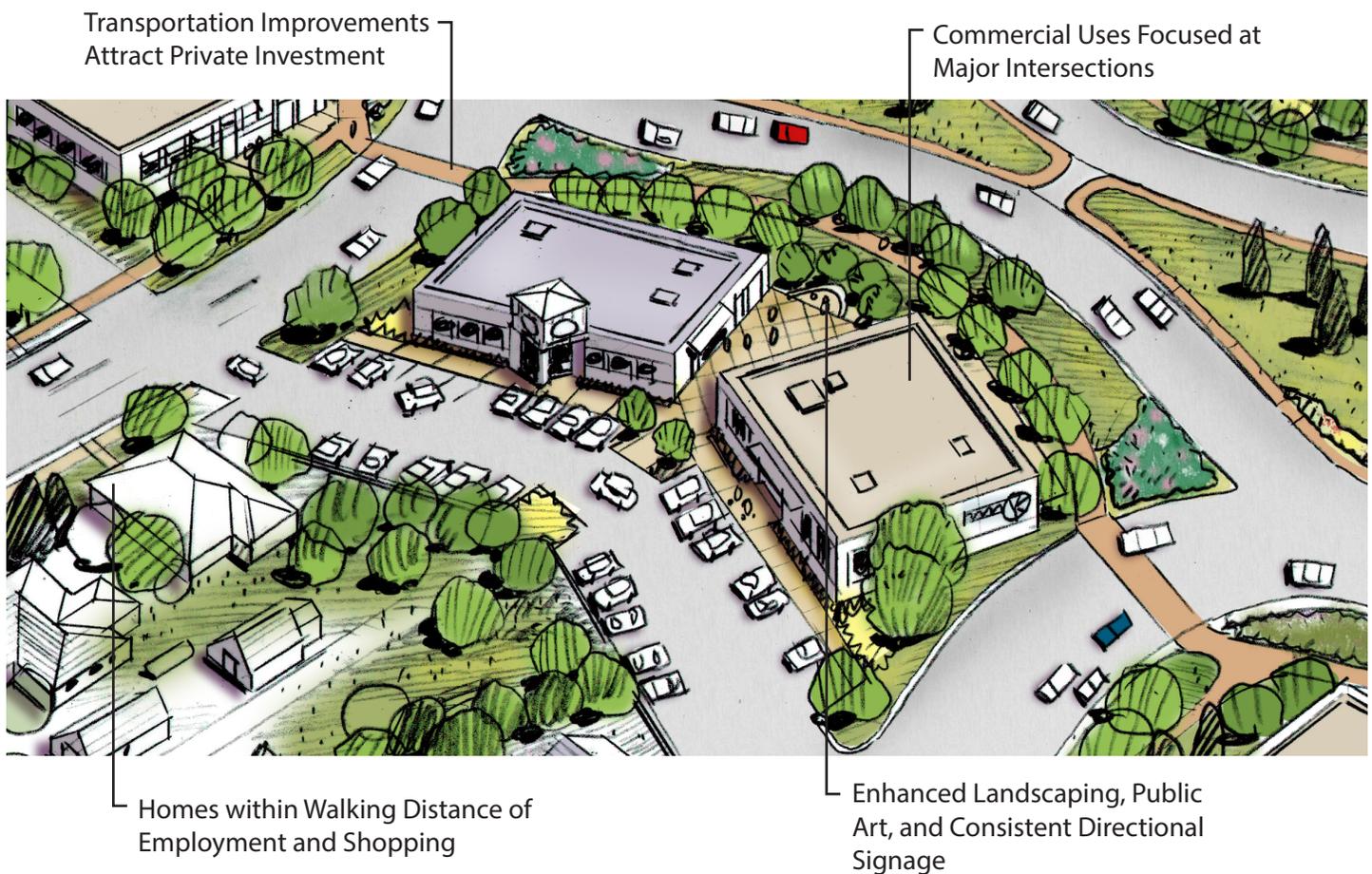
RELEVANT INDICATORS

- 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.

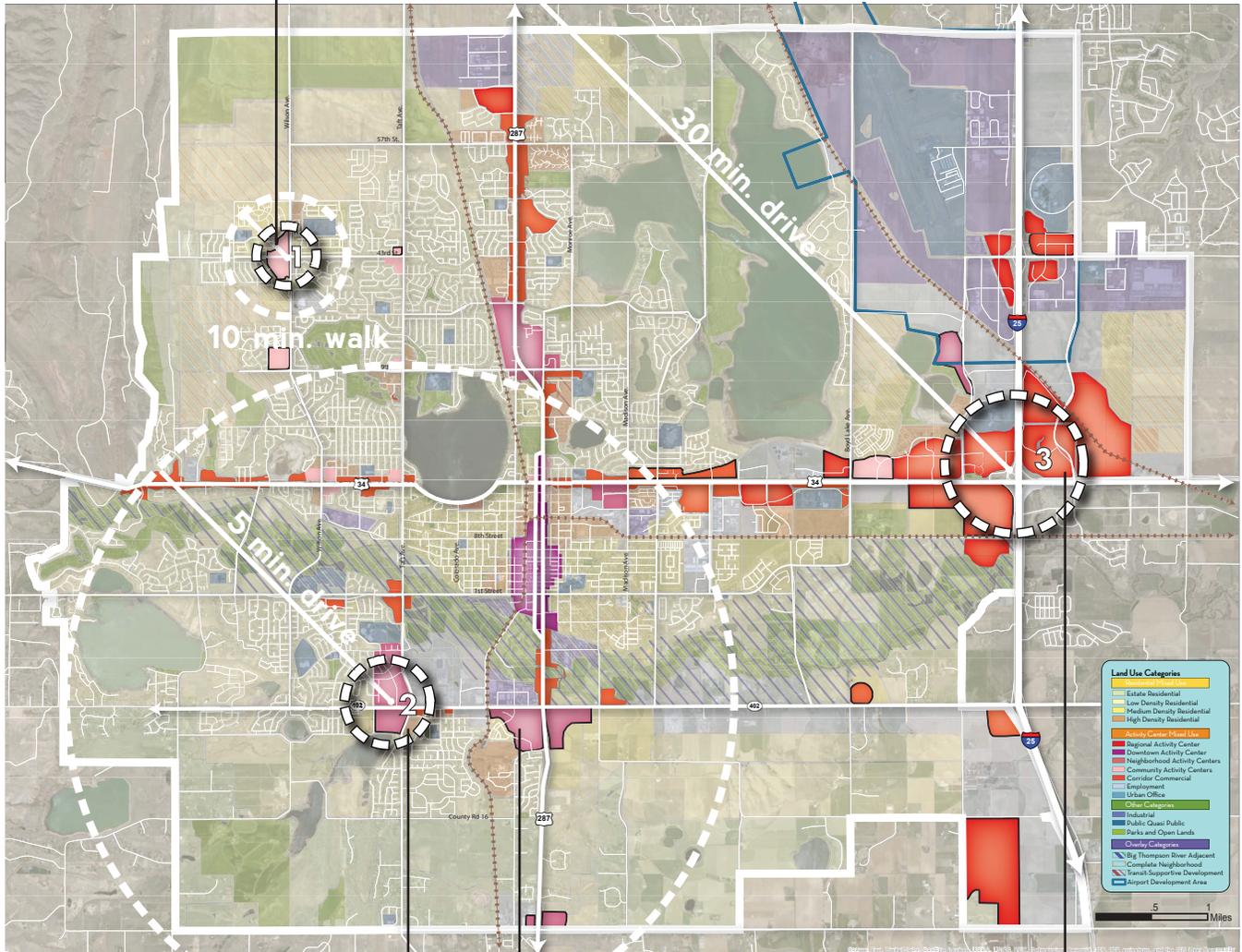
75% of Lovelanders agree or strongly agree that Loveland is attracting shopping opportunities that our community desires.



