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Incentives attractive to business

There are many incentives in Loveland that encourage businesses to locate here or remain and expand here.

Overall, the economic climate of the region is strong and positive, especially when compared with other areas of the nation. Loveland and northern Colorado boast a healthy, well-educated population making residents attractive as candidates for employment. Loveland's reputation as a safe community with good schools and its wide variety of top-notch recreational opportunities makes working and living in Loveland excellent

for retaining and attracting quality

employees and executives.

In addition, Loveland's City Council and City staff have worked diligently during the past decade to make Loveland a financially feasible choice for new or expanding enterprises. Smoothing the process for development saves businesses time and money, earning the City a "business friendly" reputation. And for those businesses—large and small—that offer significant benefits and payback to the overall community, financial incentives may be offered by the City.

This month's *City Update* offers an overview of incentives, providing readers with non-technical explanations of what's offered by and what's returned to Loveland.

More info inside

Top priorities for Loveland Water; Quality and Quantity

Water. Nothing is more basic—more elemental to life. We need it to drink, bathe in and grow food, and that reliance, which hasn't wavered in millennia, is unlikely to change any time soon.

So what is the state and future state of Loveland's water? Will the community continue to enjoy high quality water and have enough to sustain the growing population in the future? The short answers are yes and yes—with a few caveats.

Top Quality

Turn on the faucet and clean, ready-to-drink water will instantly arrive. Behind Loveland's water taps are some dedicated professionals who work round-the-clock to ensure that residents and businesses have the highest-quality, best-tasting water possible.

Currently, five laboratory analysts perform sampling and testing for countless potential contaminants. In addition to



running tests in the lab, water-quality personnel can be found in boats on Green Ridge Glade Reservoir or in mountain waterways wearing waders and collecting samples from lakes and rivers that feed the Big Thompson River.

"We have a lot of variety in our work," said Ruth Hecker, water quality laboratory coordinator. "Some lab workers stand in one place all day running one analysis. Not only do we run upwards of 70 different laboratory tests, we are also out

(continued on page 4)

Loveland wins Governor's Arts Award

The City of Loveland has been awarded the 2008 Governor's Arts Award in honor of Loveland's support of culture and use of art to enhance the quality of life and economic vitality in the Loveland community.

Loveland was recognized for:

- The City's longtime commitment to the arts and the high level of excellence in arts programming.
- The commercial opportunities created

by the City's artistic activities including the growth of arts-related tourism.

• The City's commitment to public art as evidenced by the state's first Art in Public Places. The program designates one percent of all city capital projects greater than \$50,000 for the acquisition, maintenance and preservation of artwork.

(continued on page 4)

INSIDE

Loveland economic development priorities **Page2**

Primary employers are primary focus

Page 2

Types of incentives

Page 3

Business Appreciation Expo Page 2

Loveland Police Academy
Page 2

Vote at home Page 3

Waste pick-up for seniors, disabled

Page 3

T-n-T for children

Page 4

Watch for beetles

Page 4

Police, fire, dispatch busy over 4th Page 4

"Money Talks"

The basics of borrowing

On Sept. 9, Scott Maitland of Home State Bank will discuss the basics of borrowing money and using credit. *Borrowing Basics* is part of the Loveland Public Library's monthly Money Talks series. The program begins at noon in the Gertrude B. Scott room at the library. Beverages are provided and sack lunches are welcome. For more information call 962-2402.

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Priorities changing for Loveland economic development

Normal day-to-day travel in Loveland reveals many of the successes of the City's economic development efforts, of which incentives and governmental structuring have played major roles. New retail developments—some large and some very large—now exist in Loveland providing jobs and offering shopping, dining and leisure activities that formerly required an out-of-town drive. Now, not only can residents enjoy all this just a few minutes away, out-of-towners are coming to Loveland.

Aside from convenience, what's the benefit of all this retail expansion? In addition to the aforementioned jobs, there's also tax revenue.

Because residents and visitors are purchasing their goods and services within Loveland instead of beyond, approximately 3 cents sales tax on every dollar spent stays in Loveland. Sales tax revenue is the major source of the city government's revenue that pays for police, fire, roads, parks plus many of the lifestyle amenities that make Loveland a great place to live, including the library, recreation center, senior center, cultural offerings and more.

The same drive through today's Loveland also reveals other non-retail new and expanded businesses, the most remarkable being the Medical Center of the Rockies (MCR). Along with MCR, several other medical-related businesses now thrive here and others continue to arrive, all bringing quality jobs and economic benefits to the community.

