

**City of Loveland, Colorado**



**Historic  
Preservation Plan  
2002**

# **City of Loveland Historic Preservation Plan □ 2002**

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# CITY OF LOVELAND

## Historic Preservation Plan □ 2002

### Executive Summary

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Loveland's rich history is built upon its impressive geologic foundation at the junction of the Great Plains and the Rocky Mountains, where an appealing land and water dialogue occur. The foothills of the Rockies frame the west; the spectacular, fertile plains and arc of sky frame the east; the Big Thompson River meanders through the community; Lake Loveland, Boyd Lake, Carter Lake, and others nourish the landscape. This natural environment is the frame for daily living in Loveland, and also the canvas for recreational activity, which is well-integrated into the community's lifestyle. This appealing setting contributes to Loveland's unprecedented commercial and residential growth and tremendous attrition of agricultural heritage, the cornerstone of the community's legacy. Agriculture and irrigation, transportation and tourism, cultural life and cultural landscapes, and the built architectural resources which support these activities, are among Loveland's important historic themes.

The recent Master Planning process highlighted the absence of a municipal preservation program in Loveland, a shortcoming quickly remedied if Loveland warehouses sufficient historic resources, and if the political will exists to adopt a local historic preservation program. A Loveland Historic Preservation Survey, completed in 1999, examined more than 2,300 historic properties. Of those properties surveyed, 340 are individually eligible for listing in the National Register of Historic Places, and almost 1500 contribute to potential National Register districts. The Survey established that Loveland's basic infrastructure includes significant historic assets and recommends establishing historic districts for Loveland's downtown and other resources. In 2000, the results of a consensus-based, citizen-driven process demonstrated that Loveland is indeed ready for an organized preservation program which simultaneously respects the needs of individual property owners.

Whether one considers the job-creating impact of a single rehabilitation project, the cost effectiveness of a downtown revitalization program, the stabilizing influence of a historic district, 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.

Cultural heritage tourism, one of the fastest growing components of the travel market, is no longer seen as peripheral, but central, to economic development. 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 well-position Loveland to launch an effective cultural tourism program. Combined with effective promotion of outstanding scenic beauty and exceptional year-round outdoor recreation, Loveland is well-poised to build upon its appeal as a visitor destination and travel base-of-operations. Before this occurs, protective measures need to be in place, so increased visitation does not negatively impact the very resources such a program would showcase.

The City of Loveland wants to establish priorities before issues arise; efficiently and logically make good use of volunteer time and city funds; expedite decision-making, and listen attentively to citizens without speculation about grassroots opinions. Consequently, they invited local citizens to

identify which qualities of the man-made and natural landscape define Loveland's image and character, and which merit development, promotion, or protection. Workshop participants identified Loveland's exceptional edge-of-the-mountains setting, well-preserved built features, and the community's signature arts industry as equal partners in a community-wide design dynamic. Each of these elements is seen as a key factor in defining Loveland's collective identity. When workshop outcomes are synthesized with the measures of success identified by the Preservation Plan Oversight Committee four high priority goals emerge:

1. **Preserve Our Cultural Landscape**
2. **Launch a Municipal Preservation Program**
3. **Redevelop Downtown**
4. **Improve Transportation Options.**

Recommended Strategy:

### **1. Adopt a Historic Preservation Ordinance**

In cooperation with the Colorado State Historic Preservation Office, explore opportunities for adopting an ordinance which will simultaneously qualify Loveland as a Certified Local Government (CLG) eligible to participate in funded preservation activities administered through the State of Colorado. The Colorado CLG coordinator works with local governments with a current preservation ordinance or an interest in creating one, providing technical advice and training. Challenge grants for professional preservation staff B which improves a local program B are available.

2. **Ratify the Loveland Historic Preservation Plan**
3. **Appoint a Historic Preservation Commission**
4. **Adopt By-laws or Rules Governing Procedures**
5. **Refer to the Action Work Plan**
6. **Adopt a Downtown Improvement Strategy**
7. **Consider Designation of Locally Significant Historic Properties/Districts**

Loveland's citizens cannot fully participate in national, state, and potential local preservation incentives without local historic designations adopted through a municipal process. Loveland's pattern of growth and development presents challenges for traditional designation processes. With notable exceptions, especially the downtown commercial core, Loveland's built environment developed over time, in layers, and -- based on its strong agricultural heritage -- over large acreage. Consequently, Loveland's history is well told by its themes or contexts. This plan recommends designation of:

- **Historic Downtown Loveland**, the commercial core, as a Historic District;
- **Multiple property nominations** for:
  - **Residential Architecture**
  - **Agriculture**
  - **Transportation**, and
  - **Tourism.**

In the future, consider a multiple property nomination for:

- **Arts & Cultural Resources.**

At least initially, historic designation at the national, state, and local level should be initiated by the property owner.

To accomplish preservation objectives, a variety of incentives exist on the federal and state levels including income tax credits and funding. Additional local incentives could readily exist. All these things can only occur with a strong foundation in the law, especially in the U.S. Constitution. The recommendations offered are all in harmony with the Fifth Amendment, the right to own property free of the threat of seizure by government.

To celebrate Loveland's past, we must act now to prepare the past for the future.

# City of Loveland Historic Preservation Plan

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# 1 Introduction

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The City of Loveland recently completed a masterplanning process, and updated the Loveland Land Use Plan. The purpose of the Land Use Plan is to *guide and accomplish a coordinated, adjusted, and harmonious development of the city and its environs which will, in accordance with present and future needs, best promote health, safety, order, convenience, prosperity and general welfare. The Plan intends to promote efficiency and economy in the process of development including, among other things, adequate provision for traffic; the promotion of safety from fire, flood waters, and other dangers; adequate provision for light and air, distribution of population, affordable housing; the promotion of good civic design and arrangement; efficient expenditure of public funds; the promotion of energy conservation; and the adequate provision of public utilities and other public requirements.* Even though historic preservation activities address many of these concerns, the Master Plan and the Land Use Plan are silent on this significant community development component.

The City of Loveland Planning and Cultural Services Departments recognize the potential for urban growth to displace historic resources that currently and significantly add to the tapestry of Loveland's community fabric. Cultural Services compiled the Loveland Historic Preservation Survey to determine existence of the quantity and quality of Loveland's historic resources. The Survey, completed in 1999, examined more than 2,300 historic properties. Of those properties surveyed, 340 are individually eligible for listing in the National Register of Historic Places, and almost 1500 contribute to potential National Register districts. The Survey established that Loveland's basic infrastructure includes significant historic assets, and recommends establishing historic districts for Loveland's downtown and core residential neighborhoods.

Since abundant historic assets exist, the Planning and Cultural Services Departments with strong leadership from the Loveland Downtown Committee, decided to determine if local political will also exists to launch a municipal Historic Preservation Program that would examine historic preservation opportunities community-wide, not just for Downtown. From lessons already learned in Loveland, city leaders felt a Historic Preservation Plan that reflects the community's values as a whole and reflects Loveland's unique built environment, cultural landscape, and heritage must be citizen-driven to be successful. Consequently, they launched a Loveland Historic Preservation Initiative and conducted a consensus-based Historic Preservation Workshop on September 20, 2000. The process and results of the Workshop are reported in Chapter 7 and 8 of this Historic Preservation Plan, and were the impetus for much of the research and discussion of this Plan.

Why conduct a historic preservation planning process? Loveland city leaders want to:

- Be proactive
- Take advantage of opportunities as they appear, especially funding ones;
- Establish priorities *Acoolly@* before issues arise;
- Agree ahead of time what is important so there are no surprises for either developers or citizens.

City leaders also want to be efficient, logical, expedite decision-making, and make good use of volunteer time and city funds.

Since the establishment of the National Historic Preservation Act, we have learned as a nation that historic preservation activities impart:

- **Economic Development**, rehabilitation activity invests in built structures, creates jobs, and increases the tax base
- **Downtown revitalization**, restores healthy downtown economic activity
- **Tourism**, increases visitors who spend
- **Community Pride**, increased community pride is often cited as an important intangible benefit of preservation activity, and
- **Quality of life**.

This Loveland Historic Preservation Plan evaluates grass roots support for a municipal program to preserve, promote, and protect Loveland's historic resources and the landscapes where they flourish.



## 2 Preservation Basics

*What we ourselves have built, we are at liberty to throw down. But what other men gave their strength and wealth and life to accomplish, their right over it does not pass away with their death. □ John Ruskin*

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Historic preservation is a commitment to conservation and a celebration of the tangible evidences of our past. Benefits of preservation activity are measured in positive community self-image, healthy neighborhoods, and high ratings on national livability polls for communities with strong programs. Preservation activities build community pride, and result in an improved physical appearance of the community and increased revenue.

### **Why Plan Now**

This is a pivotal time for Loveland planning. As citizens who live in and deeply care about Loveland, we want to balance the past embodied in our historic resources with our future economic development. We want to grow proactively with clear direction and established priorities. We need to educate all Loveland's citizens, especially historic property-owners, about the special qualities which make Loveland unique. We want to do this efficiently, since we must carefully manage limited time and financial resources.

### **What is a Historic Preservation Plan?**

A historic preservation plan is a means of planning for a community's unique character and historic resources, and works like a map that allows for multiple ways of reaching a shared community destination. It describes why preservation is important to the community, and identifies those elements of the built and natural landscape that merit preservation, promotion, or protection. By recommending specific actions, this plan integrates preservation into Loveland's agenda so valuable historic assets serve as catalysts for continuing economic and community development. Preservation planning allows old and new buildings to establish a stimulating dialogue which respects the best of the past and present, and builds sound policies for the future.

In a time of tighter budgets, agencies must work smarter to stretch municipal dollars even further and listen to community needs even more closely. A historic preservation plan is a critical step in prudent management of public and private dollars and limited volunteer time. An established plan defines priorities, expedites decision-making, and enables the City of Loveland to compete effectively for public and private preservation funding.

The Loveland City Council wants to work effectively, efficiently, and in a responsive manner which reflects the values of the community. We believe that the Loveland Historic Preservation Plan must be unique, not an imitation or copy of another community's plan. Rather than speculate about which components of Loveland's diverse resources are important to the community, we consulted

with a group of citizens to identify those qualities of the man-made and natural landscape which define Loveland's image and merit development. Discussion was not to be limited to preservation issues, but included community issues generally, so we could learn first-hand what concerns residents, and what part preservation plays on the community-wide agenda.

The process for preparation of a historic preservation plan is nearly as important to successful implementation of the plan as the plan itself. The process must be one of education, consensus building, and empowerment, and must include community residents, business leaders, elected officials, city staff, and other stakeholders.<sup>1</sup>

Historic resources are the landmarks which frame day-to-day living in Loveland. They frame streets, house churches, shelter homes, warehouse businesses, and support institutions. They connect us in time to those who came before, and those who will follow. This plan serves to:

1. **Preserve and maintain sites and structures** that serve as significant visible reminders of Loveland's social, agricultural, architectural, recreational, and cultural history;
2. **Contribute to the economic development** and vitality of the community;
3. **Preserve the character and livability of neighborhoods** and strengthen civic pride through neighborhood conservation;
4. **Integrate historic preservation more fully** into Loveland's planning system and policies;
5. **Provide a mechanism to identify and preserve** the distinctive historic, architectural, and landscaping characteristics which represent Loveland's cultural, economic, and political character;
6. **Balance and improve the interest of industry, commercial businesses, farmers, visitors, and homeowners** by assuring that alteration or any improvements are performed in a manner consistent with Loveland's historic and architectural character, and to protect past and future investments by businesses and property owners;
7. **Stabilize and improve property values**;
8. **Create an atmosphere** and character consistent with the historic development of the community;
9. **Foster civic understanding and pride** in Loveland's history and architecture;
10. **Foster and encourage preservation**, restoration, and rehabilitation.

What gives a community its unique character is not individually designated museum-quality structures, but rather the entire collection of a community's historic resources. Historic resources do not stand alone as individual buildings or landscapes but are part of an entire fabric of a community.<sup>2</sup>

### **Why Preserve Our Past?**

Historic preservation recognizes places from our past that are important to the community, cares for them, and uses them in ways that enrich all of our lives. Land, houses, workplaces, roadways, and institutions showcase our origins and development. Historic places help us understand who we are. These places root us to our neighborhoods, and protect and maintain our past for our children.

Preservation:

- **Encourages a balance** between economic stability and appropriate growth, as a way to improve the quality-of-life for everyone;
- **Makes dollars and sense.** Compared to new construction, rehabilitating existing structures often costs less, conserves scarce materials, and provides more jobs. Preservation is one solution to many community problems, from energy conservation to affordable housing;
- **Provides opportunities** to visit historic sites for both educational and recreational purposes. These activities contribute significant tourist income to local and state governments.

The wide range of preservation activities nationwide is carried out by public and private partnerships. Each state has a State Historic Preservation Officer appointed by the governor to carry out the National Historic Preservation Act. Their responsibilities include conducting cultural resources surveys, preparing comprehensive statewide preservation plans, nominating properties to the National and State Register of Historic Places, reviewing federal projects for effects on historic properties, administering a range of assistance programs, providing public information, offering education and training programs, and furnishing technical assistance to counties, cities, and towns in developing local preservation programs.

In many Colorado communities, historic preservation commissions in counties, cities, and towns, like Loveland, serve as key links in the national preservation partnership. They carry out responsibilities under local preservation ordinances that, among other activities, often authorize review of changes to building exteriors and delay or prohibit demolition of designated historic properties. Preservation also fosters economic revitalization of downtown areas. Regional and local historical societies and preservation organizations raise public awareness about the history of their communities, and sponsor active preservation programs.

Most historic preservation occurs in the private sector. Twenty-seven percent of historic properties and sites belong to private owners who care for the nation's collective heritage.<sup>3</sup> Most of them are homeowners, but private owners also include industries, churches, nonprofit organizations, and businesses.

### **The National Register of Historic Places**

The National Register of Historic Places is the official list of the nation's properties worthy of preservation. Authorized under the National Historic Preservation Act of 1966 and maintained by the National Park Service, the National Register is part of the national program to coordinate and support public and private efforts to identify, evaluate, and protect historic and archeological resources. Properties listed in the National Register include districts, sites, buildings, structures, and objects that are significant in American history, architecture, archeology, engineering, and culture. The National Register encompasses significant properties nominated by state and federal agencies as well as all historic areas in the National Park system and all National Historic Landmarks. National Register status qualifies historic properties for federal grants, tax incentives, and special

consideration in the planning of federally assisted projects.

### 3 Loveland's History & Contexts

*What do we want with this vast worthless area, this region of savages and wild beasts, of deserts, shifting sands and whirlwinds of dust, of cactus and prairie dogs? To what use could we ever hope to put these great deserts or those endless mountain ranges, impregnable and covered to their very base with eternal snow? What use have we for such a country? Mr. President, I shall never vote one cent from the public treasury to place the Pacific Coast one inch nearer Boston than it is now.*  
□ *Daniel Webster, speaking in the U.S. Senate, 1838*

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Historic Preservation Plans include the history of a community to facilitate future decision-making. A community can best evaluate what is worthy of preservation, when they understand what factors contributed to the unique patterns of character-building of the community itself.

The authors acknowledge work previously completed by the Department of Cultural Resources in creating a historical narrative for Loveland Historical Contexts. Substantial portions of the following history were produced in January, 1997, by Jennifer H. Strand, Ph.D. for Fraserdesign. For an abbreviated Loveland history see Appendix B.

#### Geology

The geology of the plains, mountains, and river substantially contribute to Loveland's cultural landscape and continuing stories. Long before the Rocky Mountains, other great ranges stood near Loveland. Time, wind and water wore them away to a vast plain, and layered cubic miles of mountain soil over limestone, sandstone, and shale. Millions of years later, this flat grassland would become fertile farms and support a thriving agricultural economy.

The Rocky Mountain foothills which form the western frame of Loveland's prized vistas, are geologically young, 65 million years. At the beginning of the Cretaceous Period, 135 million years ago, the continental crust began to flex downward, creating an enormous trough the length of the future mountains. An immense sea extended from the Arctic Ocean to the Gulf of Mexico. About a thousand miles across at its widest, this Cretaceous sea ebbed and flowed for 70 million years depositing rich nutrients on its shallow floor. About 65 million years ago, igneous activity deep within the earth cracked and buckled the continental crust along the trough at the bottom of this sea. Gradually the waters receded and the Rockies' peaks lifted. The igneous pressure continued for 25 million years, folding and bending the bottom of the seaway, forming the basic pattern of the Rockies.<sup>4</sup>

The upfolds, called anticlines, became ridges and crests; the downfolds, or synclines, became structural valleys.<sup>5</sup> Marianna Butte is on the crest of one of these anticlines, the Big Thompson Anticline Axis. The Devil's Backbone, a hogback, is a sedimentary deposit turned upward during this geologic process and eroded to ragged edges. Sandstone in the Namaqua Ridge holds an ancient

water legacy for wells in the eastern Great Plains, and is one of the greatest water reservoirs known.<sup>6</sup>

Loveland enjoys an outstanding glimpse into the geologic transition from plains to pinnacles along U.S. Highway 34. The Big Thompson River, whose headwaters are high within Rocky Mountain National Park, further enhances this experience as it slices through ancient rock, providing spectacular glimpses into the geologic growth of the planet. Even more than the gateway to Rocky Mountain National Park, Loveland is a portal into the earth's natural history.

### **Prehistory**

Aboriginal people inhabited the plains extending east of the Front Range of the Rocky Mountains in northeastern Colorado. Later, the Cheyenne and Arapaho nations occupied what would later become the Big Thompson Valley and Larimer County.

The \$15 million Louisiana Purchase, of which Loveland was a part, was perhaps the greatest land deal in history, doubling the size of the United States at less than three cents per acre. President Thomas Jefferson charged the Corps of Discovery, led by Lewis and Clark, with exploration of the northern reaches of the Purchase, specifically to seek a northwest water passage from the Mississippi River to the Pacific Ocean. The Corps traveled along the Missouri River, and their presence blazed a trail for others to follow.

### **Native Americans**

Nomadic American tribes, Ute, Sioux, Cheyenne and Arapaho hunted buffalo in the Big Thompson Valley. Native people lived, hunted, and worshiped in and around what would become Loveland, and their archeological and historical record significantly contributes to the heritage of the community, state, region, and nation. Opportunities exist for preservation activities to include exploration of this archeological and historical legacy.