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



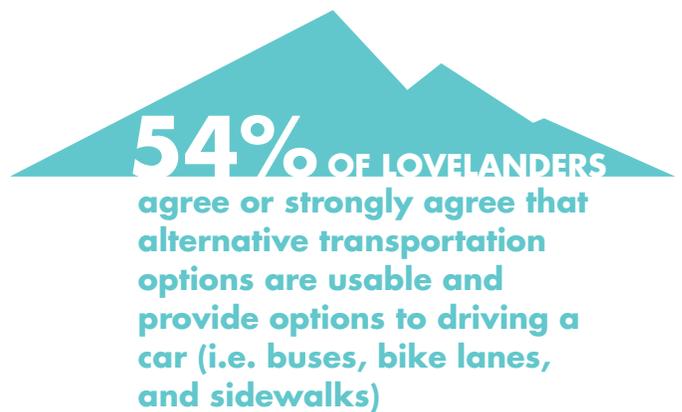
HEALTH, ENVIRONMENT & MOBILITY

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."

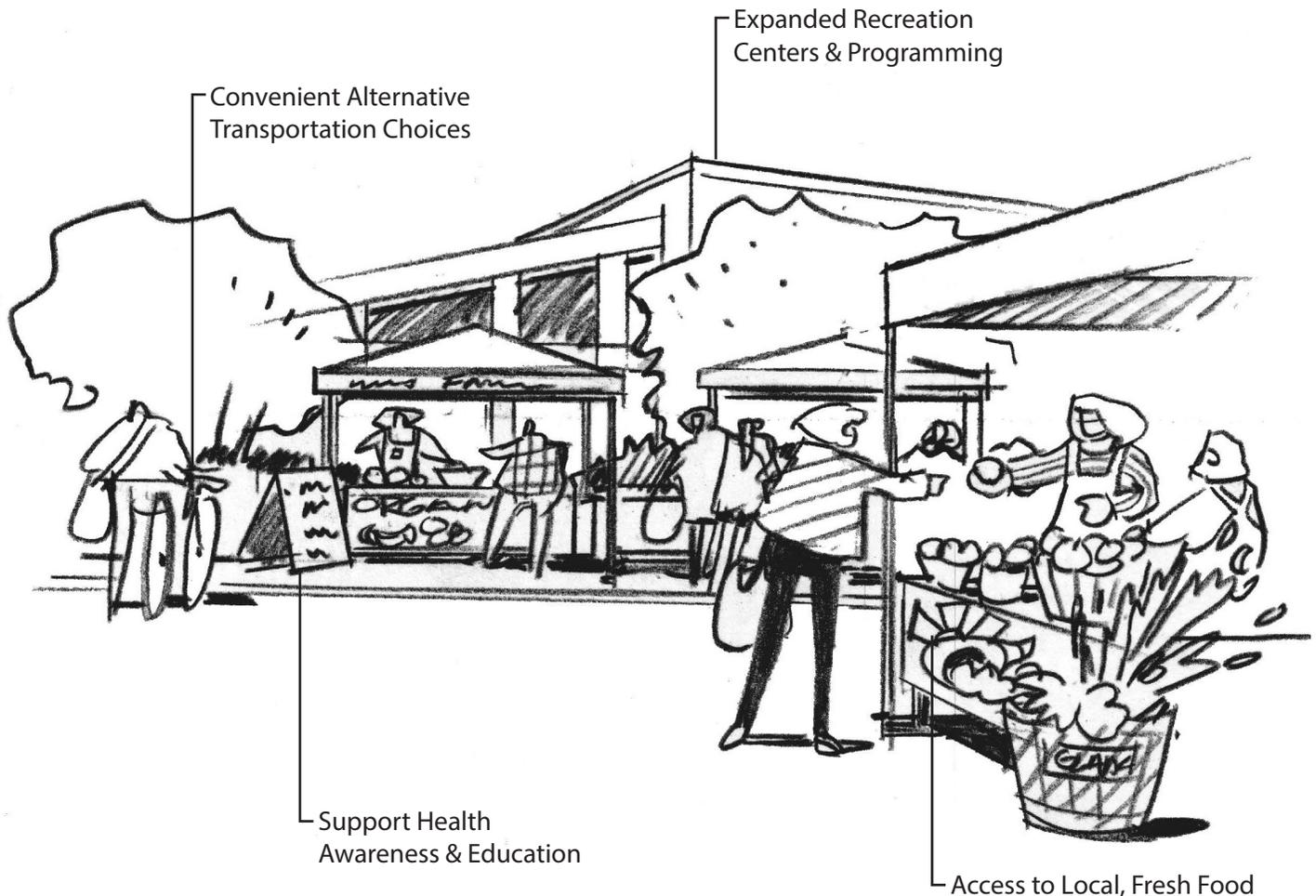
From the 2014 Urban Land Institute (ULI) Advisory Services Panel Report for Northern Colorado, *Connected Systems, Connected Futures: Building for Resilience and Prosperity*.