With the success of retail growth in

Loveland, City Council is now making

attraction and expansion of primary employment businesses their top economic development priority, with redevelopment of vacant retail and commercial properties also a priority. Primary employers are businesses where sales of product and/or services outside the geographic region account for most of the revenue that pays above-average wages to its employees.

While incentives for any new or expanding business are considered on an individual basis, City Council is currently working to finalize guidelines for incentives eligibility. Incentives from the City include specific performance requirements such as job creation, sales tax generation and/or construction of public improvements.

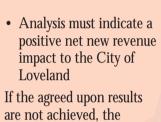
Primary employers are primary focus

One focus of Loveland's economic development efforts is to attract new primary employment businesses as well as to support existing and expanding primary employers.

Generally speaking, a primary employer a business that generates substantial revenue from the sale of its goods and services outside the local area. Primary businesses are especially attractive because they bring new revenue into the community, as opposed to other types of local businesses such as retail shops where existing revenue is recirculated within the community.

City Council is creating guidelines for what shall be considered a primary business and be considered for City incentives. Those guidelines may include:

- At least 50 percent of revenue derived from outside Larimer County
- Average annual job wage at least 150 percent of Larimer County wage average
- Employers offer and pay for 80 percent or more of employees' health plan
- The firm must invest at least \$500,000 in building and/or equipment its first year





Business Appreciation Expo Oct. 1

The City of Loveland will be holding its Annual Business Appreciation and Business Resource Expo Wednesday, Oct. 1 at the Ranch (I-25 and Crossroads Blvd.) from 8 to 10:30 a.m. to celebrate Loveland's business community.

Loveland business owners and business principals in the Loveland community are invited to come to the free buffet breakfast and listen to keynote speaker Coach Sonny Lubick who will talk about making a comeback after a setback in support of this year's Expo theme – Cheering Loveland Businesses On!





Business Appreciation Expo

"We're very glad to once again host this event," said Betsey Hale, business development manager for the City. "We know this is a challenging economy for local business right now. We hope that the expo will help people network, share ideas and be inspired by Sonny Lubick's presentation.

"This year we are excited to have Home State Bank as our Major Sponsor, Embassy Suites - Loveland as our Corporate Sponsor and Comcast as our Business Sponsor," Hale said.

Many non-profit business assistance organizations as well as a number of City departments will also have booths at the event.

To make a reservation, R.S.V.P. to garshn@ci.loveland.co.us or call 962-2346 before Sept. 15. Seating is limited.

Police Academy set

Citizens can increase their interaction and education about local criminal justice realities by enrolling in the Loveland Police Department Citizens Police Academy. The academy is held 6:30-9:30 p.m. Thursdays beginning Sept. 11 for ten weeks at the Loveland Police and Courts Building, 810 E. 10th St. There is no cost to participate.

The program helps get the community involved and better understand the policing and problem solving efforts of the police department. Employees from the police department and other criminal justice agencies will speak on various topics such as traffic enforcement and DUI, criminal investigation and use of force.

Police academy participants must be eighteen years of age or older, live, work or volunteer in the City of Loveland, have no felony convictions, no significant or recent misdemeanor convictions; and sign a waiver of liability. Application deadline is Aug. 29. For an application, visit the police department section of www.cityofloveland.org or call Lt. John Manago, 962-2225.

Types of incentives differ with each project

Incentives and economic development are not one-size-fits-all efforts. Each project is viewed differently.

An incentive could be a one-time fee reduction during construction, an ongoing return such as an annual property tax benefit, or a time-rather-than-money incentive such as an expedited City review.

Virtually all Loveland incentives are performance based. They are never cash payments to a firm for unrestricted use.

For example, a major development would normally pay development fees, sales tax, use tax and other monies to the City. To encourage a new or expanding business, the City may reduce those fees. Instead of receiving 100 percent of those monies, perhaps the arrangement would yield 75 percent.

The City still gets 75 percent as opposed to zero if the development went elsewhere. Plus, the new or expanded enterprise brings jobs and revenues to Loveland for many years into the future.

 Use tax/fee reductions—A business must pay tax for materials and supplies used for construction or remodeling.

A new development or business also pays various fees to the

- City for providing a variety of services. The City may offer to reduce these taxes and fees as an incentive to build or expand in Loveland.
- Sales tax rebate—Sales taxes collected by

businesses from customers are forwarded to the City, state and county. An incentive recently provided to JAX for the upcoming renovation of the old Shopco store enables JAX to receive one-third of the three percent City sales tax it collects, limited to a total of \$300,000 during three years.