### **Fur Trade**

Non-native seasonal traders and fur-trappers frequented the area. California gold-seekers established the Cherokee Trail along the eastern base of the Colorado front range. And in 1858, Mariano Medina built the first permanent settlement about three miles west of today's downtown Loveland.

The 1859 discovery of gold in Central City, Colorado, brought sudden and profound economic, social, and political change in the Big Thompson River Valley. Emigrants settled here and created a frontier society by managing their resources to grow agricultural products to meet increasing demands. Water management became an enduring factor impacting development of the Big Thompson River Valley.

### **Agriculture**

The riparian system along the banks of the Big Thompson supported plants which need a consistent water source. Early settlers irrigated meadows along the riverbank. Between the Big Thompson and other creeks, the land elevation is higher than the river bottoms. After early farmers claimed the

bottomland, enterprising latecomers moved into the upland and devised ingenious systems to bring water to these fields to irrigate their crops. By 1860, pioneers harvested native grasses, hauled the dried hay to mountain mining camps, and sold it there at a profit.<sup>7</sup>

In 1861 the Cheyenne and Arapaho nations ceded lands east of Rocky Mountains to United States. Congress established Colorado Territory; territorial government drew county lines and appointed the first Larimer County Commissioners. Also in 1861, a cooperative venture dug the Big Thompson Ditch which was eight miles long and irrigated about 3,000 acres. Mariano Medina dug a private ditch in 1862 that covered about 50 acres.<sup>5</sup>

In 1862 Congress authorized the construction of two railroads, the Union Pacific and the Central Pacific, that together would provide the first railroad link between the Mississippi Valley and the Pacific Coast. The arrival of the transcontinental railroad fostered rapid growth of the western plains. The Homestead Act, also 1862, allowed settlers to claim 160 acres of land for farming. Homesteaders lived on and farmed a quarter section for five years, after which the homesteader received a patent on the land. The new railroads brought eager homesteaders seeking free land to northern Colorado.

### **Communication**

At this time, a Post Office was established at Namaqua, and the Overland Stage Line carried mail along the Cherokee and Overland Trails. Medina built a private toll bridge across the Big Thompson. Two pilings from the toll bridge still stand on the east river bank.<sup>6</sup> In 1860 William Osborn bought land south of the river several miles downstream from Namaqua. The property along Highway 402, which is still farmed by his family, represents the longest continuously held deed in Colorado.<sup>7</sup>

By 1864, the military established Fort Collins along the Cache La Poudre River to protect Overland Trail traffic. John Washburn established a stage station and bridge on the Big Thompson River B on the east of U.S. Highway 287 today, and the first school in the area started.

### **Tourism**

In 1860, Joel Estes moved his family into the area now known as Estes Park. Winter proved too harsh for cattle, so the Estes family sold out, and their cabin converted into guest accommodations in 1867. From then on, the number of visitors to this park in the sky grew steadily.<sup>8</sup>

The Rockies continued to attract the adventurous, including the explorer John Wesley Powell, who conquered Longs Peak summit in 1868. Isabella Bird, an Englishwoman whose extensive travels and writing earned her the first female membership in the Royal Geographic Society, visited Estes Park in the fall, 1873. Bird's book: *A Lady's Life in the Rocky Mountains*, attracted many people to the area, as did Frederick Chapin's *Mountaineering in Colorado*. While much of the West was attracting homesteaders, the Rockies were establishing themselves as a tourist destination.<sup>9</sup>

### **Settlement**

By the mid-1860s, more settlers arrived in the Big Thompson Valley. Construction of complex irrigation systems was expensive for most individual farmers to attempt by themselves, so small co-operative irrigation companies developed in the 1860s. These systems enabled the Osborn family to pioneer wheat production in the Big Thompson Valley in 1865.<sup>10</sup>

### **Religion**

In 1866, the Methodist Church, became the first church chartered in Larimer County. Classes began at the first public school. Near Washburn's stage crossing, Andrew Douty opened the St. Louis Flour Mill in 1867, when the Chubbock Ditch first irrigated the bluffs above the Big Thompson River.

The small co-operative irrigation companies of the 1860s became large financial enterprises in the 1870s. Successful valley irrigation attracted outside capital as eastern companies invested in ditch projects which expanded existing systems and created new ones. To farm uplands far from the river, diversion dams were built close to the mouth of the Big Thompson Canyon so gravity would bring water to higher ground. In 1878, the Handy Ditch Company constructed such a dam.<sup>11</sup>

### **Transportation**

The 1870s were a critical decade for Loveland: Larimer County purchased the Medina toll bridge for public use; George Litle planted apple trees and launched fruit production in the valley; congregations established the United Brethren Church and First United Presbyterian Church; the Barnes Ditch delivered the first public water supply, and Joseph Milner built a house (710 Railroad) which remain the oldest continuously occupied house in Loveland. Transportation options expanded: stage service connected Greeley and Washburn's crossing and more importantly, the Colorado Central Railroad built a rail line connecting Golden to the transcontinental route in Cheyenne. On August 1, 1876 Colorado entered the Union, the 38<sup>th</sup> state.

### **Community Development**

In 1877, David Barnes, wheat farmer, platted the Loveland town site north of Big Thompson River, and named the community for William A. H. Loveland, president of the Colorado Central Railroad. Barnes planted cottonwood trees along town streets, and offered a free site to any congregation building a church in Loveland. Although extensively remodeled, the Barnes' House, one of the city's oldest structures, still stands on Ernest Place just north of the original town.<sup>12</sup> The 1877 town plat shows the original boundaries running from 1<sup>st</sup> Street north to 8<sup>th</sup> Street, and from A Street (now Lincoln Avenue) west to E Street (now Garfield Avenue). This still constitutes Loveland's downtown business district.<sup>13</sup>

The Colorado Central Railroad built a depot on C Street (now 470 Railroad Avenue) which positioned Loveland as the closest rail station to Estes Park, already a recreation destination for sportsmen, health seekers, and mountain scenery enthusiasts. Travelers rode a daily stage from



Loveland over Bald Mountain to Estes Park: four and a half hours up; three and a half hours down.<sup>14</sup>

### **Commerce**

Settlers, entrepreneurs, and speculators rapidly constructed buildings. Herzinger & Harter bought lots 22, 23, and 24 in Block 14 for \$350 each and built a \$4,500 two-story, brick mercantile at 137-141 East 4<sup>th</sup> Street (now El Centro). The Grange Hall opened on the second floor. Frank Bartholf and George Krouskop built 119 East 4<sup>th</sup> Street, the Krouskop Building, and organized Loveland's first bank, the Big Thompson Bank. The Chasteen family established a homestead at the mouth of the Big Thompson Canyon. Loveland closed this busy decade by hosting the first Larimer County Fair in 1879.

### **Conservation**

All this rapid growth placed further demands on the Big Thompson River for the new town's water supply. Tensions over water rights in the valley and all over Northern Colorado reached such a difficult point in the 1870s that citizens held two state conventions in 1873 and 1878 to decide a basic direction. The semi-arid climate and the large number of people demanding its use, rendered water a valuable and scarce public commodity. The conventions suggested legislation to the state assembly and after water laws passed in 1879 and 1881, Colorado became the first state to institute public control over the distribution of water and to create water rights administration and adjudication districts.<sup>15</sup>

From 1880 to 1900, Loveland witnessed increasing outside capital investment into the local economy by American and foreign interests. The English Company incorporated several older canals into the Loveland and Greeley Canal to supply water to more than 20,000 acres between Loveland and Greeley. This investment expanded the acreage of cultivated land and the diversity of crops, especially those which needed a longer growing season and a more consistent supply of water than wheat. This expanding land use put a tremendous burden upon the Big Thompson River. As more uplands were irrigated, catch basins were needed on higher ground. During this time, farmers used artificial reservoirs to maintain steady water flow throughout the extended growing season and relied less on spring run-off.<sup>16</sup>

### **Trees & Orchards**

During the 1880s, O.D. Shields launched Colorado Nursery Company, a commercial shade and fruit tree nursery, and W.H. Alexander planted commercial cherry trees and consequently inaugurated Loveland's cherry industry.

### **Education**

Educational needs grew: Loveland built a second school on Cleveland Avenue south of 4<sup>th</sup> Street and the East Side School at Washington and 3<sup>rd</sup> Street. Other endeavors began: *The Reporter*, Loveland's first newspaper, printed their first edition; Ferguson and Harrison built Loveland Flour Mills; the Home Supply Ditch Company constructed a log dam on Big Thompson River; the Methodist congregation built their Church at 233 Cleveland Avenue, and volunteers founded the

first fire department, Bartholf Hose Team.

### **Government**

In 1881, the City of Loveland incorporated. A Board of Trustees and Mayor James Aldrich formed the first government. The following year, substantial commercial growth occurred. The Bank of Loveland, Loveland Milling & Elevator Company, and Ferguson & Osborn Hardware opened. Milo Osborn built a house at 2306 East 1<sup>st</sup> Street.

The Bartholf Opera House, built in 1884 at 140 East 4<sup>th</sup> Street, launched an appreciation for the performing arts in Loveland. Loveland contractor John M. Cunningham completed the structure for a July 4<sup>th</sup> grand ball. The 400-seat opera theater on the second floor served as Loveland's social focal point and town assembly room.<sup>17</sup> The W&T Drug Store opened on the first floor below the opera house.

In 1885, an artesian well was drilled at 4<sup>th</sup> Street and Cleveland Avenue. By 1887, taxpayers voted \$40,000 in bonds to build a wooden domestic water supply pipeline from the Home Supply Ditch Company dam. Consequently, the City of Loveland established the Water Works Department.<sup>18</sup>

Oscar Riker added to Loveland's hospitality appeal as a gateway to Estes Park in 1888, when he opened the Loveland House Hotel at 4<sup>th</sup> Street and Railroad Avenue.

During the 1890s, residents built many of Loveland's enduring historic residences, including: Apgar House, 505 East 4<sup>th</sup> Street; Wide House, 124 East 11<sup>th</sup> Street; Benson House, 463 West 5<sup>th</sup> Street; Hahn House, 342 East 3<sup>rd</sup> Street; Bushnell House, 622 East 1<sup>st</sup> Street, VanMeter House, 1032 North Cleveland Avenue; Galligan House, 908 North Cleveland Avenue and many others.

### **Industry**

Loveland started manufacturing bricks, quarrying stone, and Alfred Wild built a plaster factory. The Larimer County Bank & Trust opened in 1891, as did the Big Thompson Milling & Elevator Company. In the late 1890s, the mill supplied power to light thirteen Loveland street intersections. In December 1900, after additional equipment was installed, the mill dynamo could power 360 electric lights in Loveland and still produce enough power to supply the mill's needs.<sup>19</sup> At the end of the decade, telephone service arrived, and Loveland celebrated the First Corn Roast Festival.

In 1892, the People's Toll Road, Mining & Manufacturing Company constructed a toll road from Loveland to Estes Park to compete with St. Vrain toll route which was capturing the modest recreation and tourist business in Estes Park.

In 1894, flood destroyed Handy Ditch log dam, and a newly engineered masonry arch dam replaced it, now designated a Colorado Civil Engineering Historic Landmark.<sup>20</sup> The Greeley & Loveland Irrigation Company created Lake Loveland as a reservoir for domestic water.<sup>21</sup> Loveland's arts opportunities expanded when the Lyric Theater opened in 1896. By the end of the decade, the

Colorado & Southern Railroad succeeded the Colorado Central Railroad. Importantly, Grand Junction established Colorado's first sugar beet factory.

### **Sugar Beets**

The soil and climate of northern Colorado is well suited to sugar beets. Production of sugar beets is most profitable when a processing plant is located near the beet fields. While many northern Colorado communities wanted a sugar processing plant, Loveland raised \$500,000 to build the first one, constructed by Kilby Manufacturing Company, and dedicated November 21, 1901.

The sugar beet industry, which could blossom within the reservoir system, catapulted the Big Thompson Valley from a thriving agricultural district to an agricultural industry. Construction of the sugar-processing plant, incorporation of the Great Western Railway, and acquisition of the Colorado & Southern spur from Loveland to the sugar factory occurred immediately prior to Congressional passage of the 1902 Reclamation Act which enabled federal support for irrigation system construction. Together, these events greatly expanded national and international markets for locally produced agricultural goods. In 40 years, the Big Thompson Valley matured from a wilderness to an industrialized agricultural producer, which grew, processed, and exported its products to markets around the world. Loveland became a single industry community providing agricultural services.<sup>22</sup>

### **Ethnic Heritage**

The labor needs for sugar beet harvesting brought German-Russian, Japanese, Mexican-Americans, Mexican nationals, Italians, and other immigrants to the region. The ethnic traditions of yesterday contribute to Loveland's heritage today. Modest frame homes throughout Loveland's neighborhoods, which sheltered these workers, offer preservation opportunities today.

During the first decade of the twentieth century, Lovelanders built many substantial industrial, commercial, cultural, and residential structures, including: Colorado and Southern Railroad Depot; Lee Kelim Power Plant, 105 East 2<sup>nd</sup> Street; Ivers Block, 540 North Cleveland Avenue; Ferguson Building, 300 East 4<sup>th</sup> Street; Union Block, 238-248 East 4<sup>th</sup> Street; Johnson Livery Stable, 508-512 North Cleveland Avenue; McKeown and Bell Opera House, 317-323 East 4<sup>th</sup> Street; First United Presbyterian Church, 400 East 4<sup>th</sup> Street; Pullian House, 1006 North Lincoln Avenue; Warnock House, 1305 North Lincoln Avenue; Allen House, 1504 East 1<sup>st</sup> Street; Ragan House, 106 South Monroe; Danner House, 756 Jefferson; Jeffrey House, 501 West 4<sup>th</sup> Street, and Washington School.

### **Rocky Mountain National Park**

In 1903, F. O. Stanley, inventor of the Stanley Steamer automobile, came to Estes Park for his health. Impressed by the beauty of the valley and grateful for the improvement in his health, he

decided to invest there. In 1909, he opened the elegant Stanley Hotel, a classic hostelry exemplifying the golden age of touring. Due largely to Stanley's efforts, citizens established the Estes Park Protective and Improvement Association to protect local wildflowers and wildlife and to improve roads and trails.<sup>23</sup>

Even more important to the future of tourism development in Larimer County was Enos Mills, who came to the Longs Peak area in 1884 when he was 14 years old. A dedicated naturalist, he wrote eloquent books about the area's natural history. Mills bought the Longs Peak Inn and began conducting local nature trips.<sup>24</sup>

Loveland became a Gateway to Estes Park. The tourist trade continued to grow steadily until today it is one of Larimer County and Loveland's major industries.<sup>25</sup>

In 1904, Loveland City Ordinance 104 named lettered streets to honor U.S. Presidents, and installed street signs and house numbers to qualify for mail delivery within the city limits. Riley completed the Big Thompson Canyon Road, expanding Loveland's tourism industry. Buena Vista Orchards' cherries won first place at the World's Fair and drew Loveland attention to a potential new fruit industry.

On March 31, 1905, School District 2 voters in Loveland approved a \$25,000 bond issue to pay for construction of a new school on the site of the East Side School, which fire destroyed a month earlier. Harlan Thomas, a premier Fort Collins' architect, designed Washington School in the Mission Revival style in vogue at the turn of the 20<sup>th</sup> century. The original lantern (dormer-like cupola) on the roof lights the center of the building during the day. The heating system brought fresh air into the building through underground tunnels and circulated the air once warmed. The Washington School building is the last structure of its genre remaining in Larimer County. It is also the oldest school built within the Loveland city limits still extant. Washington School served as the east side of Loveland's elementary School for 65 years.<sup>26</sup>

In 1909, Enos Mills proposed that the area near Estes Park become the nation's tenth national park to preserve the wild lands from inappropriate use. Mills envisioned that visitors would arrive here years later to experience the Rocky Mountain wilderness he knew, and spent several years lecturing across the nation, writing letters and articles, and lobbying Congress to create a new park.<sup>27</sup>

During the first decade of the twentieth century, D.O. Osborn & Sons launched Loveland-Estes Park Auto Stage Company with regular service along Big Thompson Canyon; publishers founded the *Loveland Herald*; the City of Loveland built their first municipal water treatment facility, and Kelim sold his power plant to Northern Colorado Power Company. In 1908, Lovelanders built their first Public Library as a public/private partnership with the Carnegie Foundation, and the Empson cannery shipped locally grown peas.

In 1910, W. L. & Bonnie Brannan installed a clock in front of their store, Brannan Brothers Jewelry. Built by the Brown Street Clock Company, Monessen, Pennsylvania, it is a *slave clock*, connected to a wall clock inside a nearby store,<sup>28</sup> and a historic resource in its own right.

Charles Viestenz of the Loveland City Council, championed the Municipal Light & Power Plant in 1911 to compete with the Northern Colorado Power Company. In 1914 the City of Loveland provided electrical service to residents and businesses.

A concentrated time of tourism-related activities followed. In 1912, the Lovelander Hotel, 103 East 4<sup>th</sup> Street provided hospitality accommodations; Louise Apgar provided Stanley Steamer Service from Loveland to Estes Park followed by the Loveland-Estes Park Auto Company and Loveland Sight-Seeing Company in 1915. On January 26, 1915, President Woodrow Wilson declared the original 358.5 square miles of Rocky Mountain National Park open.<sup>29</sup> In 1916, the Rocky Mountain Transportation Company bought Osborn's Auto Stage Company and replaced Stanley Steamers with modern gas vehicles.

## **Architecture**

Loveland's architectural heritage offers vivid contrasts, but is characterized by a preponderance of modest, vintage, frame or brick homes, brick commercial structures, and agricultural resources. These historic resources attest to the importance of farmers in growing the economy of Loveland, Colorado, and the American West.