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

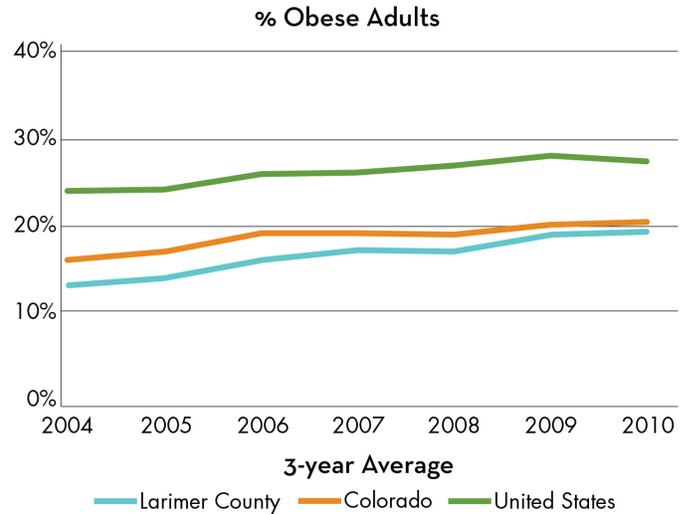
Health is important to Loveland residents, and stakeholders see the many strong connections between quality of life, health, wellness, economic vitality, and how a community is designed and built. Community planning can have a positive impact on chronic disease and related health factors by improving 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



Completion of sidewalks

Improved bicycle lanes with street trees



Preservation of land for urban agriculture and local food distribution

Expanded partnership for Safe Routes to School



Added parks with improved access



Neighborhood markets



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.