- Urban Renewal Authority (URA) creation—An area that lacks functional infrastructure or is suffering economic distress may be designated for development under URA administration. Under a URA, as development increases the value of the land and its property tax, the URA retains the net property tax increase for reinvestment for public improvements within the URA. Those improvements may include utilities, roads, parks, trails, etc. Portions of downtown and Centerra utilize a URA.
- Metro District—Property owners vote to create a Metro District, a special district created within a city. Property owners within the district impose a higher property tax rate on themselves and that additional property tax is used for public improvements and ongoing maintenance within the district. Portions of Centerra utilize a Metro District.
- Public Improvement Fee(PIF)—Often used within a URA, a credit against the collection of the City's sales tax to consumers is granted while a PIF is

- added to help fund public improvements important to but beyond the physical boundaries of the URA. Portions of Centerra utilize a PIF. Note: The PIF, which adds no net cost to purchases because of the offsetting credit against the collection of sales tax, should not be confused with the Retail Sales Fee at some Centerra shops. That fee is added by agreement between the property owner and retail store and is retained by the property owner.
- Enterprise Zone (EZ)—An area where value is becoming depressed due to abandonment or disrepair may be designated an EZ to encourage redevelopment. Businesses within an EZ can receive tax benefits from the state. The former HP campus and Loveland's downtown have EZ designations.
- Expedited Review—A speed-up of the normal review process by the City may enable a new or expanding business to meet special time requirements. For example, a business may need to be up and running to meet contract deadlines or special sales timelines such as the Christmas season.

These are some of the more common and better-known incentives for businesses. Other incentives exist or can be developed. Again, all incentives are considered on an individual basis and all are aimed at fostering economic and lifestyle improvements for Loveland.

Why wait in line? Vote at home

Loveland voters are encouraged to request and use a mail-in ballot for the upcoming national election. The mail-in ballot would make voting more convenient for

residents and help alleviate possible election concerns by Larimer County staff who administer the elections.

There are unique circumstances affecting election administration in Colorado this year when voters are expected to turn out in record numbers across the nation. These unique circumstances include mandatory use of the new statewide voter registration

system that is being fully implemented for the first time. Also possible is threatened eleventh-hour litigation regarding the use of electronic voting equipment that all counties in Colorado were required to purchase. "I am committed to our citizens having a positive, convenient voting experience in Larimer County," said Larimer County Clerk & Recorder Scott Doyle.

"However, circumstances beyond our control may make that a real challenge.

"For the first time, Colorado law now allows voters to opt for a permanent mail-in ballot. Voting from home is the best way, especially this year, to alleviate the impact of long lines and possible delays at polling

places on Election Day," Doyle said.

To request a mail ballot for 2008, visit www.votelarimer.com or call the Larimer County Elections Office at 498-7820 to have a mail-in ballot request sent to your home.

Waste pick-up for seniors, disabled

A door-to-door pick up of household hazardous waste products for elderly and disabled is scheduled for Sept. 23-24. To sign up, call 1-800-449-7587. Leave a message including your name, address and telephone number.

Pickup is limited to 65 households. Except for oversize or sharp items, there is no charge for the service, sponsored by the City's Stormwater Division.

Many household products such as old batteries, cleaners containing ammonia or bleach, liquid drain openers, house paint, old nail polish and polish remover, lawn and garden pesticides and herbicides and automotive products such as antifreeze and brake fluid should be disposed of in an environmentally responsible way.

For more information call 962-2772, visit the Stormwater Utility's website at www.cityofloveland.org, or visit the HHWC website at www.curbsideinc.com.



T-n-T for children to blast off soon

TNT and children are normally a very poor combination. This fall, however, the City and several collaborating partners will be introducing *T-n-T Tuesdays* to three Loveland elementary schools.

T-n-T Tuesdays will encourage youngsters to use their own "tires-n-tennies" to walk, bike, scooter or skateboard to school safely instead of riding in a vehicle. The program will focus on safety along with the health and environmental benefits of not using a car.

City engineers, police and fire officials, parents, the school district, a cycling club and area health systems will work together to create and monitor safe routes as well as provide training and education to the children. The three elementary schools participating in this year's program are Centennial, Garfield and Winona.