In Loveland, early wooden commercial buildings quickly gave way to more substantial brick structures as the economy strengthened. Many of these buildings were ornamented with bracketed roof overhangs, metal facades, pressed metal cornices, and curved window heads representative of the Italianate style. Some of these structures remain along 4<sup>th</sup> Street. Examples of the Romanesque Revival style can be seen in the arched windows and doorways of the 1902 C&S Railroad Depot and in the rusticated stone work on the Kelim Power Plant on 2<sup>nd</sup> Street. The Larimer County building with its columned entrance and Rialto Theater, both on 4<sup>th</sup> Street, represent the Neoclassical style of the early twentieth century.<sup>30</sup>

Loveland's older residential neighborhoods immediately surrounding downtown incorporate a mixture of the elaborate influences of the late 19<sup>th</sup> century Victorian architecture and the modest designs of vernacular styles. These neighborhoods also include splendid examples of traditional one-story Bungalows, a style which swept the country during the first half of the 20<sup>th</sup> century.<sup>31</sup> Among the Victorians, and the Bungalows, Loveland's architectural stock also includes substantial numbers of high quality Tudor Revival homes.

The Victorian era Queen Anne style is identified by its steep-pitched, irregularly shaped roofs, use of patterned shingles often resembling fish scales -- on gables, and decorative millwork. Towers or turrets are common on more elaborate homes.<sup>32</sup>

Many of these older homes originally occupied larger lots, with more modest homes filling in the blocks as the town grew or economy changed. These later houses often reflect the simpler lines of vernacular design which spread across the country with westward migration. The most common design of this type in Loveland is the square, single story house with a pyramidal hipped

roof.<sup>33</sup>

Loveland boasts an outstanding collection of the Bungalow style popular in the beginning of the 20<sup>th</sup> century. Bungalows are traditionally a single story with a central attic dormer. These practical houses have low pitched or flared roofs and full or partial width porches. The wide roof overhang with exposed rafter ends and battered porch supports are influences of the Craftsman style.<sup>34</sup>

Tudor Revival homes feature brick or stuccoed walls, with decorative beams and exterior woodwork details, and present a characteristic diminutive scale.

In following popular styles of the day, Loveland architecture provides a reflection of how these styles were altered and adapted by local builders, and a record of the typical growth and development of great plains towns.<sup>35</sup>

### **Rialto Theater**

William C. Vorreiter, a prominent Loveland businessman and entrepreneur built the Rialto Theater in 1919-1920 at a cost of \$100,000 on the site of the early Lyric Theater. The 900-seat theater featured a decorative terra cotta and leaded glass transom.<sup>36</sup> In 1928, a Wurlitzer theater organ provided music and silent movie sound effect. In 1935, the Gibraltar Theater Group, a cooperative of theater owners in the Rocky Mountain/High Plains Region remodeled the theater, adding upholstered chairs, chandeliers, and a cooling system.

The 1928 First National Bank Building at the northeast corner of 4<sup>th</sup> Street and Cleveland Avenue reflects the 1930s Greek Revival Style. Terra cotta Corinthian pilasters frame the arched entrance. The bank featured a ventilated vault with a twelve-ton door and an advanced burglar alarm system. (Interweave Press bought the building in July 1990.)<sup>37</sup>

### **Highways**

During the 1920s, Colorado constructed State Highway 1, which passed through Loveland from Port Arthur, Texas to the Canadian border, greatly increasing Loveland's access to distant markets, and visitor access to the new Rocky Mountain National Park. Entrepreneurs established hospitality services along U.S. Highways 34 and 287 to meet travelers needs. The Loveland Canning Company processed locally grown cherries and from a roadside stand cherry cider, a Loveland trademark, was introduced to Loveland visitors. From 1928-1930, Loveland orchards grew over \$1 million in fruit. By 1930, Loveland organized its first Cherry Blossom Festival.

Other noteworthy achievements during this time include the 1926 construction of the State Armory for National Guard; the Benevolent and Protective Order of Elks 1927 conversion of the Lovelander Hotel to a lodge, and the opening of Loveland's first free municipal swimming pool opened in 1928.

During the Great Depression of the 1930s, the Colorado State Highway Department planned replacement of Big Thompson Canyon Road with a contemporary highway. To generate employment, the Public Works Administration (PWA) funded the 1935 construction of a wastewater

treatment plant, and the Works Progress Administration (WPA) allotted Bureau of Reclamation funds for the Big Thompson Project, a water diversion program. The Northern Colorado Water Conservancy District formed to oversee Big Thompson Project. The Cleveland Avenue Post Office was completed in 1937, when the WPA built Loveland Community Center. By 1938, U.S. Highway 34 opened through Big Thompson Canyon.

### **Valentine Program**

The Loveland Stamp Club, with support from Loveland Post Office and marketing savvy from Ted and Mabel Thompson, launched the Valentine Remailing Program in 1947. The distinctive cachet was hand-stamped on over 300 valentines the first year. In 1950, the program gained nationwide exposure when bandleader, Guy Lombardo, became honorary mayor of Loveland during a national radio broadcast on February 14, resulting in more than 12,000 remailed Loveland valentines. In 1961, additional exposure in national magazines for Wrigley's Chewing Gum encouraged sweethearts to add the annual Loveland cachet and cancellation to over 100,000 valentines. In 1969, the Loveland Post Office remailed more than 100,000 valentines.<sup>38</sup>

For more than 50 years, dedicated volunteers hand-stamp valentines for citizens of over 100 countries including Australia, Brazil, Great Britain, Haiti, Iraq, Japan, Kenya, New Zealand, Poland, South Africa, Taiwan, Russia, former Soviet Republics, Vietnam and Yugoslavia. Canada sends more valentines to Loveland than any other foreign country.<sup>39</sup>

### **Computer Industry**

During the 1960s, Hewlett Packard opened operations on land once covered with a cherry orchard and launched Loveland's computer industry. In 1963, Loveland city government changed from a Mayor-Council to City Manager, and in 1964, the new Loveland High School opened with the community's first indoor swimming pool. In 1966 the Loveland-Fort Collins Airport opened.

The Little Thompson Water Association organized in 1965. By 1970 Loveland, with other cities, formed the municipal subdistrict of Northern Colorado Water Conservancy District and developed Windy Gap, a new western slope water supply to cooperatively meet increasing northern Colorado water needs. In 1973 the Larimer-Weld Regional Council of Governments formed to address shared regional concerns. Tragically, on August 1, 1976 the Big Thompson Flood, the worst natural disaster in Colorado history, killed 145 persons and destroyed segments of U.S. Highway 34 and the Loveland Municipal Light Power Plant.

By 1970, the School District used the ageing Washington School for administrative and support services. In 1973, Washington School housed the Alternative School, a remedial education program. The Alternative School remained until the School District sold the building to the City of Loveland.<sup>40</sup>

## **Bronze Sculpture Industry**

In 1972, Art Castings of Colorado, a small industrial foundry, began to convert its operation to the casting of sculptural works.<sup>41</sup> This step helped launch Loveland's bronze sculpture industry while adding to Loveland's long tradition of supporting the arts. Bronze Services and the Loveland Sculpture Works furthered the arts industry and with the Loveland Academy of Fine Arts, attracted a thriving colony of artists.

The Loveland Museum/Gallery is located on land bought in 1861 by Judge William Osborn. Later, Cora Osborn Timpke lived there with her husband Otto. Harold Dunning kept his collection of historical Loveland artifacts on display in a garage on the site of the present museum building. In 1945, the City of Loveland assumed responsibility for Museum management. During the 1950s, Otto Timpke willed the Osborn home, land and \$126,000 for museum construction.<sup>42</sup>

In 1956 the City of Loveland constructed a new museum building, and added the Art Gallery in 1970. A major expansion project completed in 1992, doubled the size of the museum, providing increased areas for programs, exhibits, and collection storage. The Loveland Museum/Gallery is a center for cultural events in Loveland and the region.<sup>43</sup>

During the 1980s, commercial and franchise development along U.S. Highways 34 and 287 diverted retail business from downtown. The Windy Gap Project, which pumps Colorado and Fraser Rivers runoff to Lake Granby and Colorado-Big Thompson system, was completed. The City of Loveland installed the *Winning the Iron Shirt* bronze on U.S. 287 as part of a transportation enhancement program, and the Cherry Pie Celebration reinvigorated with a strong entertainment component.

## **Civic Center Complex**

As the City of Loveland outgrew its facilities, the City Council commissioned assessment of and planning studies for municipal facility needs. The highest decision-making priorities were maintaining a municipal presence in downtown Loveland and providing sufficient space for anticipated community needs. After intensive study of the existing condition of Washington School, its historic significance to Loveland and the region, functional usability, aesthetic viability, and economic feasibility, it was determined that the existing structure, sensitively renovated could admirably serve as an important aspect of a potential Civic Center Complex.<sup>44</sup>

In 1981 the City Council authorized a \$25 million bond and sales tax election for new municipal facilities, which voters overwhelmingly rejected. In 1982 the City Council appointed a citizen's Capital Improvement Program committee to recommend a funding mechanism for Loveland's capital needs. The remarkable work of the citizens' committee resulted in the 1984 voter approval of a one cent sales tax increase for construction of a Civic Center Complex and substantial funding from multiple and varied private sources. This model municipal project includes a Recreation/Senior Center, new Library, softball complex, Lagoon and outdoor Performance Center, streetscapes, access, and adaptive use of the historic Washington School as the Municipal Building.<sup>45</sup>



## **Arts & Culture**

Eclipsed by newer cinemas, and after a series of bankruptcies, the grand Rialto Theater was left essentially vacant. In 1986, The Loveland Downtown Development Authority rediscovered the Rialto. For the next ten years, the Downtown Development Authority worked tirelessly to restore the theater to its original state. A corps of dedicated volunteers organized, raised funds, and work progressed toward the Grand Opening on February 17, and 18, 1996, the building's 75<sup>th</sup> anniversary. The restoration received a huge funding boost in 1995 when the City of Loveland, as a responsible public partner, purchased the building for \$500,000.<sup>46</sup>

Nineteen eight-four was a pivotal year for Loveland arts: a diverse group of citizens formed the Loveland High Plains Arts Council; City Council designated Benson Park as a Sculpture Garden, and the first Sculpture in the Park Show B now America's finest outdoor sculpture show and sale<sup>47</sup> B premiered. The initial program attracted approximately 3,000 visitors to view the work of 40 artists, and netted \$13,000. Show proceeds purchased sculpture donated to the city for Benson Park.

The next summer, the second Sculpture Show outperformed the first: attracted 5,000 visitors to view the work of 60 artists, and netted \$20,000. Encouraged by this substantial success and with the support of dedicated Loveland arts enthusiasts and strong mayoral leadership, the City Council boldly adopted an Art in Public Places ordinance in November, 1985. This ordinance designates 1% of the City's capital construction projects (\$50,000 or more) for the purchase of art. With this step, Loveland became a statewide municipal model and the first Colorado community to acknowledge the vital role the arts generate as an important factor in economic development and quality of life. City Council then appointed a Visual Arts Commission to oversee acquisitions, donations, and placements of all public art.

## **Outlet Mall**

During the 1990s burgeoning growth occurred along the Colorado Front Range, and substantial acreage of agricultural lands were plowed under for residential development. Large-scale retail development flourished at I-25 and U.S. Highway 34, where the McWhinny-Hahn Sculpture Park was built. The Loveland Downtown Development Authority's revitalization program reduced downtown's vacancy rate below 5%.

In 1991 a panel juried the Sculpture in the Park Show, and the following year the Loveland Sculpture Group, dedicated to expanding opportunities and appreciation for sculpture, presented the first Loveland Invitational Sculpture Show & Sale. By July, 2000, the Loveland Public Art Collection of 177 works included 121 bronze installations. In 2001, the Sculpture in the Park Show, a three-day event, drew 18,000 attendees and netted \$1 million in sales. In 17 years, the program increased visitation more than eleven times (1,100%) and increased sales 60 times (6,000%)!<sup>48</sup> The companion Loveland Invitational Sculpture Show & Sale enjoyed almost comparable attendance and net sales, bringing art sales in Loveland during this event to approximately \$1.6 million! In addition to the Museum/Gallery, Loveland's arts industry is also home to two foundries (open for tours), numerous studios, and galleries.

Through their vision and generosity, Loveland's citizens fashioned an uncommon arts refuge, a singular niche, where nationally known artists thrive on their community's support, and the community thrives on their art.<sup>49</sup>

### Contexts

These evolving stories are historic contexts, bodies of information about historic properties organized by theme, place, or time. A context may be based upon:

1. One or a series of **events** or activities;
2. **Patterns** of community development;
3. **Associations** with the life of a person or group of persons that influenced the destiny and character of a region or a stage of physical development;
4. **Evolution** of a building form or architectural style;
5. **Use** of a material and method of construction that helped shape the historic identity of a community;
6. **Research** topic or site type that will expand our knowledge and understanding of an area's development, past cultural affiliations, and human activities and interaction where written records are lacking.

Grouped together as a set, the historic contexts for a community form a comprehensive summary of all aspects of the community's history and prehistory.

To meet preservation needs and the *Secretary of Interior's Standards for Preservation Planning*, Loveland's historic contexts are identified:

- Agriculture
- Architecture
- Commerce
- Communication
- Community Development
- Conservation
- Culture
- Cultural Landscapes
- Education
- Fur Trading
- Ethnic Groups
- Exploration
- Government
- Industry
- Mining
- Native Americans
- Prehistory
- Recreation and Tourism

- Religion
- Social, and
- Transportation.

While each of these contexts contribute to Loveland's history, agriculture (and irrigation), transportation, tourism, cultural life, cultural landscapes, and the built environment are Loveland's star historic contexts.

#### Loveland's Historic Periods

|                 |               |
|-----------------|---------------|
| Proto-Historic  | A.D. 500-1800 |
| Early Historic  | 1800-1842     |
| Pre-Territorial | 1842-1876     |
| Territorial     | 1876-1889     |
| Expansion       | 1889-1920     |
| Depression      | 1920-1939     |
| Modern          | 1939-present  |

### Identifying Resources

The City of Loveland surveyed properties within the community to identify historic properties. In the future, the Colorado State Historic Preservation Office may evaluate these properties to determine their historic significance for nomination to the National and Colorado Registers of Historic Places. These resources enhance our understanding of the historical and cultural foundations of the nation.

For properties listed in the National Register, *The Secretary of Interior's Standards for Identification and Evaluation* require:

1. Properties possess significance based on one of the following criteria:
  - A. Associated with events that have made a significant contribution to the **broad patterns** of our history, or
  - B. Associated with the lives of **persons significant** in our past, or
  - C. Embody the distinctive characteristics of a type, period, or method of **construction** that represent the work of a master, or that possess high artistic values, or that represent a significant and distinguishable entity whose components may lack individual distinction, or
  - D. Have yielded, or may be likely to yield, **information** important in prehistory or history.
2. Properties must possess **integrity** of location, design, setting, materials, workmanship, feeling, and association.

These properties may be significant on the local, state, or national level. Properties that achieved significance within the last 50 years are not considered eligible for the National Register unless they are exceptionally significant.

By developing historic contexts based on research and property types, a practical decision-making framework forms. Decisions can be made regarding the importance and integrity of actual properties within the same theme, period, and geographic area.

In December, 1999, the City of Loveland Cultural Services Department compiled a reconnaissance survey of Loveland's historic sites and an intensive (in-depth investigation) survey of 100 specific resources. Surveyors recorded an impressive 2,356 historic properties. Since the number of sites was double expectations, the survey focused almost exclusively on buildings. Other types of historic resources: parks, trails, roadways, railroad grades, canals, and water diversion works also need to be surveyed. Among all properties surveyed, 340 are eligible for individual listing in the National Register of Historic Places. An additional 1,116 properties contribute to potential Multiple Property Nominations and 1,475 properties contribute to potential Historic Districts.<sup>50</sup> See Appendix O for the inventory of Loveland's historic sites.

## 4 Summary of Preservation Successes

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Loveland's historic preservation efforts are gaining substantial momentum. It is likely that with sound municipal leadership, Loveland's historic resources will enjoy a renaissance, which will imbue the entire community with increased vitality and an appealing visual identity.

The Preservation Plan Oversight Committee identified the following projects as Loveland preservation successes:

### Individual Initiatives

- Aims Community College
- Chasteen's Grove
- Colorado & Southern Depot
- Fansler House, 603 West 5<sup>th</sup> Street
- First National Bank/Interweave
- First United Presbyterian Church, 400 East 4<sup>th</sup> Street
- Galleria
- L.J. Kelim's Power Plant
- Loveland Feed & Grain
- McCreery Home, 746 North Washington Avenue
- Stroh's
- Wild Lane Bed & Breakfast

### Public/Private Initiatives

- Bill Reed Middle School
- City Hall/Washington School
- Rialto Theater.

Only six Loveland properties are honored by listing in the National Register of Historic Places:

- **Chasteen's Grove**  
Listed September 6, 1978
- **Colorado & Southern RR Depot,**  
Listed June 14, 1982, Multiple Property Submission, Railroads in Colorado, 1858-1948
- **Rialto Theater**  
Listed February 17, 1988
- **Fansler House**  
Listed December 13, 2000
- **First United Presbyterian Church**  
Listed March 8, 2000

- **McCreery House**  
Listed February 14, 2001

Many more Loveland resources merit national, state, or local distinction.

It is useful to identify the losses identified by the Preservation Plan Oversight Committee, since some of these present preservation opportunities for Loveland:

- Big Thompson Elevator explosion
- Palmer Building fire
- Boating rights access to Lake Loveland (loss of recreational heritage)
- Downtown economic vitality (consequent historic resource neglect)
- Sugar Factory (community legacy)
- Cultural landscapes, especially farms (consumed by residential and commercial growth)
- Rialto Theater (exhausted community strength).

It is especially important to note that the Rialto Theater is identified as a success and a loss.

### **Bill Reed Middle School**

The Larimer County School District met increased school enrollment needs with construction of a new high school and reuse of the former high school for middle school students. Continued school use of the building provides an enduring anchor in its residential neighborhood, defines a boundary between downtown and the west end neighborhood, and adds energy that only a school of children can provide. It also adds to a new environmentally sensitive national trend of reusing schools as B schools!