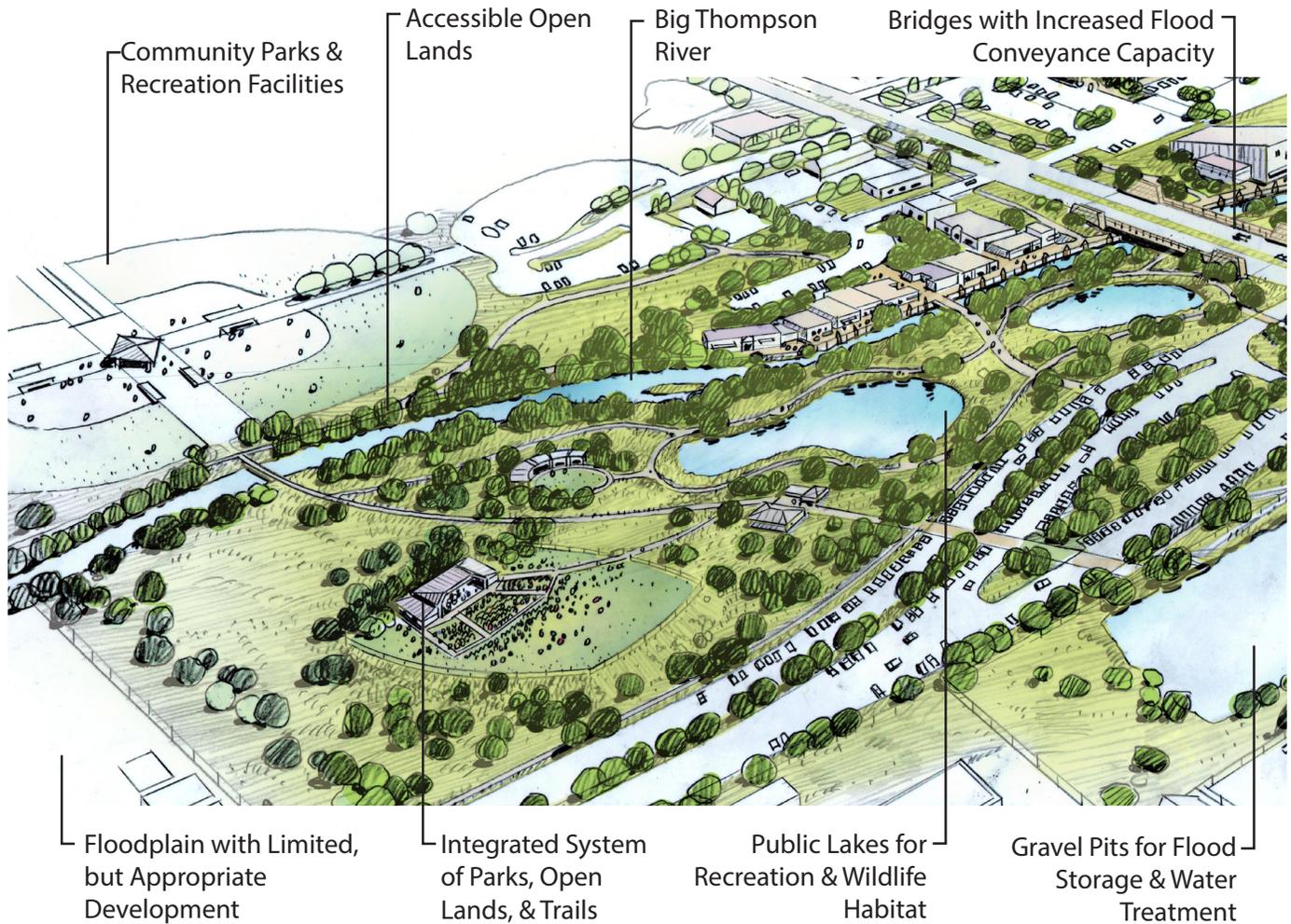
RELEVANT INDICATORS

- 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

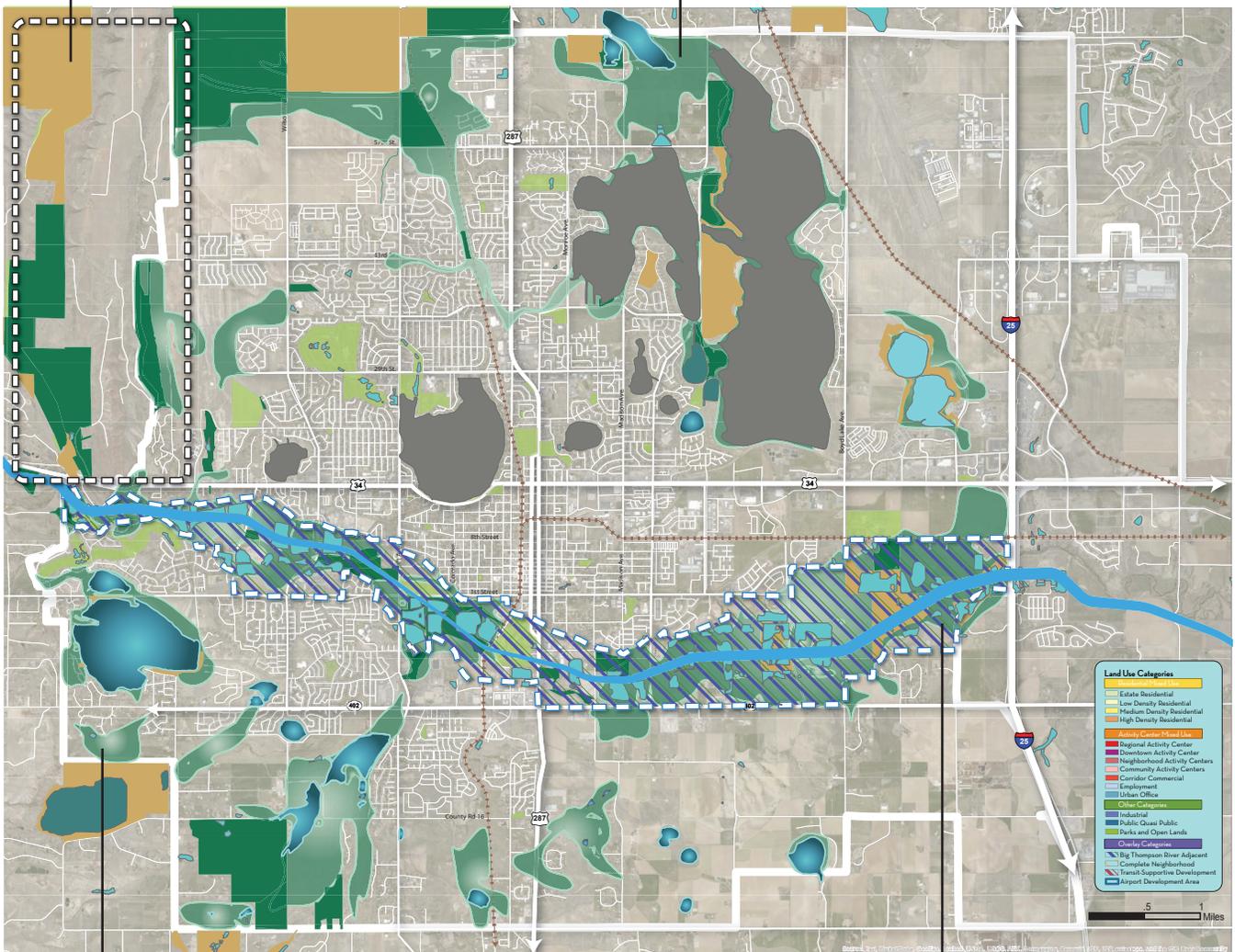
Policy 1. Protect sensitive natural areas and wildlife habitat from development impacts.

- 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.