The federal Safe Routes to Schools program is funding purchase of supplies and prizes.



The program will take place Tuesdays in the autumn and spring, with parents or City employees observing school crossings, teachers tracking student participation, the Smarty Fox character making surprise visits to the schools and prize drawings for the kids.

The program will help the City collect data on travel obstacles that may be present, educate children on safe transportation methods and promote safety in numbers of children traveling together. Preparation and training will begin in September with the program kickoff in October.

Top priorities for Loveland Water; Quality and Quantity (continued from page 1)

in the field a lot. It keeps the work interesting and keeps us sharp. We never get bored – that's for sure," Hecker added.

Regarding current and future water quality in Loveland, Hecker confirmed that Loveland's water not only meets but in many cases exceeds state and federal water-quality standards. Continuing to keep water quality high is a top priority for Loveland's water resources team.

"We refer to our source water as pristine," Hecker said. "We're very fortunate because we get a lot of our water from snow melt which provides some of the most pristine source water in the country and results in some of the highest quality drinking water available."

Adequate Quantity

Having clean water is wonderful but there must also be enough of it to meet all Loveland's needs. Fortunately, according to Larry Howard, senior water resources engineer, Loveland is in a very good position to have an adequate water supply for years to come.

Loveland's water currently comes from two river basins; the Upper Colorado River Basin and the Big Thompson River Basin. "The fact that we have an adequate water supply with some room to grow is not just a coincidence," said Howard. "The infrastructure that enables our current water supply is due to many decades of careful planning."

One of those plans already implemented was the expansion of an existing reservoir

above the water treatment plant at Chasteen Grove. Green Ridge Glade Reservoir was completed in 2004 and supplies Loveland's water when river flows from the Big Thompson are low.

On the horizon are some additional water supply projects including the Windy Gap Firming Project – a 90,000 acre foot reservoir to be located near Carter Lake. Construction is projected to begin in 2011. Water resource personnel are also looking at the possibility of building an additional municipal reservoir around 2027.

So Loveland's forecast for future water supply is bright. The caveats? Mother Nature, planning and people.

"Several years of serious drought could negatively impact future water supply," Howard said. "We need to continue carefully planning our water-supply infrastructure, and of course, how residents use water is important.

"But if Mother Nature cooperates, careful planning continues and residents continue to follow good water-conservation practices, the City of Loveland should have an ample water supply for all foreseeable growth," added Howard.

The 2007 Water Quality Report was recently mailed to Loveland residents. For additional questions on the quality and quantity of Loveland's water call Loveland Water & Power, 962-3000 or visit www.cityofloveland.org and go to the Water & Power page.

Loveland wins Governor's Arts Award

(continued from page 1)

- The City's sizeable and thriving local artist community and the national attention garnered as one of the top artist destinations in the United States.
- The commitment to community enhancement as reflected in the restoration of the historic Rialto Theatre, the relationship between the Loveland Museum and the Thompson School District and the creation of a public sculpture park on land owned by a local business.

Governor Bill Ritter will present the award to Loveland Mayor Gene Pielin and the citizens of Loveland at a celebratory event later this summer.

Inspect trees for beetle infestation

The Ips pine beetle, the insect killing millions of trees in the Rocky Mountains, is



now affecting Loveland's Spruce trees. It is important to promptly remove or treat infested trees to protect other trees.

Signs of infestation include a pattern of dieback from the top down. Bits of wood dust may also appear at the base of the tree from entry holes of the beetles.

Please report any concerns to the Loveland Code Enforcement Department - 962-2506 or contact a reputable local tree service for advice.

Police, fire, dispatch busy over 4th

The July 4th holiday is always a busy time for police, fire and the dispatch center. The bad news is that firefighters and police responded to incidents and the dispatchers' phones rang repeatedly with complaints. The good news is that a recorded Fireworks Hotline also got plenty of use, thereby reducing the calls to 911 and other dispatch center numbers.

The dispatch center received 257 fireworks complaints, with 44 requesting response by a police officer. Another 191 calls came into the Fireworks Hotline, which provided info on what's legal and what's not, the North Lake Park celebration and an opportunity to be connected to the dispatch center.

City Update is a monthly publication of the City of Loveland. Residents receive City Update on various dates throughout the month depending on their utility billing cycle. Timeliness of the information may be affected by recipients' bill distribution schedule. Your comments are encouraged and welcomed at 962-2302, hillea@ci.loveland.co.us. Visit the City's website at www.cityofloveland.org.