### **Rialto Theater**

William C. Vorreiter, built the Rialto Theater in 1919-1920 on the site of the early Lyric Theater. In 1935, the Gibraltar Theater Group, a cooperative of theater owners in the Rocky Mountain/High Plains Region remodeled the theater, adding upholstered chairs, chandeliers, and a cooling system.<sup>51</sup>

Eclipsed by newer, multiplex cinemas, the Rialto changed hands a few more times, and became a mini-mall in 1977. After a series of bankruptcies, the grand Rialto Theater was eventually left vacant. In 1986, The Loveland Downtown Development Authority rediscovered the Rialto. For the next ten years, the Downtown Development Authority worked tirelessly to restore the theater to its original state. A corps of dedicated volunteers organized, raised funds through special events, grants and donations, and work progressed toward the Grand Opening on February 17, and 18, 1996, the building's 75<sup>th</sup> anniversary. The restoration received a huge funding boost in 1995 when the City of Loveland, as a responsible public partner, purchased the building for \$500,000.<sup>51</sup> It is now managed by the City of Loveland, Cultural Services Department.

The theater, a visual landmark in downtown Loveland, derives its architectural distinction from its

Classical Revival facade. Modifications over the years have tended to contribute to its architectural character. Funding for the restoration of the Rialto was earned the hard way B a little at a time, but with persistent leadership, the project succeeded. Rehabilitating the Rialto was hard work, and identified as a preservation loss for exhausting community energy to launch another ambitious project. This expressed ambivalence toward the Rialto underscores the importance of an organized municipal preservation program to facilitate projects, like the Rialto, and cultivate a cadre of volunteers instead of wearing them out. Today the Rialto is a showpiece preservation project with a vigorously renewed use as a performing arts hall. Its diverse programming appeals to a wide range of different audiences giving different markets a sense of ownership in the success of the Rialto. Bravo!

### **Washington School & The Civic Center Complex**

The Washington School building is the last structure of its type remaining in Larimer County. It is also the oldest school built within the Loveland city limits still extant. Washington School served children on Loveland's east side for 65 years.<sup>52</sup>

During the 1970s, the City of Loveland services outgrew its facilities. City government functions occurred in multiple locations causing inefficiencies in time, labor, cost, and citizen inconvenience. Loveland acquired land between 1<sup>st</sup> and 3<sup>rd</sup> Streets east of Washington Avenue for potential development of a civic center. A study, *Loveland Civic Center Master Plan*, supported siting the municipal building facilities where the Washington School and City Annex stood. After careful analysis of Loveland's community needs and expected short term future space needs, the highest decision-making priorities were:

1. Maintaining a municipal presence in downtown Loveland, and
2. Providing sufficient space for anticipated community needs.

Following intensive study of the existing condition of Washington School, its historic significance to Loveland and the region, functional usability, aesthetic viability, and economic feasibility, it was determined that the existing structure, sensitively renovated, could admirably serve as an important aspect of a potential Civic Center Complex.<sup>53</sup>

In 1981 the City Council authorized a \$25 million bond and sales tax election for new municipal facilities, which voters overwhelmingly rejected. In 1982 the City Council appointed a citizens' Capital Improvement Program committee to recommend a funding mechanism for Loveland's capital needs. The remarkable work of the citizens' committee resulted in the 1984 voter approval of a one cent sales tax increase for construction of a Civic Center Complex and substantial funding from multiple and varied private sources. Some citizens challenged the location selection in a public referendum August, 1985. Voters upheld the City Council's decision to create a Civic Center for the citizens of Loveland in downtown. This model municipal project includes a Recreation/Senior Center, Library, Softball Complex, Lagoon and Outdoor Performance Center, streetscapes, access, and adaptive use of the historic Washington School as the Municipal Building.<sup>54</sup> Facilities are all connected by inviting pedestrian walkways and signature Loveland sculpture installations.

This remarkable success story, though fraught with controversy, teaches us that:

- Public/private partnerships are effective collaborations;
- Loveland programs with citizen-driven leadership are most likely to succeed;
- Historic preservation is a proven component of Loveland's municipal management;
- Hindsight is indeed 20/20: what we couldn't envision, we now deeply appreciate;
- With determination, project complexity -- and controversy -- is not a deterrent to an inspirational outcome.

The Civic Center Complex is now truly the heart of Loveland, and a successful model for like projects in the state, region and nation.



***Historic preservation is one of the highest job-generating economic development options available. One million dollars in building rehabilitation creates more jobs in:***

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|                |         |  |
|----------------|---------|--|
| Michigan       | 12 more | than Manufacturing \$1,000,000 of cars                 |
| West Virginia  | 20 more | than Mining \$1,000,000 of coal                        |
| Oklahoma       | 29 more | than Pumping \$1,000,000 of oil                        |
| Oregon         | 22 more | than Cutting \$1,000,000 of timber                     |
| Pennsylvania   | 12 more | than Processing \$1,000,000 of steel                   |
| California     | 5 more  | than Manufacturing \$1,000,000 of electronic equipment |
| Colorado       | 17 more | than Growing \$1,000,000 of agricultural products      |
| South Carolina | 8 more  | than Manufacturing \$1,000,000 of textiles             |

## 5 Preservation & Economic Development

*Jobs follow people, and people are attracted to pleasant places, which always have great respect for stewardship of their heritage, no matter what its age. Historic resources are part of a city's essential infrastructure, like bridges and roads.*

□ Robert H. McNulty, President, Partners for Livable Places

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Whenever a systematic look at the economics of historic preservation has been taken, we find saving our built heritage is not a luxury. It doesn't matter whether the evaluation is focused on the job-creating impact of a single rehabilitation project, the cost effectiveness of a downtown revitalization program, the stabilizing influence of a historic district, 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 has been but one conclusion: Preservation pays.<sup>56</sup>

The **economic benefits** of preserving historic resources go beyond the lot line of a building. The benefits accruing to a community are both direct and indirect and include:

1. New businesses formed;
2. Private investment stimulated;
3. Tourism stimulated;
4. Increased property values;
5. Enhanced quality of life, sense of neighborhood, and community pride;
6. New jobs created;
7. Compatible land-use patterns created;
8. Increased property and sales taxes, and
9. Pockets of deterioration and poverty diluted.

Dollar for dollar, historic preservation is one of the highest job-generating economic development options available. Historic preservation creates jobs.

The U.S. Department of Commerce measures the impact of production within a given industry three ways: the number of jobs created, the increase in local household incomes, and the impact on all other industries. In state after state, **building rehabilitation outperforms new construction** on each of those measurements.

Historic preservation is an effective **small-town economic development strategy**. No model of economic development has been more consistently effective than the *Main Street approach* of the National Trust for Historic Preservation. Dozens of programs B many heavily funded by federal or state governments B have come and gone over the past 40 years. Not one could remotely compete with Main Street as a cost-effective, grass-roots, bottom-up process for local economic development. Since 1981, more than 1,500 communities pursued downtown revitalization using the Main Street principles, creating 51,000 new businesses, 193,000 new jobs, 62,000 rehabilitation projects, and a

total reinvestment of nearly \$13 billion. Most impressively, nationally, for every \$1 invested in local programs, \$38 are leveraged from other sources.<sup>57</sup> The Colorado Community Revitalization Association now offers a statewide Main Street Program, a preservation-based economic and community development program that follows the basic National Main Street Center's Main Street Approach customized for Colorado communities.

Historic preservation is an **incremental economic development** strategy, not a *big fix*. A . . . nearly every community periodically faces someone's *quick fix* idea. It may be a new civic center, a casino, a stadium, or another instant answer. Many communities need a larger civic center or arena, but to view a single large project as the solution is almost never successful. Because most historic preservation projects are of a rather modest scale, it is common for economic development advocates not to take them seriously. Success isn't measured by a single development, but through the compounding impact that a number of projects will have over time.<sup>58</sup>

An increasing number of industrial firms B especially the smaller, leaner start-up firms B recognize that their real assets are not plants and equipment, but the people who work for them and that these employees want a **quality place to raise their families**.

*The things that people find attractive when they travel are also the things that draw people to live in those communities. Even industrial and manufacturing firms are recognizing that careful preservation of historic resources can make cities a more attractive place for industry.*

□ Richard J. Roddewig, *Economic Incentives for Historic Preservation in Atlanta*

For more than a decade, small businesses accounted for more than 85% of all new jobs created. The U.S. Department of Commerce and Labor projections through the year 2005 tell a similar story. Of the 20 types of business that will have the fastest rate of growth, 90% employ fewer than 20 people. The average firm employs 12 people. Historic buildings provide an ideal location for many of these small businesses. Average space requirement for workers in these industries is about 250 square feet per person. Average size of a historic building in a downtown or neighborhood commercial center is somewhere between 2500 and 3500 square feet per floor. Thus, for both size and occupancy cost reasons, **small businesses and historic buildings fit well** together.<sup>59</sup>

Someone else can duplicate our water lines, tax rate, or permitting process. No one can duplicate our historic resources. Historic preservation certainly is not the sole element in an economic development strategy. But it is increasingly being recognized as a **critical component of a comprehensive approach**.

*Cities that ignore their historic preservationists and do not pay attention to the revitalization and economic development that can follow from their efforts are almost certain to suffer a dollar loss.*

□ Arthur Frommer, *Travel Holiday*

**Quality-of-life** is becoming the critical ingredient in economic development, and historic preservation is an important part of the quality-of-life equation.

*High rates of innovation depend primarily on brains, not land or harbors or cheap labor. The key to attracting brains is to offer quality, not cheapness. The successful, innovation-based company will, in general, settle in an environment that bright, creative people find attractive . . . they want an amorphous thing called quality-of-life.*

□ *David Birch, Job Creation in America*

Historic preservation is important to quality-of-life for three reasons:

1. More than any other man-made element, historic buildings differentiate one community from all others;
2. Many quality-of-life activities: museums, symphonies, theaters, libraries, and lodging in state parks are housed in historic buildings;
3. The quality of historic buildings and the quality of their preservation says much about a community's self-image. A community's commitment to itself is a prerequisite for nearly all quality-of-life elements.<sup>60</sup>

Over the past 25 years, thousands of communities have developed design standards for historic districts that seek to maintain the high-quality physical environment provided by yesterday's buildings. Through that process, valuable lessons have been learned about aesthetics, the correlation between aesthetics and economics, the relationship between buildings and people, and the interrelationship among buildings. Quality urban design, whether in historic buildings or new structures, is important in **long-term economic development**. The tools originally developed to save historic buildings can be useful for decisions about new construction as well.<sup>61</sup>

### **Cultural Heritage Tourism**

Economic development professionals now see tourism as central to economic growth. In a service-driven economy of aging population, tourism and the business hospitality market are generally expected to grow at rates ahead of the national economy.<sup>62</sup>

Historic travelers take longer trips, participate in more activities when traveling, and spend more money on average.<sup>63</sup> Visitors to historic sites stay an average of a half-day longer and spend an average of \$62 more than other travelers. Perhaps the biggest benefits of heritage tourism are that it diversifies local economies and helps communities hold on to the characteristics that make them special.<sup>64</sup> Of activities pursued by U.S. travelers during 1995-96, 33% travel to shop; 18% travel to enjoy the outdoors, and the next greatest travel activity is historical/museums at 16%. Beaches are ranked fourth, national or state parks fifth, and cultural events/festivals sixth.<sup>65</sup> (See Appendix F Economic Impact of Heritage Tourism)

*Among cities with no particular recreation appeal, those that have substantially preserved their past continue to enjoy tourism. Those that haven't receive no tourism at all. It is as simple as that.*

□ *Arthur Frommer, Preservation Forum*

Cultural heritage tourism is an international growth industry.

*Cultural tourism and ecotourism are two rapidly growing segments of the travel industry. According to a survey commissioned by the Irish Tourist Board, one quarter of all people visiting the [European Community] countries in 1990 were attracted there by the continents art, architecture, and ambience. □ John Naisbitt, Global Paradox*

Historic character attracts visitors to small towns.

*It is widely acknowledged in the travel industry that the character and charm of small cities is a major factor in [attracting] tourism to them, or to the state in which they are found. People travel in large part to visit the past, or to experience a form of rural or small-town life unavailable in their own home cities. . . . This is one of the reasons why the movement for historic preservation is so avidly supported by tourist bureaus and travel companies all over the country.*

□ *Arthur Frommer, Testimony before the State of Vermont Environmental Board*

Heritage tourism means traveling to historic and cultural attractions to learn about the past in an enjoyable way. Dozens of small towns have made tourism, based on their historic resources, profitable and effective economic development strategy. But for heritage tourism to be sustainable those successful small towns discovered that their strategy must follow five principles:

1. Focus on authenticity and high quality;
2. Preserve and protect historic and cultural resources;
3. Make sites come alive;
4. Find the fit between community values and tourism, and
5. Collaborate.<sup>66</sup>

Even more than general retailing, individual tourism-related businesses are not independent but highly interdependent. Targeting the customer, marketing to the customer, meeting the needs of the customer, and responding to changes in customer preferences require group, not individual, actions. The formal development of a local heritage tourism program helps a community and individual business owners understand that.<sup>67</sup>

Tourism is generally a clean industry, but it places demands on infrastructure: roads, parking, water supplies, and public services like police, fire, and emergency medical services. A cultural heritage tourism program also requires a hospitality carrying capacity of volunteers, information communication, lodging, dining, attractions, and amenities.

Museums have major local economic impact on heritage tourism programs.

*There are 8,200 museums in the United States and its territories. . . . More than half of American museums are history museums and historic sites. This preponderance testifies to Americans' well-known interest in their history, both national and local. □ American Association of Museums, Museums Count*

Loveland already offers a fine stock of cultural attractions: Museum/Gallery, Rialto, Sculpture Park, Sculpture Garden, and others. We also developed a self-guided historic homes and downtown walking tour which is printed, distributed, and enjoyed by our visitors. With substantial year-round outdoor recreational opportunities: parks, golf courses, biking, cross-country skiing, hunting, fishing, camping, hiking, and a breathtaking Rocky Mountain foothills setting, Loveland is exceptionally well-positioned to launch an effective cultural heritage tourism program to diversify our visitor attractions mix.

### **Downtown Loveland**

Downtown Loveland stands at a key point in defining its future: It is faced with significant issues that may challenge its character and function. At the same time, it enjoys some special assets that provide opportunities for revitalization as a vibrant core of the community and active regional center. The challenge is to develop a plan of action that everyone can support and to build a sense of teamwork among the major players so the plan will be successfully implemented.

Winter, Kramer & Jessup, LLC is preparing *Planning and Design Services, Downtown Loveland, Colorado* to help the city meet the challenges facing downtown and maximize opportunities. Material produced will serve as tools to assist the City Council, Planning Commission, city staff, and other key stakeholders in directing appropriate improvements in the historic core and in establishing effective, sustainable organization structures. Through this project, the City of Loveland seeks to:

- Provide a practical strategy for economic development
- Improve the operational efficiencies of circulation systems
- Enhance the overall appearance of the area
- Strengthen the distinct identity of downtown
- Clarify the roles of the players engaged in revitalization
- Define a capital improvements strategy that will maximize opportunities for synergistic impacts of investment
- Illustrate a vision for downtown that will inspire the community to strive for its implementation.

This Downtown Loveland Plan will:

- Reflect the design traditions of Loveland and also convey the community's vision for its future
- Involve the community-at-large and key stakeholders in a citizen-driven process
- Reinforce adopted development policies and inspire high quality development that is economically feasible.

Loveland possesses many of the essential elements of a great community including its downtown. While a bright future lies ahead, this historic core area continues to face many challenges. A comprehensive and integrated approach to redevelopment is warranted.

### **Project Influences**

**Infrastructure needs:** address basic functional and maintenance requirements

- Traffic circulation
- Parking systems
- Pedestrian systems

**Organizational structure:** build upon past successes to assure strategic implementation

- Lack of follow-through on plan adoption
- Lack of clarity of stakeholders roles
- Role of city government
- Role of the business improvement district and the private sector

**Urban design objectives:** based upon principles for enhancing the pedestrian environment and promoting a mix of uses

- Framework plan
- Historic resources
- Design guidelines
- Possible opportunity sites:
  - Walgreen' s
  - Pulliam Building
  - Loveland Feed & Grain
  - Others
- Civic facilities
- Institutional partners
- Canal enhancement
- Public information system
- Programming and events

**Economic Development Strategies:** founded on market assessment.

- General market overview
- Housing development
- Types of uses
- Cultural district.<sup>68</sup>

## 6 Preservation Planning Process: Town Meeting Workshop

*The greatest attractions for economic growth in many towns are their quality-of-life, natural environment, historic legacy and cultural context.*

□ *Saving Place: A Guide and Report Card for Protecting Community Character*

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Communities can significantly influence what they are and what they will be by building effective plans with effective planning processes. The most successful processes:

- Include the broadest, most representative array of stakeholders, factions, and interest groups, regardless of differences of opinion;
- Involve cooperation among individuals and organizations in the public and private sectors for mutual benefit.

This planning process:

- **Brings many ideas** about the community out in the open;
- Develops a **collective vision** for the community;
- **Identifies issues** that may require a good deal of attention to reach consensus on a collective vision;
- **Understands** what actions to consider to ensure that the community is a desirable place to live, work, and visit;
- **Initiates a fully participatory planning process** that represents and is supported by all interests within the community.

The City of Loveland wants to:

- **Take advantage of opportunities** as they appear, especially funding ones;
- **Establish priorities** before issues arise;
- **Agree ahead of time** what is important so there are no surprises for developers, residents, and city agencies and officials;
- Efficiently and logically **make good use of volunteer time and funds**;
- **Expedite decision-making**, and
- **Listen attentively** to residents.

Rather than speculate about which diverse resources are important to the community, a steering committee invited a group of citizens to identify which qualities of the man-made and natural landscape define Loveland's image and character. The steering committee identified participants for their serious interest in the outcome of the process, because they either live or work in Loveland, or have a monetary investment in the community. Participants represented all:



- **Community sectors:** government, business, nonprofit organizations, education community, and residents with no particular in-town affiliations;
- **Community interests:** haves as well as have nots, nay-sayers as well as civic supporters, visitors, and others;
- **Political affiliations;**
- **Values, genders, income levels, and colors.**

The steering committee identified more than 80 citizens who met these criteria and invited 40 citizens to represent Loveland for a planning workshop. (See Appendix G.)

Since the 1999 Loveland Historic Preservation Survey determined abundant historic assets exist<sup>69</sup> (Appendix 0, ), City Planning and Cultural Services Departments decided to determine if local political will also exists to launch a municipal Historic Preservation Program. This process evaluates grassroots support for a program to preserve, promote, or protect Loveland's historic built environments and cultural landscapes.