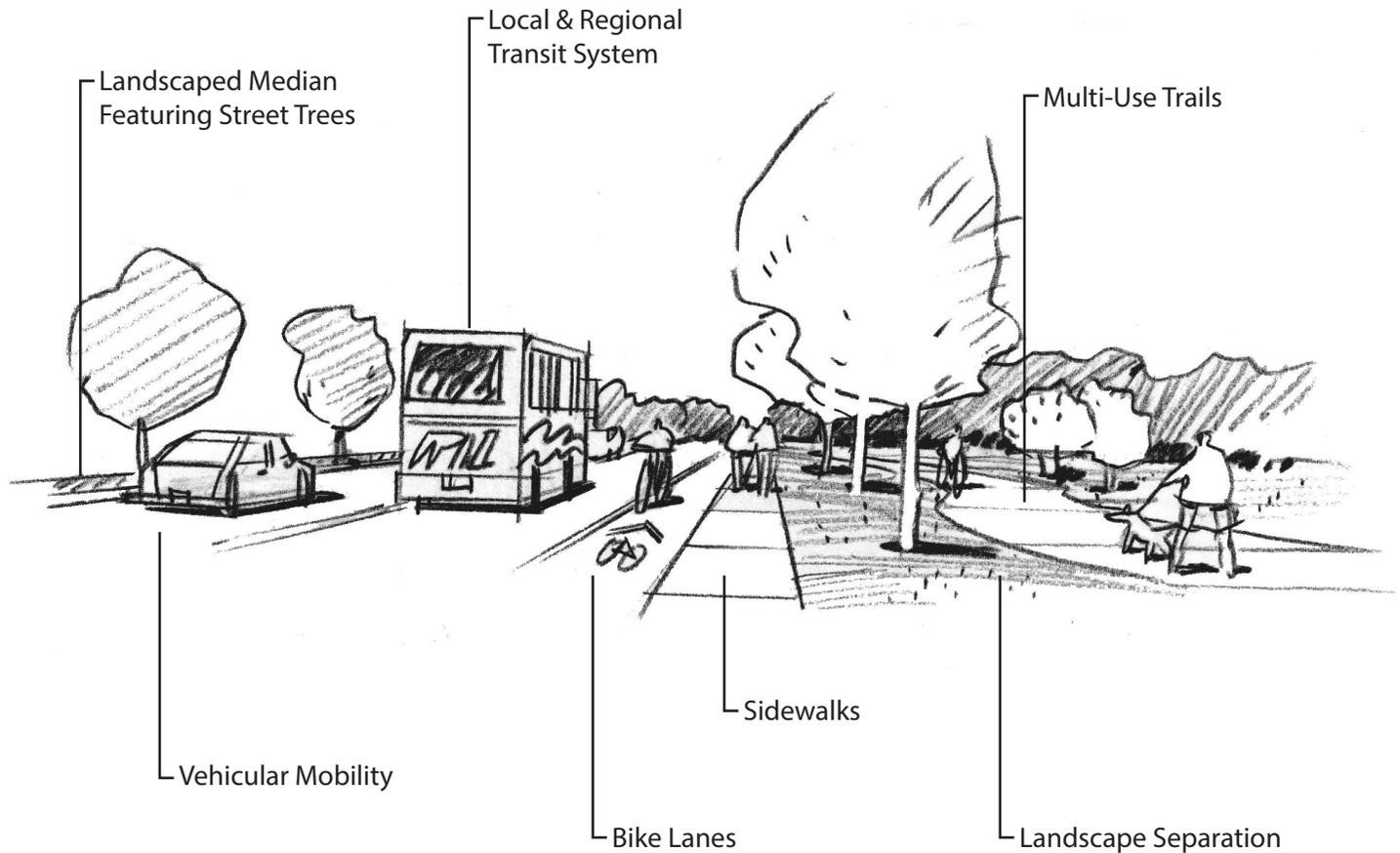
Relevant Indicators

- 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



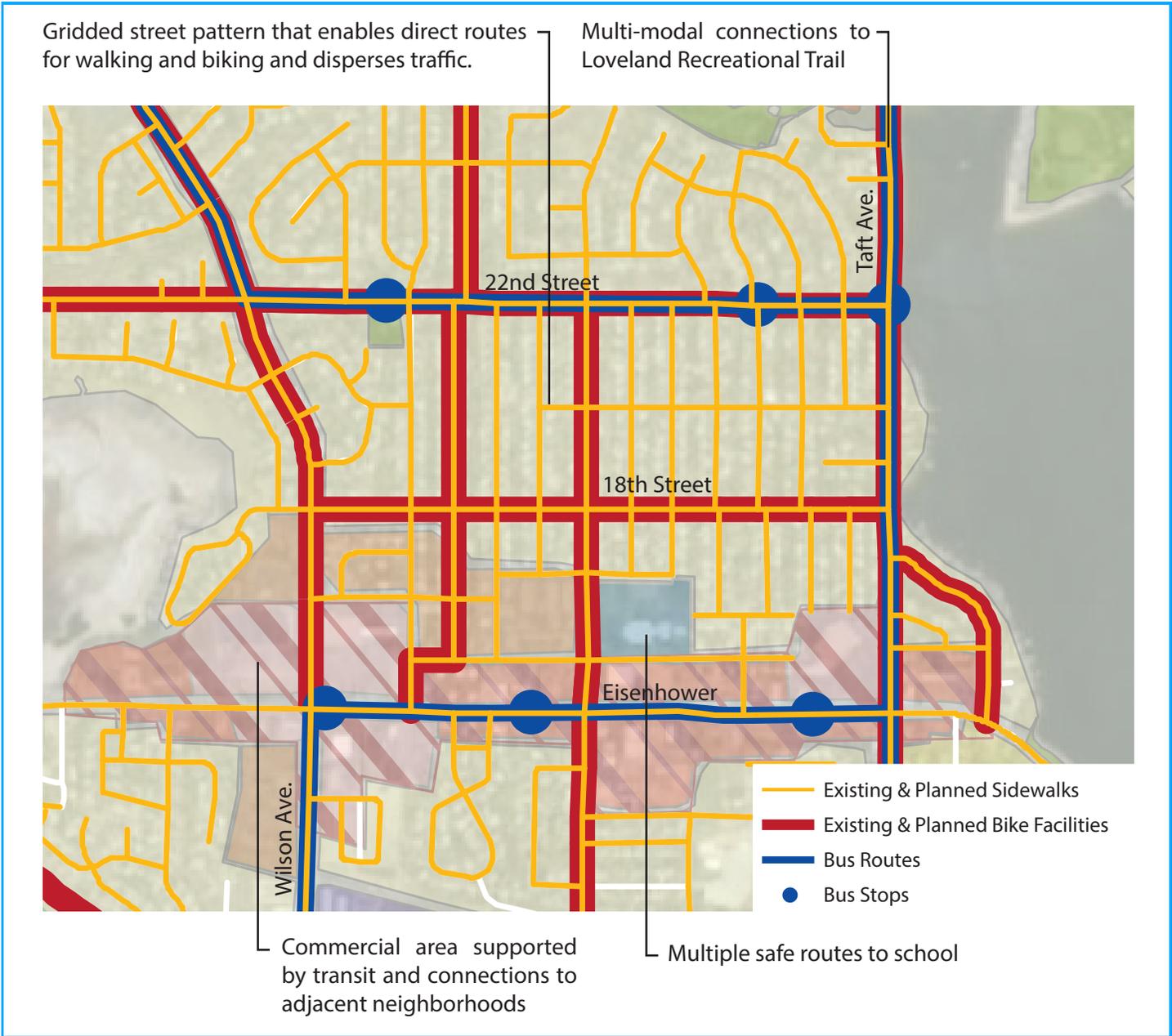


Figure 2-6. A connected and accessible street grid reduces traffic congestion and expands choices for all transportation modes (vehicle, transit, bicycle, and pedestrian). Transportation choices also strengthen retail performance and neighborhood vitality. The policies below support these opportunities.



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.

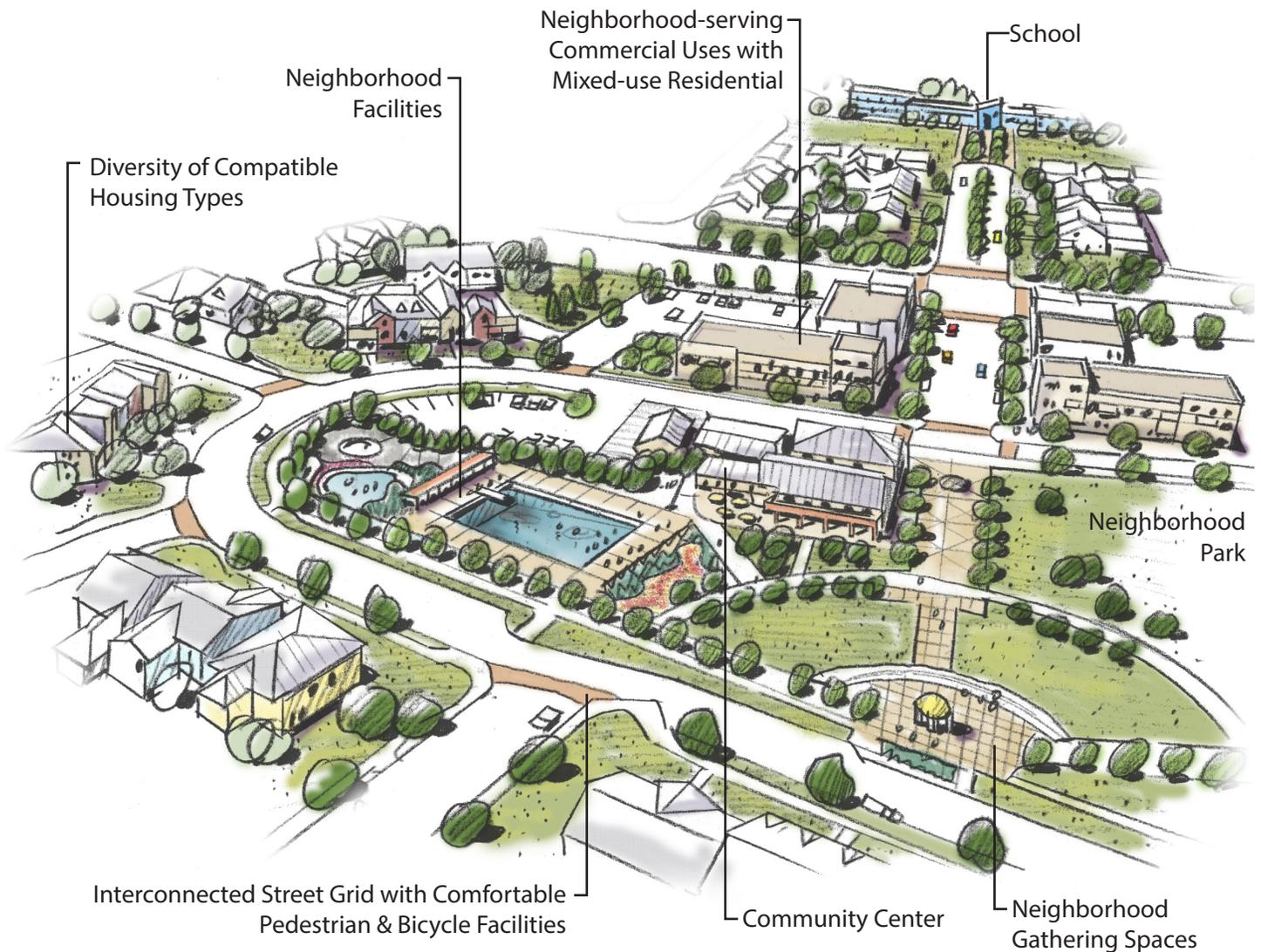
“The awareness, energy, and resources that communities bring to recovery from a painful and heart-wrenching disaster can catalyze actions that contribute to broader objectives of livability and sustainability. Those communities that recognize that linkage become stronger, more vibrant, and better able 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.