### **Historic Preservation Planning Workshop**

On September 20, 2000 participants and observers gathered at the Loveland Museum/Gallery for a five-hour workshop. Participants responded to a slide tour of the community, the Visual Preference Survey. A facilitator led participants in small group exercises where neighbors worked together on city maps to identify sources of community pride and embarrassment, and to identify strategies to enhance assets and improve liabilities.

This process:

1. Results in a concise **action-oriented workplan** which identifies what will be accomplished, by whom, when.
2. **Does not assume a pre-determined outcome**, which would undermine the integrity of the entire process.
3. **Respects the unique culture of the community.**
4. **Engages citizens in a creative process** to:
  - Collaborate on activities and exercises;
  - Focus on ideas; avoid word fussing.

### **Visual Preference Survey Interpretation**

The steering committee identified key sites in the community for the Visual Preference Survey. Participants ranked 42 images on a +2 to -2 scale whether they visually liked the images shown. Images included important sites in the community: those which merit preservation, threatened sites, districts or neighborhoods, successes and failures, cultural landscapes, new proposals, and outstanding features and landmarks -- not necessarily historic structures. (See Appendix G.)

### *Fine vistas, fine buildings, fine art*

In this process, historic resources are considered a component of overall community assets which contribute to the texture of the community's tapestry. Participants' highest ranked responses include Loveland's appealing environmental land and water dialogue: Lake Loveland and Boyd Lake, the Big Thompson River, the foothills and the approach to the Big Thompson Canyon. Outstanding built environmental resources which punctuate the landscape are equally important: City Hall/Civic Center, Yellow Farmhouse at the east gateway, Bill Reed Middle School, downtown churches, historic neighborhoods, and commercial venues B Rialto, Miss Attie's and the Burlington Depot. As an integral part of this cultural landscape, participants value Loveland's distinctive sculptural features, including the Sculpture Park and Iron Shirt at the north gateway. In short, **Loveland prizes its exceptional edge-of-the-mountains setting, well-preserved built features, and the community's signature sculpture industry as partners in a community-wide design dynamic.**

Lowest ranked responses are either untidy or out-of-harmony with their surroundings. The vacant lot downtown and a nearby motel compete with the goat farm and auto shop for the lowest-ranked responses. While the Devil's Backbone is important, its water tank substantially detracts from this important land feature. Elsewhere, dominant power lines detract from an otherwise visually cohesive and well-kept neighborhood.

From a visual point of view, and working privately with their own personal reactions, participants ranked historic resources as contributing to the visual tapestry of Loveland as much as the natural landscape and the community's outstanding collection of public art. **Preservation, promotion, and protection of Loveland's historic resources is as important as conservation of the community's natural landscape and public art installations.**

### **Mapping Exercises**

A facilitator led participants in small group exercises where neighbors worked together on city maps to identify sources of community pride and embarrassment, and to identify strategies to enhance assets and improve liabilities. Participants worked in four groups of approximately ten persons each. The mapping exercises helped people focus on physical changes in Loveland.

#### **The Rumblyngs Map**

*Come clean and 'fess up*

The first map recorded important things about participants and the community that are known to only a few. The map recorded where group members live, work and own property, so there were no surprises about people's interests or agendas.

#### **The Good/Bad Map**

*I like it; I don't like it.*

This map recorded how the participants feel about Loveland's assets and liabilities. This exercise gave participants an opportunity to express community likes and dislikes in a constructive manner. Participants identified issues other than those explored in the Visual Preference Survey.

### **The Ideal Map**

*If I were in charge of the world . . .*

Here participants recorded their dream plan without financial, political, or legal constraints.

### **The Action Map**

*I'm not in charge of the world, so . . .*

This map itemized serious proposals of what can realistically be accomplished in the next ten years to ensure a sound and desirable community. Participants concentrated on developing a series of actions acceptable to everyone. Here the realities of finance, politics, and law were considered. From these maps, a collective vision for Loveland's future developed. (See Appendix G.)

## **Mapping Exercises Interpretation**

A workshop participant observed that *Loveland is replete with good things*. This enthusiasm and optimism is demonstrated in the Good/Bad Map results where assets outweigh liabilities 2:1.

In Loveland, the **natural environment** is the frame for daily living, and also the canvas for recreational activity, and well-integrated into the community's lifestyle. Participants identified Lake Loveland, Boyd Lake, and the Devil's Backbone equally as important as bike/hike trails, parks, and the Horseshoe Lake Bird Sanctuary.

Participants understand the importance **gateways** play in welcoming visitors and residents to the community and feel Loveland's gateways generally merit improvement. Gateways flank transportation corridors, and **transportation concerns** outweigh all others on the liability list, the ideal map, and the action map. Importantly, participants identified air, rail, bus, auto, and pedestrian options as ideal solutions and action alternatives. While auto concerns are the most pressing, workshop participants appreciate that alternative transportation modes will relieve auto pressure on the pavement and in the air, while contributing to the overall appeal of the community and healthy well-being of Loveland's residents. Two aspects of transportation impacts merit more discussion and investigation: light rail and a western bypass.

**Light rail** along the Colorado Front Range I-25 corridor is a multi-jurisdictional challenge which is becoming increasingly pressing. For communities like Loveland where existing rail lines transect the downtown governmental, financial, and commercial centers, passenger rail service along the burgeoning Front Range seems an obvious solution. Expansion of light rail is an ambitious program which most citizens-on-the-street value, but may not fully appreciate its developmental complexities. Citizen dialogue and cooperative transportation planning programs with other municipalities must occur to implement this program strategically and financially.

All groups identified creation of a **western bypass** as desirable in the ideal scenario, and two groups felt the bypass could be constructed within ten years with a special taxing district. Further study is needed to evaluate whether the construction of a bypass between Loveland and the foothills, which participants say they value most highly, will negatively impact the visual frame of the community as

a whole. In addition to the roadbed itself, air pollution and haze along such a corridor could obscure the very vista which gives Loveland so much of its identity.

**Downtown redevelopment** is a priority shared by all workshop groups who prefer downtown to be a round-the-clock, interdependent community which capitalizes on its historicity. Participants appreciate new retail and commercial use of historic homes and churches. Participants also identify relocation of the Fairgrounds away from Loveland's southern gateway and away from downtown as a problem and an opportunity. This change clearly marks a loss for downtown traffic, and more subtly depicts a change in Loveland's economy where agriculture has a less conspicuous role. It does however create a substantial space for redevelopment activities that could substantially contribute to a downtown Loveland renaissance.

The **Civic Center Complex** is perceived as the heart of Loveland and an appealing outdoor gathering place firmly anchored to the landscape with a historic Washington School/City Hall. Strong sentiment exists to turn the existing liability of the **Great Western Sugar Elevators and Factory** into an equally strong community center by finding a fitting use for this conspicuous complex near the east gateway to Loveland.

### **Workshop Conclusions**

The Visual Preference Survey and the Mapping Exercises strongly agree with one another. When provided the opportunity to identify and discuss any community concerns, **Loveland citizens equally prize its exceptional edge-of-the-mountains setting, well-preserved built features, and the community's signature sculpture industry as an integrated dynamic.**

# 7 Workshop Outcome + Measures of Success = Goals

*It wasn't raining when Noah started the Ark.*

□ *Harold J. Seymour*

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## **Fine vistas, fine buildings, fine arts**

Historic Preservation Workshop participants identified Loveland's exceptional edge-of-the-mountains setting, well-preserved built features, and the community's signature arts industry as partners in a community-wide design dynamic. Each of these elements is seen as a key factor in defining Loveland's collective identity. A community-based Historic Preservation program needs to address each of these components to accurately reflect citizens expressed values. When workshop outcomes are synthesized with the measures of success identified by the Preservation Plan Oversight Committee four high priority goals emerge:

- 1. Preserve Our Cultural Landscape**
- 2. Launch a Municipal Preservation Program**
- 3. Redevelop Downtown**
- 4. Improve Transportation Options.**

### **Preserve Our Cultural Landscape**

Loveland enjoys an appealing environmental land and water dialogue. The foothills of the Rockies frame the west; the spectacular plains and arc of sky frame the east; the Big Thompson River meanders through the community; Lake Loveland, Boyd Lake, Carter Lake, and others nourish the landscape. The natural environment is the frame for daily living, and also the canvas for recreational activity, and well-integrated into the community's lifestyle.

Until recently, historic preservation primarily focused on structures. Buildings were often viewed in isolation, instead of within their cultural landscape context. We now recognize the importance of the landscape to an understanding of the cultural value and significance of a particular place. Additionally, there has been a growing awareness that cultural landscape preservation encourages a holistic approach to resource management by engendering an increased understanding of the inter-relationships between cultural and natural resources.<sup>70</sup>

We need to learn how to see the changes that have occurred in the landscape in order to recognize the continual process by which human beings experiment with the land.<sup>71</sup> A cultural landscape requires three elements: a landscape, a person or community, and a significant relationship between the two.<sup>72</sup> Aboriginal butchering sites, ancient trails, toll bridges across rivers, irrigation systems, farmlands, windbreaks, power plants and power lines, canyon roadways, orchards, hiking trails, biking trails, campgrounds, dude ranches, as well as industrial, commercial and residential buildings

cannot be separated from the land. Once sited and placed, the same is true for art installations. All these Loveland historic resources demonstrate people relating intimately with the land. Even the presence of what might be perceived as an intrusive water tank on the Devil's Backbone, tells an important story of water management as a priority in the Big Thompson Valley. Consequently, strategies which preserve how Loveland looks, and feels in its setting are critical aspects of a sound overall historic preservation policy.

### **Launch a Municipal Preservation Program**

From a visual point of view, and working privately with their own personal reactions, workshop participants ranked historic resources as contributing to the visual tapestry of Loveland as much as the natural landscape and the community's outstanding collection of public art. Consequently, preservation, promotion, and protection of Loveland's historic resources is as important as conservation of the community's natural landscape and public art installations. The mechanics and administration of a preservation program are discussed at length in Chapter 6, Municipal Opportunities for Historic Preservation in Loveland.

The Preservation Plan Oversight Committee identified these measures of success for a municipal preservation program:

1. Community recognizes historic preservation and economic development as partners;
2. City Council adopts Historic Preservation Ordinance;
3. City Council appoints Historic Preservation Commission;
4. We define our identity and what we want to be as a community;
5. U.S. Highway 34 sends appealing message to visitors and residents, conveys identity;
6. Osborn Farm redevelops with educational use; preserves open agricultural space in the midst of commercial and residential growth; becomes living reminder of Loveland's agricultural roots and Osborn family's enduring community legacy.

The Colorado State Historical Fund is the largest state preservation grant program in the nation. Since 1993 when the grant program began, over 1,900 projects received more than \$94 million to support preservation activities and leveraged over \$70 million in private matching funds. Without a municipal preservation program, Loveland's citizens cannot fully participate in these robust financial opportunities.

### **Redevelop Downtown**

Downtown redevelopment is a high priority. Citizens prefer downtown to be a round-the-clock, interdependent community where people live and work, which capitalizes on its historicity. Specific milestones identified by the Preservation Plan Oversight Committee include:

- Community builds a financially strong, vibrant downtown with quality design
- Historic preservation success inspires strong neighborhood programs and builds preservation ethic within Loveland
- Redevelopment process is inclusive and community-owned
- Retail mix improves
- Critical retail mass occurs

- Residents acknowledge downtown as the Restaurant/Entertainment Center
- Pedestrian- and family-friendly access improves
- Housing increases
- Sense of place develops
- Sense of community strengthens
- Business association reactivates
- Downtown Loan program restructures; promotion program educates property owners
- Stronger connections to riverwalk strengthen community
- Visitor Center and Chamber of Commerce promote what we have
- Farmer' s Market attracts more customers
- New use for Walgreen' s succeeds
- New use for Fairgrounds succeeds. Participants identified relocation of the Fairgrounds away from Loveland' s southern gateway and downtown as a challenge and an opportunity. This change clearly marks a loss for downtown traffic and more subtly underscores a change in Loveland' s economy where agriculture has a less conspicuous role. It does however, create a substantial space for redevelopment or recreational activities which could substantially contribute to a downtown Loveland renaissance.

### **Improve Transportation Options**

Transportation concerns outweigh all others on the workshop participants' liability list, the ideal map, and the action map. Importantly, participants identified air, rail, bus, auto, and pedestrian options as both ideal solutions and action alternatives. While auto concerns are the most pressing, workshop participants appreciate that alternative modes will relieve auto pressure on the pavement and in the air, while contributing to the overall appeal of the community and healthy well-being of Loveland' s residents. Preservation plans generally do not address transportation infrastructure, but Masterplans do, and successful Masterplans include preservation concerns. Some transportation solutions will directly impact built and cultural landscape resources. A balance between transportation congestion relief and preservation of historic resources will need to occur to meet Loveland' s expressed priorities. Three aspects of transportation impacts merit discussion here: light rail, a western bypass, and gateways.

**Light rail** along the Colorado Front Range I-25 corridor is a multi-jurisdictional challenge which is becoming increasingly pressing. For communities like Loveland, where existing rail lines transect the historic downtown governmental, financial, commercial centers, and residential neighborhoods, passenger rail service along the burgeoning Front Range seems an obvious solution. Expansion of light rail is an ambitious program which most citizens-on-the-street value, but may not fully appreciate its developmental complexities. Citizen dialogue and cooperative transportation planning programs with other jurisdictions must occur to implement such a program strategically and financially. From a preservation point-of-view, reuse or continued use of existing rail lines, rail beds, and depots is desirable.

Workshop participants identified creation of a **western bypass** as desirable in an ideal scenario. Approximately half the workshop' s participants felt a bypass could be constructed within ten years with a special taxing district. Further study is needed to evaluate whether the construction of a

bypass between Loveland and the foothills, which participants say they value most highly, will negatively impact the visual frame and cultural landscape of the community as a whole. In addition to the roadbed itself, air pollution and haze along such a corridor could obscure the very vista that gives Loveland so much of its identity.

**Gateways** flank transportation corridors. Workshop participants understand the importance of gateways in welcoming visitors and residents to the community, and feel Loveland's gateways along U.S. Highways 287 and 34 generally merit improvement. Recent retail development at **U.S. Highway 34 and I-25** frames the east gateway with activity, landscaping, and a Sculpture Park. *The Water Carriers*, a monumental bronze sculpture/fountain depicts a family irrigating fields. This particular installation is a fitting monument to substantial historic Loveland contexts: agriculture, irrigation, and family, and by itself is an outstanding gateway to Loveland. To preserve the dramatic impact of this monument and the introduction to historic Loveland it provides, additions B if any B to the Sculpture Park should be subordinate to this central thematic piece. Quality signage opportunities exist at the east B and all B gateways to welcome visitors to the community and direct them to Loveland's historic as well as retail assets. Opportunities also exist to continue this welcoming east gateway experience further west along U.S. Highway 34.

On **U.S. Highway 287 north**, Loveland begins to visually blur with its neighbor, Fort Collins. Although some open space exists between the two communities, a sense of arrival in Loveland is defined by *Winning the Iron Shirt*, a monumental bronze sculpture. The green space of the cemetery immediately precedes the 287 couplet division and is punctuated by *Iron Shirt*, a larger-than-life bronze statue depicting an American Indian warrior, and also honoring the substantial historic role of Native Americans in the Big Thompson Valley. The roadway then blends into a residential neighborhood.

**U.S. Highway 34 west** offers an unparalleled opportunity to interpret the dramatic geology of the Great Plains meeting the Rocky Mountains. During summer months, more than 20,000 vehicles/day travel east and west of Wilson Avenue.<sup>73</sup> The Loveland Museum/Gallery produces a guide, *The Land Beneath our Feet*, which describes this dramatic continental geologic transition from Rist Benson Lake to the Big Thompson Narrows. An opportunity for a substantial interpretive program, perhaps as a TEA-21 enhancement program, exists to educate visitors about this naturally occurring gateway/landscape.

**U.S. Highway 287 south**, especially where the couplet division occurs, also presents a clear opportunity to welcome visitors. A strong downtown redevelopment program could alleviate the urban blight which occurs in this vicinity, showcase important historic resources and communicate a sense of arrival in Loveland.



## 8 Incentives: Tools we have, tools we want

*Incentives which reduce rehabilitation costs improve project feasibility. The more incentives, the more likely success.*

□ *The Economics of Historic Preservation*

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Incentives are often a necessary catalyst for historic preservation and consistently a cost-effective one. Incentives make preservation happen, and represent a fiscally responsible investment of public resources.

*Over the last 20 years, for each dollar appropriated by the Rhode Island General Assembly for historic preservation, the state has received \$1.69 in new state tax revenue. The overall benefit to our state's economy was \$29 for each state dollar appropriated.* □ *Edward F. Sanderson, Preservation Forum*

Incentives exist at the federal and state level, and could exist at the local government level. Private incentives are sometimes available as low-interest loans available through a community development corporation, or financial institutions, or grants. At the federal and state levels, listing in the National Register of Historic Places, or the Colorado Register of Historic Places opens the door to incentive opportunities.

### Federal Incentives for Private Property Owners

#### 1. Tax Credits

The Tax Reform Act of 1986 permits owners and some lessees of historic buildings to take an income tax credit on the cost of rehabilitating buildings for industrial, commercial, or rental residential use. The law also permits depreciation of such improvements over 27.5 years for a rental residential property and over 31.5 years for a nonresidential property.

**Types of Tax Credits.** There is a 20% investment tax credit available for rehabilitating historic buildings and a 10% income tax credit for renovating non-historic buildings constructed before 1936. In both types, the tax credit is based on a percentage of the rehabilitation costs. The tax credit applies to the building owner's federal income tax for the year in which the project is completed and approved. If the credit is not all needed in that particular year, the tax credit may be carried back one year or forward up to twenty years, i.e., spread out over a total of twenty-one years. This is a credit, not just a deduction. For example, if \$10,000 is spent to rehabilitate a qualified property, 20% of \$10,000 provides a \$2,000 tax credit.

**Qualified Buildings.** The historic rehabilitation tax credit (20%) is available for buildings listed in the National Register of Historic Places which, after rehabilitation, are used for commercial or

residential rental use. The non-historic tax credit (10%) applies to any pre-1936 building used for commercial but not residential rental purposes. The work does not have to be reviewed for the 10% credit. Neither credit is available for private, owner-occupied residences. A certified historic structure is one listed individually in the National Register of Historic Places, contributing to a National Historic District. Loveland's sites are listed in Appendix O.

**Qualified Rehabilitation Work.** Any work on the interior or exterior of the building qualifies for the tax credit. Landscaping or new additions to the building do not qualify, but electrical, heating, and plumbing systems do. The National Park Service must approve the proposed work on a historic building, before rehabilitation begins. This is done by completing an application and submitting it to the National Park Service through the Colorado State Historic Preservation Office. (See Appendix, D and E.)

**Qualified Expenditures.** The rehabilitation expenditures must exceed the *adjusted basis* of the building or \$5,000, whichever is greater. *Adjusted basis* is the purchase price **minus** the value of the land, **minus** any depreciation already taken by the current owner, **plus** capital improvements.

**Resale.** A building must be kept for at least five years in order to avoid recapture of the tax credit by the federal government.

Consultation with a tax advisor familiar with the Income Tax Credits is recommended.

## 2. Charitable Contributions

Taxpayers may deduct from their federal income tax the value of historically important land areas and certified historic structures donated to governments and their subdivisions, and other appropriate recipients, such as a nonprofit organization for preservation purposes. The range of properties on which donations may be claimed is broader than that on which the rehabilitation credit can be taken.

Properties do not have to be depreciable for the charitable contribution deduction. The Colorado State Historic Preservation Office and the National Park Service Regional Office can provide assistance in developing necessary documentation. Again, consultation with a preservation savvy tax advisor is recommended.

## 3. Easements

Donations of historic facade easements for either commercial property or owner-occupied housing are also deductible on federal income taxes. These permanent gifts protect the outside appearance of buildings by controlling alterations and requiring maintenance, and apply to all future purchasers of the property. They may also control development rights. A typical agreement protects the facade of a building, but may also restrict the development of adjoining lands, interior features, or require maintenance of property elements. In addition, the public must have some visual access to the donated property. Donating an easement protects a significant property even after an owner sells or bequeaths it. An easement may provide income, gift, and estate tax advantages for the donor, and enables preservation organizations and public agencies B like a Loveland Historic Preservation Commission, or the Colorado Historical Foundation B to protect properties against adverse changes through a partial real estate interest rather than full property ownership. Valuation is typically the

difference between the fair market value of the property before and after the grant of easement, and is made by a professional appraiser. In Colorado, tax assessors must also consider effect of easements on property valuations.<sup>74</sup> Check with your tax advisor.

### **Federal Programs for Communities**

1. **Community Development Block Grant Program**, and
  2. **Transportation Equity Act for the 21st Century (TEA-21)** for transportation enhancements.
- Both federal programs are administered through the State. Funds raised through private pledges may be used for match for these and other grant programs, thus leveraging the private local investment substantially.

### **State of Colorado**

#### **1. Income Tax Credit**

Restoration and rehabilitation projects of properties listed in the Colorado State or National Registers of Historic Places or landmarked by a CLG may qualify for an Colorado Historic Preservation Income Tax Credit. The owner or tenant with a lease of five or more years of any certified historic structure B including private residences B may use the state income tax credit. An eligible property:

- Involves physical preservation, restoration, or rehabilitation and must preserve the historic character of the property;
- Is historic: either listed in the National Register or Colorado State Register of Historic Places, or landmarked by a Certified Local Government (CLG);
- Meets the Secretary of the Interior's Standards for Rehabilitation Treatment of Historic Properties;
- Costs over \$5,000;
- Completes within 24 months;
- Is strongly encouraged to seek approval prior to beginning work to ensure that all work meets the Secretary of the Interior's Standards for Rehabilitation.

Allowable costs include hard costs association with the physical preservation of a historic property: demolition, carpentry, drywall, plaster, painting, ceilings, doors and windows, fire sprinkler systems, roofing and flashing, exterior repair, cleaning, tuckpointing, cleanup, etc.

The credit does not apply to:

- Improvements due to normal wear and tear;
- Routine or periodic maintenance (cleaning, routine painting, minor repairs, general periodic upkeep, redecorating or any purely cosmetic change that is not part of an overall rehabilitation or that does not enhance the property's historic character);
- Soft costs: appraisals, architectural, engineering, and interior design fees; legal, accounting, and realtor fees; loan fees; sales and marketing; closing; building permit, use, and inspection fees; bids; insurance; project signs and phones; temporary power; bid bonds, copying; and rent loss during construction;

- Acquisition costs;
- New additions or enlargements, except as may be required to comply with building and safety codes);
- Excavation, grading, paving, landscaping or site work;
- Repairs to additions made to a historic property after the property was officially designated

#### **Application procedure:**

1. Determine if the property is historically designated. If the property is not designated, you must proceed with the designation process before applying for approval to proceed with a tax credit project. The designation process can take from three to six months.
2. Apply for approval by submitting the application form (Part 1), rehabilitation plans, photographs of the property, and the application fee, if any, to the appropriate reviewing entity.
3. Applicants are strongly encouraged not to begin work until preliminary approval is granted. If work has already commenced, seek preliminary approval as soon as possible.
4. Complete work within 24 months of the date preliminary approval is granted.
5. Within 60 days of completion of work, submit application for approval of completed work along with photographs and any additional fees to the reviewing entity.
6. The reviewing entity verifies that the completed work conforms to the approved plans, is completed within the appropriate time, and preserves and maintains the historic qualities of the property.
7. The reviewing entity issues a verification form that is retained by the taxpayer.
8. Taxpayer submits verification form with tax return being filed for the year in which the work is completed.

#### **Extent of Tax Savings:**

- Available credit is 20% of rehabilitation costs up to a \$50,000 maximum credit per qualified property;
- Credit directly reduces (dollar for dollar) income taxes owed the state;
- Available credit can be carried forward ten years;
- No limitation on amount of tax which can be taken in a tax year.

#### **2. State Historical Fund**

The Colorado State Historical Fund is the largest historic preservation fund in the nation and grants \$5-\$10 million annually to worthy preservation activities across the state. The voters of Colorado established the State Historical Fund by passage of Constitutional amendment legalizing gambling in Central City, Black Hawk and Cripple Creek. The Colorado Historical Society is statutorily designated to administer the State Historical Fund. Of all revenue generated by gaming, 28% is paid to the State Historical Fund. Of that amount, 20% is returned directly to the gaming towns for their historic preservation activities and the 80% balance forms the statewide grants program.

Eligible project activities are:

- **Acquisition and Development**

Properties officially designated as historic qualify for construction projects. A designated property may be listed on the National Register of Historic Places, the Colorado State Register of Historic Properties, or a designated local landmark administered by municipal governments with approved procedures.

- **Education**

Interpretive programs including: publications, videos, brochures, markers, exhibits and other activities.

- **Survey and Planning**

Non-construction projects: surveys, registration and designation; comprehensive and project-based planning; preparation of preservation-related studies and reports, photo-documentation, and other activities.

Grants are made only to public and nonprofit entities, and must be matched in-cash for 25% of the total project cost. While projects in Loveland are funded with the City as a cooperative co-applicant, the adoption of a Loveland Historic Preservation Ordinance, with ability to designate local historic landmarks, would greatly enhance the community's ability to compete for these grant dollars.

### **Potential Local Incentives for Private Property Owners**

Tax increment financing, direct loans or grants, and relief from zoning and building code regulations are all potential local governmental assistance programs. Incentives may be used to offset costs of a preservation project, and can be financial support, technical design assistance, or relaxed administrative rules or fees.

#### **1. Revolving Loan Fund**

A local government may create a pool of funds for loans or grants for the rehabilitation of historic resources. Tax-exempt bond financing has been used to provide grants or loans to nonprofit organizations to rehabilitate historic properties. Other communities have used Community Development Block Grants from the U.S. Department of Housing and Urban Development to create a Historic Preservation Loan Program, or grants from the Colorado State Historical Fund. Loans may be used for either residential or commercial properties, at low to no interest. Grants are typically used for exterior rehabilitation, preservation, and the restoration of historic properties which are publicly or privately owned.

Loveland has a Loan Program for Downtown properties which is currently under-used. This plan recommends reactivating this financial program and launching an education program to familiarize eligible property owners with the benefits of this local program.

#### **2. Building Codes**

Both zoning and building code incentives are not direct subsidies; however, local communities must analyze zoning, parking, and other land-use management tools for their effect on historic structures.

Simple allowances for the shifting or sale of density may provide enough incentives to owners of historic structures to undertake rehabilitation. In addition, relaxation of variance and special use procedures for historic structures may make rehabilitation and reuse more likely. Relaxation of building codes, while not endangering the health, safety and welfare of the public, is possible to help keep the cost of rehabilitation competitive with new construction. Reductions in permit fees may also provide an incentive for rehabilitation. Relaxation of parking codes can prevent the demolition of properties or the clearing of areas near historic structures that may be necessary to comply with existing parking requirements.

Modern building codes often frustrate historic preservation efforts by requiring historic properties to modernize to new building standards that are difficult to meet in rehabilitated buildings. Preservation efforts and building codes need to be coordinated. The Building Officials and Code Administrators (BOCA) International Basic Building Code, the Uniform Building Code, and the Uniform Code for Building Conservation include special provisions for rehabilitation of historic buildings. Several states, including Colorado, have adopted these or similar building code revisions. Local preservation advocates can educate local leaders and building code officials to the more flexible approach to historic preservation taken by other code enforcement officials.<sup>75</sup>

### **3. Zoning**

The preservation community realizes there is a close relationship between zoning and historic preservation. A community can have a strong historic preservation ordinance, but if the zoning code allows high-density development in lower-density historic districts, or does not allow flexibility in the types of uses to which historic structures can be put, the economic marketplace will create threats to historic resources which can overpower all but the strongest preservation protections. Historic Overlay Zones may someday enhance historic preservation in Loveland.

### **4. Historic Overlay Zones**

While the public will to develop historic overlay zones may not exist in Loveland at this time, and are not recommended at this time, they are included in this discussion for future reference if needed.

A historic overlay zone is a mapped zone that imposes a set of requirements in addition to those of the underlying zoning district. In an area where an overlay zone is established, property is placed simultaneously in two zones, and the land may be developed only under the conditions and requirements of both zones. Overlay zones typically are applied when there is a special public interest in a geographic area. Common uses for such zones are floodplains, integrity of historic areas, viewshed protection, public use restrictions, and building height limitations.<sup>76</sup> Overlay zones are described in the municipal zoning text, mapped, and adopted by the governing body in a manner similar to conventional zoning. Provisions are administered through the usual zoning process. Flexibility enters the process when permissions for development in overlay zones are granted through a special permit process, or where site plan review is required.<sup>77</sup> The major advantage of overlay zoning is that it adds a small element of flexibility to traditional zoning and, as a result, suffers from few legal impediments.<sup>78</sup>

A historic overlay zone allows demolition and alteration controls. It is designed to encourage the conservation and revitalization of historic neighborhoods or downtown commercial historic districts

with design guidelines to protect building context: scale, setback, height, roof pitches, window and door rhythms, construction materials, and other considerations. An architectural review board (which could be the Historic Preservation Commission) can review all new construction, reconstruction, additions or deletions of floor area and demolitions in the overlay districts and can provide design assistance to applicants. The emphasis is on conservation of the neighborhood or district context rather than regulation of design details.

Local incentives offered by other Colorado communities include:

- Building code waivers
- Building fee waivers
- Sales and use tax waivers
- Rebate of city portion of property taxes
- Grant programs
- Design assistance programs
- Matching funds for streetscaping, and
- Exemption from local wood shingle reroofing requirements.

# 9                      Municipal                      Historic                      Preservation Opportunities

*Protection need not be a limitation on development, rather, it can be the basis for it.*

□ *Saving Place: A Guide and Report Card for Protecting Community Character*

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To better understand Loveland's municipal historic preservation opportunities, this discussion includes a national overview and synopsis of local preservation strategies, benefits of a local program in Colorado, and a menu of options already adopted in other Colorado communities for Loveland's consideration.

This national overview entitled *Local Government and Historic Preservation*, written by Byrd Wood, appeared in the Forum Journal, The Journal of the National Trust for Historic Preservation, Summer 2001, Vol.15, No. 4, pp. 4- 8.

In 1987, Robert E. Stipe, wrote in The American Mosaic: Preserving a Nation's Heritage that "preservation remains at the fringe of local government conservation and development processes in many cities."

Elaborating on this grim assessment of the status of preservation, he explained: "Preservation issues are treated essentially as aesthetic issues, by a separate historic district or preservation commission, rather than as part and parcel of the more compelling land use and development program, which are dealt with by planning agencies located closer to the heart of local government and its political processes."

Stipe then identified a range of solutions that could be adopted to improve preservation's status on the local front. Beyond the traditional preservation ordinance, he suggested the adoption of fiscal programs that increase support for historic preservation, such as participation in neighborhood improvement schemes and revolving fund programs, and the adoption of tax incentives that encourage rehabilitation work. On the regulatory side, he stressed the importance of coordinating historic preservation objectives with "building, housing, area and neighborhood revitalization, zoning, site planning and other planning and land use controls."

Cities and town across the country have readily assumed a stronger role in actively promoting preservation through financial incentives and other innovative programs that make historic preservation an attractive solution. They have also broadened their approach to preservation to ensure that zoning laws, comprehensive plans, housing and transportation programs, as well as the preservation ordinance, support preservation programs. Indeed, historic preservation has proven to be a viable tool in the revitalization of neighborhoods and downtown areas; it serves as a key element in the promotion of tourism and economic growth, and it has been exalted for its role in preserving community character.



### **Historic District Ordinances and Local Designations**

The most widely used preservation tool at the local level is the historic district or landmark ordinance. Today more than 2,300 communities have adopted historic preservation ordinances to protect their historic resources. Of these, more than 1,200 are Certified Local Governments (CLGs).

These ordinances provide direct control over actions that may adversely affect privately owned historic property.

Although no two ordinances are alike, there are several attributes that are common to most. A typical preservation ordinance identifies what resources are subject to protection. It may simply establish one or more historic districts or delineate a process for the designation of historic landmarks and historic districts with a community.

The preservation commission, an administrative body of the local government, is generally charged with the review of applications to alter or demolish historic resources as well as build additions and new buildings within a historic district. The number of commission members and length of their terms will vary from place to place depending on the size and needs of the community. Furthermore, its level of authority will vary, depending on the state enabling law, the relationship between the commission and other administrative agencies, the strength of community support for historic resource protection, as well as the terms within the preservation ordinance itself.

While listing in the National Register of Historic Places is mainly honorific, designation as a historic site under a local ordinance often carries some restriction and maintenance requirements as well as some possible financial benefits. Owners who wish to make changes to their properties -- anything from window replacement to demolition -- may be required to have their proposal reviewed by the commission to determine if the change would harm the property's historic or architectural significance. The commission's approval or rejection of the proposed change may be either binding or merely advisory, depending on the powers specified in the preservation ordinance.

### **Certified Local Government Program**

The proliferation of local preservation ordinances is due in part the Certified Local Government Program (CLG) implement by the National Park Service and state historic preservation offices under the National Historic Preservation Act. This program offers local government the opportunity to share in federal funding for preservation, provided that certain conditions are met, including the establishment of a preservation commission and the adoption of a preservation ordinance.

### **Financial Incentives**

With the steady adoption of state enabling laws authorizing the use of tax incentives, and the development of other programs designed to spur historic preservation projects, many local governments now offer financial incentives to encourage the maintenance and rehabilitation of historic properties. Typically in the form of property tax relief, property tax freezes, or a local income tax credit, these incentives help to make preservation an economically viable alternative, especially when coupled with other incentives available from the state and the federal government's

rehabilitation tax credit program.

Local tax incentives programs generally apply only to those properties that are designated as a local historic resource or are included in the National Register of Historic Places. Structures located in a historic district must be contributing resources. In addition, the tax benefits are generally available only for properties that have undergone a qualified rehabilitation. Depending on local law, tax incentives may be available for either income producing properties, non-income producing properties, or both.

### **Coordination with Other Land Use Programs**

Local preservation programs become stronger when linked to other local laws and land use, planning, and revitalization strategies. Comprehensive or master plans are formal documents, typically adopted at the local level, that set forth guidelines for community development over time. They generally identify important community goals such as economic growth and stability, environmental protection and public safety, in the context of specific planning elements such as land use, housing, and transportation. Zoning laws govern the use and intensity of both new and existing development, while subdivision laws govern the platting and conversions of undeveloped land into building lots.

Unless these laws support a community's preservation goals, historic resources can easily succumb to redevelopment pressures. An increasing number of communities are addressing this problem by ensuring that their comprehensive plans and land use laws support preservation objectives.

### **More Communication and Coordination**

Experience has shown that no one tool provides a single solution for protecting historic resources and promoting preservation at the local level. Ideally, a community needs a multi-faceted approach.

To be successful, preservation proponents need to be in touch with city council members and other elected officials as well as city staff and other agencies and community groups, some of whom simply may not be aware of preservation concerns.

Ongoing communication with community and economic development offices, the planning department, building permit and inspection departments, and the fire marshal is essential. Preservation proponents also need to ensure that the activities of the preservation commission are coordinated with programs of the housing office, department of public works, and parks and recreation, which may directly affect or involve historic resources.

Effort to coordinate have become easier thanks to new computer technology. Geographic information systems (GIS) enable diverse government agencies to combine all their related data into a linked set of annotated maps, enabling agencies, nonprofit organizations, and other interested parties to share and analyze the same body of information.

### **Colorado Certified Local Governments (CLGs)**

CLGs are municipalities, which adopt a local preservation ordinance to meet certain standards:

- Compete for a designated pool of federal grants from the U.S. Department of the Interior, National Park Service, administered by the Colorado State Historic Preservation Office.
- Participate in the state preservation tax credit program, and
- Attend workshops and meetings to encourage networking among local governments.