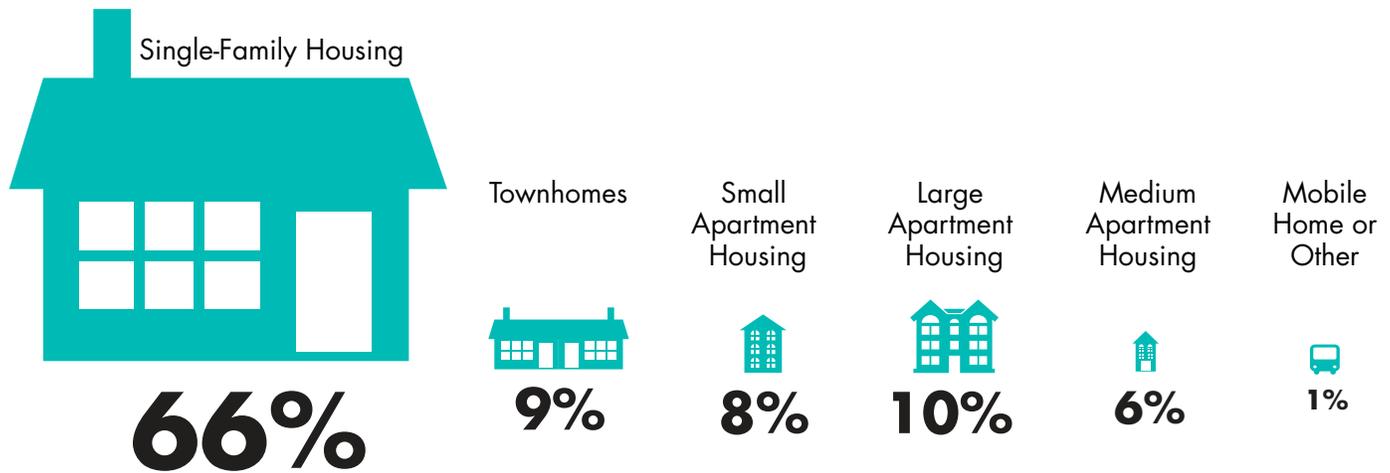
Since the 2005 Comprehensive Plan, City efforts have focused on creating welcoming neighborhoods; continued neighborhood growth throughout various parts of the City; integrating into the existing physical and social environment; and encouraging a variety of housing styles and types throughout the community 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: compliance with criteria established in the Unified Development Code; 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).

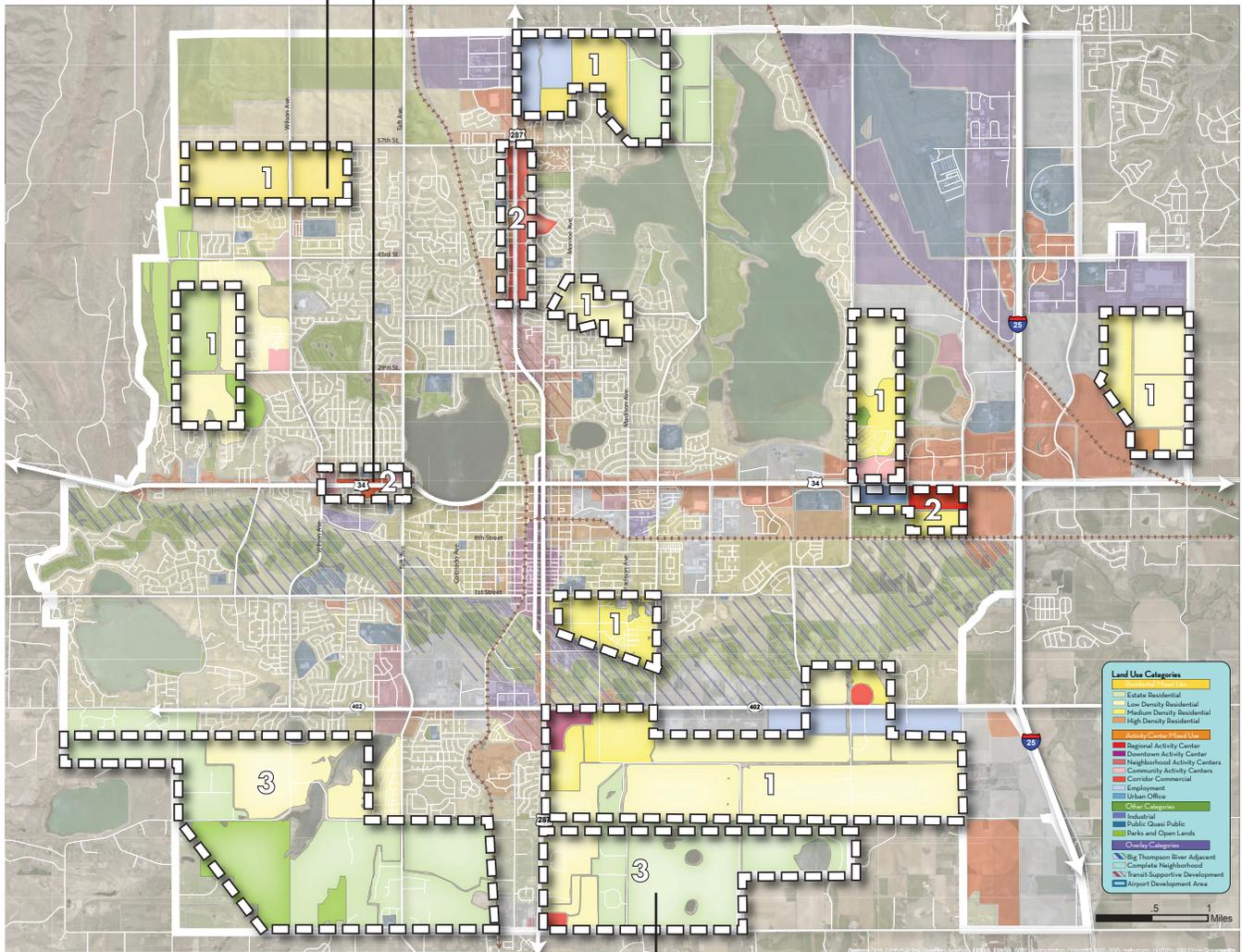
- 2.1. Identify and resolve barriers that impede the development of affordable housing.
- 2.2. Support market based mechanisms (i.e., density bonuses, fee waivers) to increase the supply of affordable housing.
- 2.3. Prioritize the development of affordable housing near commercial/employment centers,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