Benefits of a CLG program:

- Direct municipal revenue for historic preservation activities. In fiscal year 2001, ten CLG grants totaling \$169,000 were awarded statewide in Colorado. Colorado supplements its requirement of passing through to CLGs at least 10% of the state's federal allocation with a matching sum from the State Historical Fund which means Colorado CLGs have access to more funds than other states. Importantly, CLG grants do not require a cash nor in-kind match, consequently limited municipal preservation budgets go further.
- Private investment in historic preservation activities. Over 90% of state historic preservation income tax credit projects are in CLGs that conduct review locally. A CLG program becomes a catalyst and a convenient way for private investors of eligible properties to take advantage of this financial incentive.
- Municipal voice in federal projects. CLGs are part of the review and negotiation process when federal funds or federal involvement occur on a project that could compromise the local community's historic sites.

### **Historic Preservation Ordinance: Options**

Colorado currently has 76 local governments with a preservation ordinance. Twenty-nine are CLGs, two of which are counties. For a list of Colorado communities with a historic preservation ordinance see Appendix I, Colorado Local Governments with Preservation Ordinances or Zoning.

Considerations:

1. **Purpose:** a careful articulated purpose will keep the work of the body focused.
2. A name for the body. Avoid: Advisory, Committee, Review, or Society in the title of the body. This plan suggests **Historic Preservation Commission** to match the Loveland Planning Commission.
3. **Number of members** of the body: minimum five to seven up to eleven. Consider seven members.
4. **Consideration of alternates.** There are no alternate members of any of the elected or appointed bodies in the City of Loveland. Most Colorado Historic Preservation Commissions have designated alternates who train with the regular board members. This approach has the advantage of training future Historic Preservation Commission members as you go, or auditioning a potential candidate's performance before full appointment to the Historic Preservation Commission.
5. **Consideration of professional qualifications.** The Colorado CLG Handbook suggests: AAt least 40% of commission members shall be professionals in preservation-related disciplines such

as architecture, landscape architecture, architectural history, archaeology, history, planning, American studies, American civilization, or related disciplines such as the building trades, cultural geography, cultural anthropology, real estate or law.@ Sample professions represented in other Colorado communities include: architect, historian, real estate broker, chamber of commerce member, mining practices and mining historian, agricultural practices and agricultural history, historic preservation community, non-historic preservation community, mayor's designee, suggestions from local chapter of the American Institute of Architects, suggestions from local Historical Society, suggestions from Planning Commission chair, suggestions from Society of Landscape Architects, municipal governing body delegate, building inspector, and others. Initially if the CLG requirements are met, that should be sufficient. In the future Loveland may want to consider a delegate from downtown or the Urban Renewal Authority, if formed.

6. **Consideration of liaison members and whether or not they are voting members.** Some Colorado Historic Preservation Commission have non-voting Planning Commission members, and/or non-voting City Council member ex-officio. Other communities include a planning commission and governing body member as permanent voting members. Good communications with both these groups is essential; however, if two other bodies select Historic Preservation Commissioners, we have little latitude to meet our CLG requirement for preservation-related professionals or to balance your voting membership in other ways. Consider liaison (non-voting) members from the Planning Commission and City Council and also designate Historic Preservation Commission liaisons to the Planning Commission and City Council.
7. **Adopted Rules of Procedure or By-laws.** Good government delineates procedures for how decisions are made. Adopted Rules of Procedure or By-laws keep the decision-making of the Historic Preservation Commission legal. Considerations typically include: posting of agendas, appropriate notice for public hearings, quorums, declarations of conflicts-of-interest, etc., all the administrative considerations which become critical when difficult decisions must be made.
8. **Economic Hardship Criteria.** This is a *municipal insurance* consideration as well as a benefit for a property owner who really cannot meet any given municipal requirement, whatever it may be. Including this criteria from outset shows how conscientious the Historic Preservation Commission is and will be. Together, Adopted Rules of Procedure and Economic Hardship criteria make other property-owner protective ordinance considerations redundant.
9. **Designation authority.** The Historic Preservation Commission must be enfranchised to designate local landmarks, sites, and districts, or other local designations or there is no municipal power to justify decisions.
10. **District Designation Procedures.** When Colorado communities designate historic districts, typically a percentage of property owners within the district must approve designation. Property owners are either notified by certified mail or a public notice is posted in a newspaper of general circulation. A property owner expresses disapproval in writing; silence is considered legal approval. For some districts a simple 51% majority is needed for designation, and for others 67%.
11. **Historic Preservation Commission recommends to Governing Body.** Like other activities, this procedure should match the activities of the Preservation Commission. If the Planning Commission makes a decision and it is then presented to the City Council for ratification or adoption, then the same procedure should apply to the Historic Preservation Commission.

12. **Non-consensual designation authority.** Sometimes a historic resource may be more important to the community-at-large than it is to the individual property owner. Colorado communities support a municipality's prerogative to designate a historic resource over the objections of a property owner. An extreme step like this requires extreme consensus on the part of the Historic Preservation Commission, the governing body, or both. Typically a greater or overwhelming significance is required, and in some cases, a super majority (either a two-thirds or a three-fourths majority instead of a simple majority) vote of the governing body is required to advance this rare designation.
13. Local Colorado communities offer a board range of **economic historic preservation incentives** in addition to federal and state programs. These include:
- Building code waivers
  - Building fee waivers
  - Sales and use tax waivers
  - Rebate of city portion of property taxes
  - Grant programs
  - Design assistance programs
  - Matching funds for streetscaping, and
  - Exemption from wood shingle reroofing requirements.
14. **Demolition** or Relocation (moving a building) **Delay or Denial.** If a property owner chooses to demolish a designated historic resource, Colorado CLGs adopted the option of denying the demolition outright, or imposing a demolition delay of 30 to 360 days to allow time for dialogue between the owner and preservation professionals. Often owners may consider demolition simply because they are uninformed about incentives and other options. Consider a 180 days delay initially, and as preservation succeeds in Loveland amend the ordinance to denial.
15. Some communities apply the delay or denial to **all structures over 50 years of age**, and not just designated historic resources. This is a good strategy to protect a resource which may slip through designation cracks.
16. **Design Review.** This consideration creates an architectural review body which may or may not be the Historic Preservation Commission. In most Colorado CLGs, it is the Historic Preservation Commission. There are several options:
- Mandatory Review with mandatory compliance
  - Mandatory Review with voluntary compliance, or
  - Voluntary review with voluntary compliance.

Each option has different political strength, and political will determines which option works best in which community. If the community is also offering financial incentives, it requires mandatory review with mandatory compliance: If you want our money, apply our design requirements to your project.

17. **Maintenance requirements.** Like a nuisance ordinance, some CLGs can require minimal maintenance requirements for historic properties. If an owner fails to comply with basic requirements, the City has the authority to arrange for minimal maintenance and

- subsequently bill the property owner with the authority to place a lien on the property.
18. **Historic Overlay Zones.** These zones, like other overlay zones, are administered through the Planning Department, and are an additional consideration in property changes. Typically these zones may address building massing, construction materials, roof shapes, window and door patterns and rhythms, additional setbacks, historic landscaping, especially trees, and other factors.
  19. **Structures of Merit.** This strategy creates a list of outstanding community historic features which deserve special consideration in all forms of municipal review.
  20. **Preservation Plan.** Many, not all, Colorado CLGs have a preservation plan which is updated on a regular basis. Loveland will be in the enviable position of already developing a plan built on a citizen-driven process.

Colorado communities have already tested these options for Loveland. If there are specific questions about the effectiveness of a particular strategy, discussion can occur with communities with similar options. This wealth of historic preservation municipal knowledge gives Loveland the great advantage of implementing those ordinance components which will most advance local objectives, and avoiding those which have proved municipally trying.

# 10 Historic Designations & Opportunities

*If you seek a monument, look about you.* □ Christopher Wren

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A community's preservation program should include a process for ensuring that all potential historic resources are eventually considered for national, state, or local designation. Communities do this by conducting historic surveys as the City of Loveland completed in 1999, and updating these surveys on a regular basis.

Typically, surveys and subsequently designations, are organized by priorities:

- **Time**, oldest first,
- **Styles or themes**, e.g., survey all agricultural resources and then other themes, and
- **Crisis**, most threatened historic resources first. Include those experiencing redevelopment activity, demolition, neglect, or sudden growth pressure. The crisis approach helps forestall imminent loss of resources.

## Recommended Strategy

### 1. Adopt a historic preservation ordinance.

Review the preservation ordinance discussion (Chapter 6) with the City Attorney and Preservation Plan Oversight Committee to determine which options will best meet Loveland's preservation needs in the short- and long-term. In cooperation with the Colorado State Historic Preservation Office, explore opportunities for adopting an ordinance which will simultaneously qualify Loveland as a Certified Local Government, (CLG) eligible to participate in funded preservation activities administered through the State of Colorado. Initially, give strong consideration to those options which will:

- Enhance and facilitate Loveland's property-owners' ability to preserve their own historic resources;
- Authorize municipal ability to designate local preservation districts and sites;
- Later, as citizens appreciate the enhancing effect that outstanding preservation projects and activities add to Loveland's quality-of-life, consider offering municipal incentives linked to agreed upon design objectives.

The Colorado State Historic Preservation Office recently implemented a program to assist communities like Loveland interested in launching preservation programs. Colorado's CLG coordinator works with all local governments with a current preservation ordinance or an interest in creating one, providing technical advice and training.<sup>79</sup>

Challenge grants for professional preservation staff are also available. Based upon the assumption that a local preservation program improves when it has staff B preferably professional staff B

devoted to the effort, Colorado funded a pilot program to pay for half of a part-time staff position in three local governments. These local governments were chosen based upon local commitment, need, and geographic diversity.<sup>80</sup>

Colorado's CLG program is proof that funding and incentives make a difference. Local activity is sparked by the availability of both money and technical expertise. The Colorado State Historic Society's foresight in making the needs of local governments a priority has resulting in the expansion in state CLG numbers. More importantly, the vast majority of CLGs feel that the Colorado State Historic Preservation Office is facilitating the CLG partnership anticipated by the 1980 amendments to the National Historic Preservation Act.<sup>81</sup>

## **2. Ratify the Loveland historic preservation plan.**

A plan is only as effective as its implementation. This is a pivotal time for Loveland generally, and for Loveland historic preservation specifically. Action is needed.

## **3. Appoint a historic preservation commission**

to implement the mission described in the ordinance and implement the historic preservation program.

## **4. Adopt policies governing procedures**

to ensure effective and consistent administration of the Historic Preservation Commission and application of the Historic Preservation Ordinance from the outset.

## **5. Refer to the action work plan**

in the Preservation Plan and select initial activities with a broad range of community partner support and consequently, good opportunities for success for initial endeavors.

## **6. Request concurrence (agreement)**

of the Colorado State Historic Preservation Office with historical significance for the 100 buildings intensively surveyed in 1999. This will expedite future preservation activities.

## **7. Conduct additional surveys**

to comprehensively assess the inventory of historically important resources.

- **Loveland's historic downtown core** for those properties not yet surveyed. This plan suggests survey of additional resources within: Garfield Avenue on the west to 1<sup>st</sup> Street on the south; east on 1<sup>st</sup> Street to Lincoln Avenue; north on Lincoln Avenue to 2<sup>nd</sup> Street; east on 2<sup>nd</sup> Street to Jefferson Avenue; north on Jefferson Avenue to East 4<sup>th</sup> Street; east on 4<sup>th</sup> Street to Washington Avenue; north on Washington Avenue to 5<sup>th</sup> Street; west on 5<sup>th</sup> Street to Lincoln Avenue; north on Lincoln Avenue to 6<sup>th</sup> Street; west on 6<sup>th</sup> Street to Garfield Avenue. While most of these resources contribute to Loveland's commercial context, other resources contribute to additional Loveland themes: agriculture, transportation, religion, social, communication, settlement, tourism, industry, arts and culture, and others. These multiple themes tell a more accurate and comprehensive story of downtown Loveland.



While the authors acknowledge there may be historically non-contributing properties within these boundaries, districts are rarely composed of exclusively contributing structures.\

- **The 340 properties** already identified as eligible for individual listing in the National Register of Historic Places not already intensively surveyed in 1999.
  - **Other historic resources:** parks, trails, roadways, railroad grades, canals, and water diversion works to compile a more accurate inventory.
  - **The additional 1,116 properties** surveyed in 1999 and any additional resources that contribute to potential Multiple Property Nominations for:
    - **Agriculture**
    - **Residential Architecture**
    - **Transportation, and**
    - **Tourism.**
  - **The additional 1,475 properties** surveyed in 1999 as contributing to potential historic districts. Determine if these properties are included in previous intensive surveys. If not, intensively survey these additional resources.
  - **Threatened historic resources.** A crisis intervention strategy forestalls imminent loss of resources. Periodically evaluate historic resources 50 years of age or more, not previously surveyed, that are immediately adjacent to sites experiencing redevelopment activity, demolition, neglect, or sudden growth pressure. This crisis approach is a reactive, stop-gap measure until all recommended surveys are completed.
8. **Revise the context narrative** written in 1997 to include specific reconnaissance survey data compiled in 1999. Future analysis will then be more complete and decision-making regarding historic significance more informed and accurate. As additional intensive surveys are conducted, update the context narrative routinely.
9. **Consider local designation of significant historic properties or districts.**
- Loveland's citizens cannot fully participate in national, state, and potential local preservation incentives without local historic designations adopted through a municipal process. Loveland's pattern of growth and development presents challenges for traditional designation processes. With notable exceptions, especially the historic downtown, Loveland's built environment developed over time, in layers, and based on its strong agricultural heritage over large acreage. Consequently, instead of a compact street-by-street, neighborhood-by-neighborhood, district-by-district growth patterns typical in many Colorado communities, Loveland's history is well told by its themes or contexts. This plan recommends designation of:
- **Downtown Loveland** as a Historic District. If additional survey and research does not support a district of the size described above, designate a smaller district and consider adopting a **historic overlay zone** which would encompass the described downtown area to facilitate restoration and redevelopment.

- **Multiple property nominations for:**

- **Agriculture**
- **Residential Architecture**
- **Transportation, and**
- **Tourism.**

- **Individual properties.**

The 1999 survey identified **340 properties** as eligible for individual listing in the National Register of Historic Places. If individual property owners consent, **encourage nomination** of these properties to the National Register of Historic Places. Consider offering nomination assistance for these resources either on a first-come-first-served or lottery basis. The response to such an incentive program will provide municipal officials with an accurate reading of local political will regarding nomination and designation.

- **Contributors to potential districts.**

The 1999 Survey also identified 1,475 properties that contribute to potential historic districts. Determine if these properties are included in the downtown district, the multiple property nominations, or individually. If not, evaluate if additional multiple properties or districts merit designation. If yes, prepare and submit additional nominations.

- **Great Western Sugar Factory.**

This complex of varied structures has substantial development potential. A developer or investment consortium would likely want to incorporate historic preservation incentives in a total funding package, which would be available if the complex were historically designated.

- **Arts & Cultural Resources.**

In the future, as Loveland's arts industry grows and cultural resources age to more than 50 years, consider a multiple property arts and cultural resources nomination.

- **Suburban Subdivisions.**

Still later, as cohesive suburban subdivisions come of historic age (50 years or greater) consider creating future historic districts based upon architectural cohesion of these neighborhoods.

Why this designation strategy? Downtown needs historic preservation incentives in place now. Creating a historic downtown district makes each contributing structure in the potential district eligible for tax incentives and credits and other funds that are often a critical part of a development package.

Creating additional historic districts in residential neighborhoods would typically be a subsequent step. The process for creating geographic districts like downtown can become politically challenging if the districts are large and involve many property owners. This is the case in Loveland and the Preservation Plan Oversight Committee feels strongly that at least initially, no property should be designated historic at the national, state or local level without the property owner initiating the designation process. Consequently, the historic preservation plan recommends early historic

designations be based upon themes B multiple property nominations B which establish the importance of historic structures or sites, but do not obligate a property owner in any way. This type of designation still provides financial incentives.

Multiple property nominations create an umbrella of historic significance by establishing themes important for a community. Administratively this approach accomplishes several objectives for Loveland:

- It **limits the number** of nominations the Historic Preservation Commission, City Clerk, and City Council need to consider initially and designate by ordinance;
- It allows individual **property owners to voluntarily nominate** their own properties within one of the contexts already designated, and reduces some of the individual's research and administrative work to do so;
- It establishes **Loveland's contexts as the foundation** and an important decision-making framework for future preservation work.

If with preservation successes, the political will in Loveland shifts, and citizens feel district nominations are more efficient or desirable, priorities can be adjusted. Historic district nominations are prepared for concise geographic areas and spare individual property owners the administrative and research work involved in a designation process. The district nomination process itself tends to build cohesion and civic pride in a neighborhood.

## 10. Consider strategies to preserve threatened cultural landscapes

### ▪ **Farms**

As rampant commercial and residential growth occur in Loveland, the community's historic agricultural resources are consumed and lost forever. In addition to considering the importance a particular resource contributes to a historic community theme, the *integrity* of a particular site is another key factor in deciding which sites merit more preservation effort than others. Integrity describes how much a resource has changed, if at all, over time. Some building modifications can substantially compromise integrity.

Even though agriculture is an important historic theme in Loveland, this plan does not advocate preserving every remaining farm in the community as a shrine to the past. A balance must be found between the importance of the resource, how many examples of the resource remain, its uniqueness, the integrity of the remaining resources, and current community needs. Some properties are important to more than one theme, and these especially significant resources merit special consideration. These kinds of decisions can be demanding and difficult, but are best made, not by a state or federal agency, but by a local Historic Preservation Commission thoroughly familiar with the local community, its resources and its needs.

### ▪ **Centennial Farms**

The Centennial Farm program is a joint venture sponsored by the Colorado Department of Agriculture, the Colorado State Fair, and the Colorado Historical Society with support from the

National Trust for Historic Preservation. Centennial Farms are working farms or ranches which remain within the same family for at least 100 years and have a minimum of 160 acres or a gross yearly sales of \$1,000. An additional award, the Colorado Farm Historic Structures Award, honors Colorado farms and ranches with buildings more than 50 years old. The Department of Agriculture and the Colorado Historical Society organized the program to acknowledge the important role agriculture played in the settlement and development of Colorado, and to honor the contributions made by the state's long-standing farm and ranch families. There are two Colorado Centennial Farms in Loveland: Osborn Farm, established 1861, recognized 1986; the Peep O' Day Park, established 1878, recognized 1991, also for its historic structures.<sup>82</sup> While the program is honorary and does not protect nor provide funds for Centennial Farms, it does create an opportunity to acknowledge any additional qualifying Loveland farms.