Policy 3. Align new housing development with resident



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.



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.

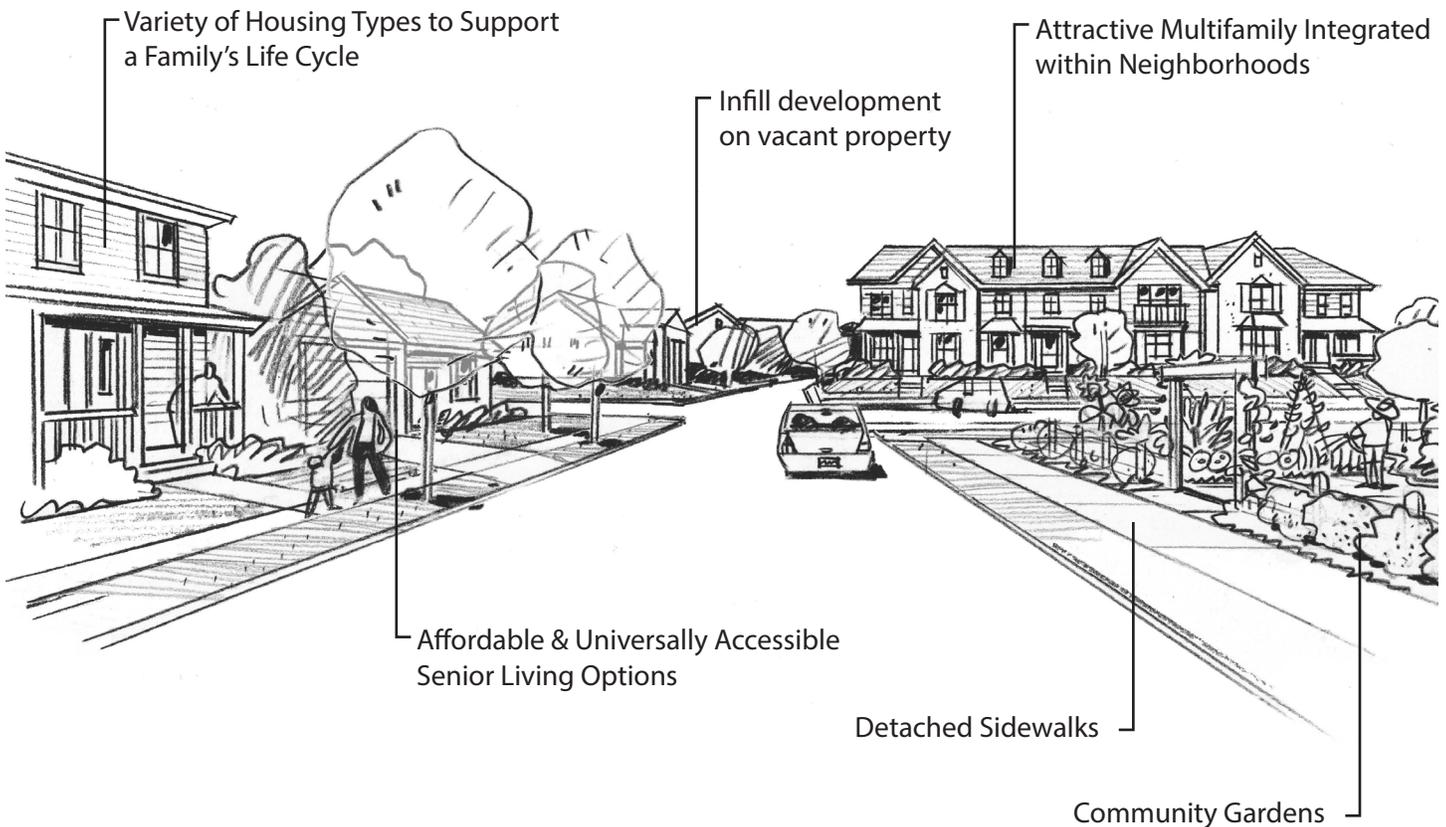
Relevant Indicators

- 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.





Wayfinding and streetscape improvements

Park improvements

Targeted redevelopment

Façade improvements

Multi-family housing and mixed-use developments

After

Before

After

Before

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.

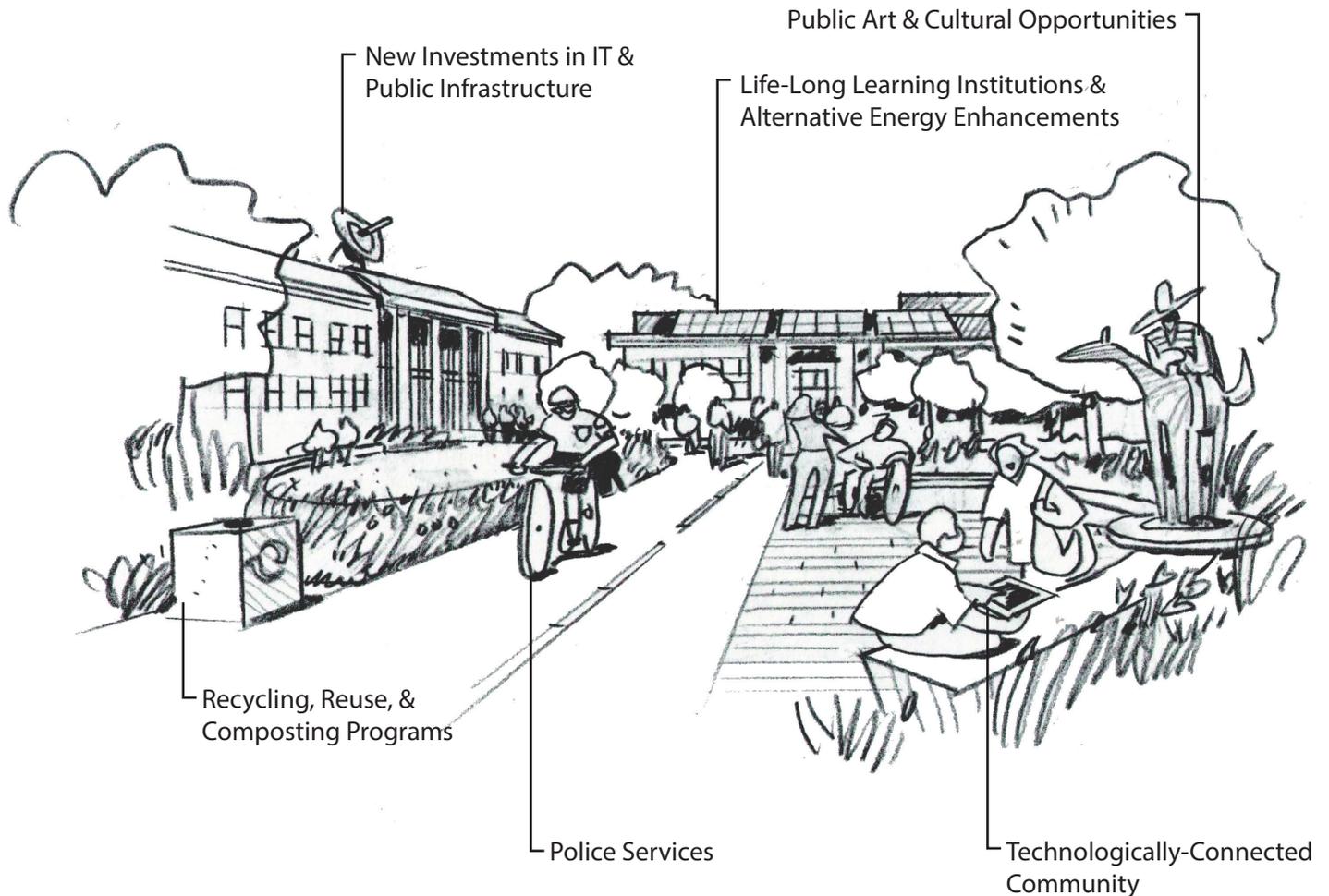
Relevant Indicators

- 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.



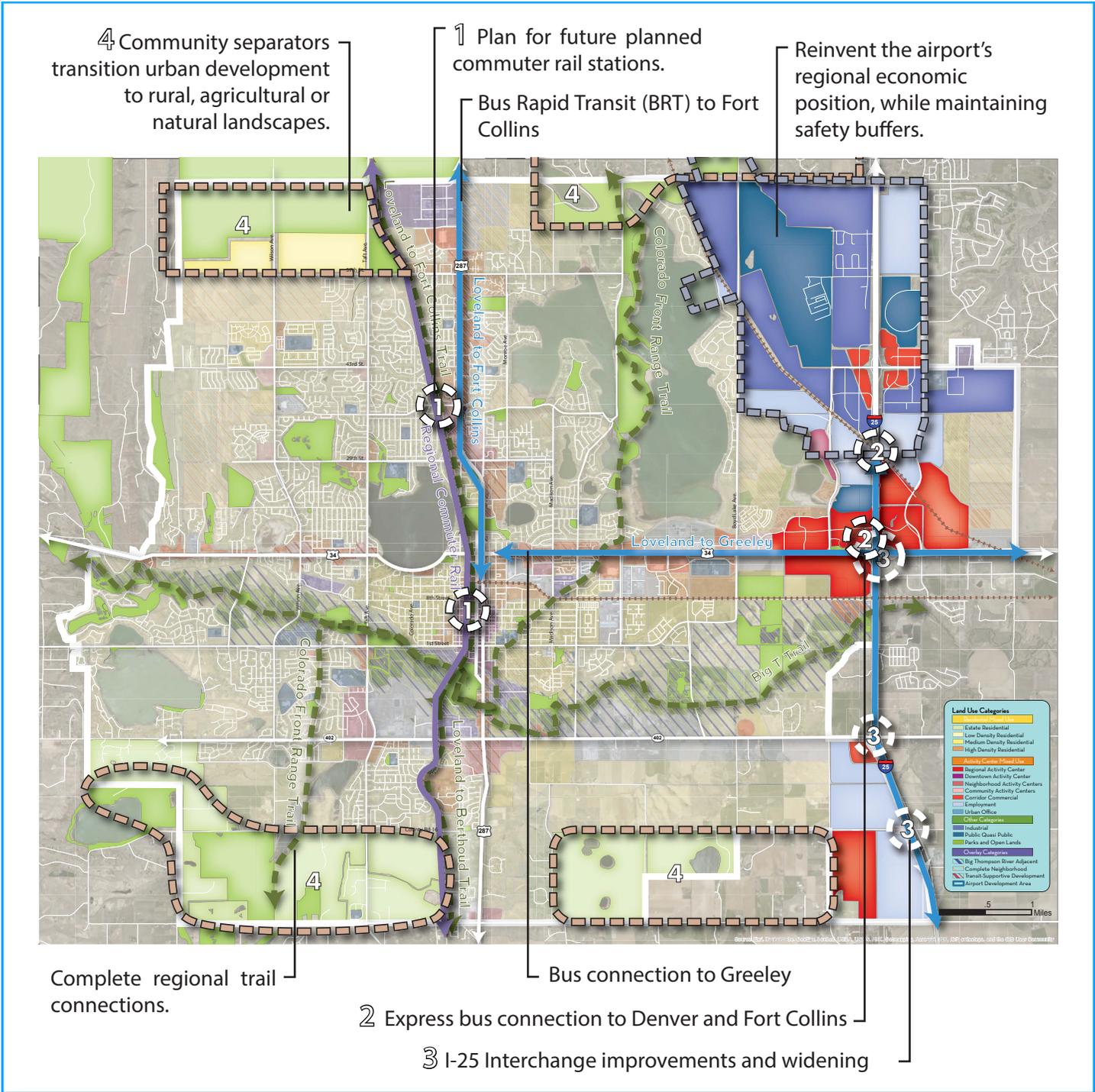


Figure 2-8: Land Use Plan opportunities to complete regional trail and transportation connections, and plan for sensitive transitions to surrounding municipalities and the airport. The policies below support these opportunities.



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