#### ▪ **Vistas**

Strategies which preserve how Loveland looks and feels in its physical setting are critical aspects of a sound overall historic preservation policy. Discussion and educational workshops with the Planning Commission regarding viewsheds, view corridors, and ridgeline development policies are an appropriate early activity for a Historic Preservation Commission.

#### **11. Launch an education program.**

There is an immediate need for residential architectural style information. Property owners can best take care of their historic resource if they know what's special about it and which features merit extra attention, care, and maintenance. Quality preservation is basically quality maintenance. There are five predominate residential architectural styles in Loveland:

- Farm Houses
- Victorian Styles
- Bungalows
- Tudor Revival Homes
- Vernacular Pyramidal Homes.

A one-page pamphlet describing salient features of each of these styles, available at appropriate distribution sites, would substantially contribute to sensitive repair and maintenance by Loveland property owners.

#### **12. Archeological resources**

As redevelopment, renovation, and restoration occur, property owners and city leaders need to be alert to the potential discovery of archeological resources and artifacts that contribute to our understanding of prehistory or history. With guidance from the Colorado State Historic Preservation Office, develop a policy and a procedure to respond to archeological opportunities. Consider a limited suspension of activity while an archeological resource is evaluated and investigated.

# 11 Preservation Rights & Responsibilities

*The concept of the public welfare is broad and inclusive. The values it represents are spiritual as well as physical, aesthetic as well as monetary. It is within the power of the legislature to determine that the community should be beautiful as well as healthy, spacious as well as clean, well-balanced as well as carefully patrolled.*

□ William O. Douglas, Justice, United States Supreme Court

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Rebecca Rimel in *The Art and Economics of Historic Preservation* tells us: We need to be reminded that our political processes are an experiment in self-governance. We have a set of rights, but it comes with an equally important set of responsibilities to be active, not passive, citizens. Just as we cherish our rights, we should rise to our responsibilities. You understand, better than anyone that place matters, connecting us to community and to one another. Your good work penetrates the consciousness of Americans. It shows us that we have roots, which connect us to our neighbors and to civic society at large. You provide connections, not to an abstract past, but to a full engagement with life. You transform. You provide essential roots to what it means to be an American, to be a proud citizen of this great country.<sup>83</sup>

Any discussion of incorporating historic values into a community's planning process is incomplete without discussion of the community's right and responsibility to plan sensitively with a respectful eye planted on the fundamental right of citizens to own property free of seizure. Learned legal minds are skillful in this debate. The interested reader is encouraged to peruse Takings Law in Plain English, by Christopher J. Duerksen and Richard J. Roddewig, produced for the American Resources Information Network and used here with kind permission.

*At the very beginning of our nation, Americans decided that the enjoyment of our property was among the most important right possessed by citizens.*

*Just as the Declaration of Independence announced that life, liberty, and the pursuit of happiness were the birthright of us all, the Bill of Rights guaranteed us freedom of speech, freedom of religion, and, yes, freedom from interference with our homes and neighborhoods. The Fifth Amendment in the Bill of Rights promises that government may not take our land for public purposes without paying for it.*

*Over the generations, Americans have joined forces time and time again to build clean, safe and prosperous communities and to protect our enjoyment of them. The fishermen who seek to save a river full of great bass, the neighborhood association which works to revitalize the area's historic homes, and the activists who strive to give us cleaner air, all have the need and the right to use the legal tools which can keep our nation a decent and healthy place.*

*In modern times, these common efforts at building better communities are often under assault from those who seek only individual advantage. Most Americans see the Fifth Amendment as a shield protecting us from government overreaching. Others seek to use it as a sword, a weapon against efforts to conserve what is special about this land.*

*Americans who are committed to building better communities must understand the role of*

*law and the takings clause of the Fifth Amendment if they are to be effective builders. Unfortunately, the legal thicket of explanations by the U.S. Supreme Court and other courts is difficult to access and harder to master. Moreover, there has never been a shortage of misinformation about the meaning of this critical piece of our legal history. People who take the time to absorb this straightforward explanation of the law of takings will assuredly be better prepared to protect what is special in our nation.* □ *Randall T. Shepard, Chief Justice, Indiana Supreme Court*

**. . . nor shall private property be taken for public use, without just compensation.**

With these few words, the framers of the United States Constitution enshrined in the Fifth Amendment one of the most fundamental of individual rights B to own property free of the threat of seizure by government, unless the government pays for it. This basic property right was derived from 17th and 18th century English legal tradition that prohibited the king from taking a subject's property except by a duly enacted law of the land and with full indemnification.

Historical records show that what the drafters of the Bill of Rights had in mind when they adopted the *just compensation* or *takings* clause was to permit the government to take private property for public use, for example, land needed for a public highway , but only upon payment of compensation. Today, we call this government action exercising the right of eminent domain or condemnation. Thus once again, the framers demonstrated their genius in balancing the rights of the individual with the clear need of the people -- government -- to undertake public projects for everyone's benefit. It is hard to imagine how the nation could have grown or society would have functioned without the ability to judiciously exercise the power of eminent domain to build roads, dams, parks, and other projects. Indeed, hardly any reasonable person would quarrel with that notion.

How then has the just compensation clause of the Fifth Amendment become the center of a controversy that lawyers like to call the *takings* issue -- which has little to do with the actual seizure of property or exercise of the power of eminent domain as our forefathers understood it? Historically, a corollary of the right to hold property has been a duty to refrain from using it in a manner that would cause harm or injury to neighboring landowners or the general public. Because the use of land invariably affects neighbors and the community health and welfare, **absolute** use has never been considered a protected property right.

This principle is exemplified in numerous decisions of the U.S. Supreme Court, and the high courts of the individual states. To cite just one example, in 1908 the Maine legislature asked the Maine Supreme Court whether the state could regulate the cutting or destruction of trees on private land for a variety of environmental purposes, including erosion control, without paying compensation. Focusing on the goal of the legislation to prevent use of private property that would be injurious to citizens generally, the court affirmed the authority of the state to adopt the law, quoting the following language from earlier decisions of the U.S. Supreme Court:

*We think it a settled principle, growing out of the nature of well-ordered civil society, that*

*every holder of property, however absolute and unqualified may be his title, holds it under the implied liability that use of it may be so regulated that it shall not be injurious . . . to the rights of the community.* □ *In re: Opinion of the Justices (Maine 1980).*

These types of enactments raised the question to what extent government can regulate the unbridled use of private property to protect the public health and the investment of neighbors and the community without having to pay a landowner to refrain from certain undesirable activities. By judicial decision in the early 1920s, the U.S. Supreme Court expanded the scope of the Fifth Amendment property clause from addressing the narrow circumstance of the actual seizure or physical taking of land into a more far-reaching provision that confines the permissible reach of land-use and environmental regulations.

Courts in recent years have struggled to find an equitable balance between the right of the public to a healthy environment and livable communities and the rights of landowners. Because of the enormous stakes involved, this constitutional quarrel is far more than an intellectual exercise. The health of our environment and quality of our communities are at stake.

The courts have laid out the following principles as a way to balance public need and private economic interest:

#### **No Absolute Right of Use**

*No one has an absolute right to use his property in a manner that may harm the public health or welfare, or damage the interests of neighboring landowners or the community as a whole.*

#### **Reasonable Return or Use**

*Property owners have a right to a reasonable return or use of their land, but the U.S. Constitution does not guarantee that the most profitable use will be allowed.*

Courts continue to insist on a high threshold for takings claims. All or virtually all reasonable use or return must be denied the property owner before a court will find a taking. A significant reduction in value does not necessarily give rise to a taking. A governmental action that restricts the value (or valuable uses) of land is not a taking, so long as it advances a legitimate public interest, and so long as some reasonable use of the property remains.

#### **Furthering the Public Interest**

*Courts have and are continuing to sustain a wide variety of purposes as valid reasons for enacting environmental and land use regulations.*

Natural resource protection, agricultural land preservation, historic preservation, scenic view ordinances, design controls, protection of environmentally sensitive areas such as wetlands and floodplains B all these are valid purposes for land-use regulation. Importantly, basing regulations upon a well-thought out comprehensive plan helps to clarify the reasons for citizens and protect government actions against takings claims.

#### **Consider the Parcel as a Whole**

*The focus of a takings inquiry continues to be on the entire property interest.*

A severe adverse impact of a regulation on one portion of a property or ownership interest is not enough to constitute a taking, if the property as a whole continues to have a reasonable economic use.

### **No Speculative Plans**

*A developer must actually submit a development plan and pursue all administrative remedies after denial of that plan before filing a takings claim in court.*

A takings claim cannot be asserted over a speculative development concept. In addition, government officials must be given a chance to provide relief to an aggrieved property owner through the regular administrative process.

### **Ordinary Delays**

*Normal delays in the review of applications for environmental and zoning permits, or in adopting changes to the law, do not create temporary takings.*

Also, temporary moratoriums that limit development while a community formulates laws and policies to protect the public interest will be upheld in most instances.

### **Having Development Pay its Way**

*Local communities can insist that development pay its own way.*

Mandatory dedications or exactions are permissible, so long as they respond to the specific burdens imposed by a development.

### **How Much is Due?**

*If a government entity does overregulate, it will not have to buy the entire property.*

In the rare case that a regulation amounts to a taking, the government may be liable for damages B but only for the actual time the regulations were in effect. If the regulation is invalidated, withdrawn, or amended to permit use of the property, only temporary damages will be due.

### **Protection from Serious Harm**

*If a proposed use amounts to a public nuisance, then it may be forbidden B without compensation B despite a complete elimination of use or value.*

As is the case with lesser restrictions, tough laws designed to prevent serious harm to the environment or public health will generally be upheld, except in *relatively rare* circumstances when they deny an owner all economic use of his property. Even then, however, a total ban may be justified if the harmful use may be prohibited under background principles of nuisance and property law.

## **Publicly-owned Historic Resources**

Apart from weighty constitutional issues, pragmatic, administrative concerns arise when municipal and county governments themselves own some of the most important historic resources in the community B libraries, schools, museums, and courthouses. Local governments are also responsible for many infrastructure improvements, including road repair and replacement, sewer upgrading, sidewalk improvements, public transportation, and street lighting. Decisions regarding the



maintenance and disposition of municipal-owned property and infrastructure improvements may have substantial impacts on local historic resources, especially if that property is itself historic.

City government demonstrates leadership through preserving and rehabilitating publicly-owned cultural resources. Since a variety of cultural resources are located within public rights-of-way and on/in city-owned property, city departments are stewards of these resources and need to consider the value of historic infrastructure in all projects involving their review and participation. Guidance is offered B and should be requested from B the Historic Preservation Commission in identifying resources involved in any project. A municipality will have only limited success in implementing a preservation plan if it does not take responsibility for the historic resources over which it has direct control. Municipal credibility is quickly eroded when city departments, by their behavior, suggest the private sector alone shoulder the cost of preserving the community's heritage. The most effective preservation projects are public-private partnerships, which can only occur when both partners actively share responsibilities.

### **Coordinating preservation with zoning, land-use, and growth management**

The simplest way to coordinate historic preservation with zoning is to make designated Historic Districts official zoning districts. Keep in mind, zoning variances or special use applications granted in historic neighborhoods or districts or for properties adjacent to historic resources, can have a significant impact on the historic character of the heritage resources. Importantly, the role of the Historic Preservation Commission in land-use, transportation, and public works decisions has to be addressed:

1. Should the Historic Preservation Commission have **clear authority to appear** at hearings of the planning commission or zoning appeals to raise preservation concerns affected by rezonings, special uses, or variances?
2. How does the Historic Preservation Commission **receive notice** of these hearings?
3. How much time should the Historic Preservation Commission be given to **review applications prior to the hearing** before the Planning Commission?
4. Can the Planning Commission ignore the concerns of the Historic Preservation Commission or must the **recommendations** be taken into account?
5. Should all zoning and planning matters concerning or affecting historic resources, including rezonings, special uses, variations, planned unit development applications, subdivision, resubdivision, or consolidation be **reviewed** by the Historic Preservation Commission?

Often competing community goals can only be successfully implemented where detailed Preservation Plans are prepared and adopted into a Comprehensive Masterplan, and where historic preservation issues are integrated into other Comprehensive Plan elements, such as land-use, transportation, housing, and public works. The City of Loveland recently completed a Comprehensive Masterplan for the entire community. With the addition of the Loveland Historic Preservation Plan 2001, preservation goals may be enhanced through Planning Commission development policies. Consider for example:

1. Future development should adhere to **traditional design** principles to ensure compatibility with existing structures. These principles should be articulated within the city's regulatory framework to assure the preservation of historic resources and their settings.
2. City regulations and codes should be revised and enforced to **promote the preservation of historic buildings**. Codes affecting historic properties should be flexible in order to promote shared use and adaptive use.
3. Municipal regulatory policies should be conducive to preservation. City departments should **consider the impact on historic preservation** in the development and enforcement of land use, building code, fire code, environmental review, and other city regulations.
4. Zoning regulations should be **consistent with the preservation objectives**. Allowable height and bulk should be compatible with concentrations of historic buildings. Provisions such as allowable floor area, off-street parking, and side- and rear- yard requirements should be compatible with the preservation aims.

*Planning, urban design, historic preservation -- they're all linked. If we know where our historic resources are, we can take them into account before development begins, but when preservation is only an afterthought, failure is often the result. □ Adele Chatfield-Taylor, President, The American Academy in Rome*

# 12 Concluding Strategy

*Leadership is the process of moving people in some direction through non-coercive means. □ J. Kotter, National Business, October 1988*

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Some entity must have the mandate to accomplish the Plan's objectives and to ensure compliance with the Preservation Plan. The most effective way to implement the Preservation Plan is to make sure that both the local preservation ordinance and the Preservation Plan give the appointed Preservation Commission clear authority to become involved in such city activities as the budget process and the zoning review process and to work with city agencies to implement the policies in the plan.<sup>84</sup> Loveland is in the enviable position of adopting a Historic Preservation Ordinance and ratifying the Historic Preservation Plan together. The Plan is predicated on municipal authority to address historic preservation issues; a Historic Preservation Ordinance is most effective with a strategy at the ready. Loveland can accomplish both simultaneously.

Robert Stipe, Emeritus Professor of Design at North Carolina State University, identifies nine steps to effective implementation of a Preservation Plan after its preparation:

1. Make sure that the Plan is **officially adopted by resolution or ordinance** of the local governing body, and specify that, in the event of a conflict between the Preservation Plan and other elements or ordinance, the Preservation Plan takes precedence.
2. Follow adoption of the plan with an **Executive Order** of the mayor or city manager requiring each city department and agency to give special attention to the needs of any historic resources under its jurisdiction.
3. Make sure that the resolution adopting the plan states that all public projects undertaken by federal, state, or local government bodies that might adversely affect historic resources will be **subject to review** and comment by an appropriate entity, such as the local Preservation Commission.
4. Ensure that the planning agency systematically considers the possible adverse impact on historic resources of all private projects reviewed by it for **zoning approvals**.
5. Work to include **capital appropriations** in the annual local government budget for the preservation incentives or programs specified in the Preservation Plan, effectively ensuring that preservation projects become part of the long-term capital budget.
6. Work to include **annual maintenance appropriations** in the annual local government budget for significant public and private historic resources, including such basic items as street paving in historic districts, to improve the general quality of life in historic districts and neighborhoods, again effectively ensuring that specific recommendations in the Preservation Plan will be implemented.
7. Be certain that money is **budgeted for public purchase** of those historic resources that cannot be saved by private efforts alone.
8. Make sure that the Preservation ordinance is effectively enforced but try to **go beyond the mere review** of actions directly affecting historic resources. Work preservation review into

such activities as area zoning (intensity, use, off-street parking, etc.), health and sanitation; building construction and housing maintenance; the maintenance of vacant lots; the care and maintenance of trees; undesirable land uses; earth moving and disturbance; other activities directly affecting the quality-of-life in every neighborhood.

9. Be certain that the City gives special attention to areas and neighborhoods **not yet qualifying as historic** but which someday might be so considered.<sup>85</sup>

# 13 Preservation Action Plan

*Wisdom is knowing what to do next; skill is knowing how to do it, and virtue is doing it.* □ David S. Jordan

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## Abbreviations

Aims  
Arts  
Banks  
CCRA  
CDOT  
SHF  
SHPO  
Church  
City  
City Manager  
Chamber  
CO Ag Dept  
CO Archeologists  
CO Arts Council  
COG  
CO Tourism  
County  
DBA  
Dtn Design  
Eco Dev  
Fund Mgt Org  
Homeowners  
HPB  
Housing Athy

## Organizations

Aims College  
Loveland High Plains Arts Council, Loveland Sculpture Group, Thompson Valley Art League  
Financial Institutions  
Colorado Community Revitalization Association  
Colorado State Department of Transportation  
Colorado Historical Society-State Historical Fund  
Colorado State Historic Preservation Office  
Outreach programs of local churches  
City of Loveland, Departments and Commissions  
City Manager  
Chamber of Commerce  
Colorado Department of Agriculture  
Colorado Archeologists Association  
Colorado Arts Council  
Regional Council of Governments  
Colorado Tourism  
Larimer County  
Reactivated Downtown Business Association  
Downtown Design Consultant  
Economic Development Council  
New Revolving Fund Management Organization  
Homeowners Association and private homeowners  
Proposed Historic Preservation Commission  
Housing Authority, City of Loveland

|                    |  |
|--------------------|--|
| LCF                | Loveland Community Foundation                    |
| LHS                | Loveland Historical Society                      |
| Multilist Realtors | Multi-list Realtors and other Real Estate agents |
| NCCF               | Northern Colorado Community Foundation           |
| Nonprofits         | Private Nonprofit Organizations                  |
| Others             | Other community-minded groups                    |
| Partners           | Funding Partners for Housing Solutions           |
| Private Consultant | Private Historic Preservation Consultant         |
| Property Owner     | Private Property Owner                           |
| Schools            | School District                                  |
| Senior             | Senior Program                                   |
| Service            | Local Service Clubs                              |
| URA                | Proposed Urban Renewal Authority                 |
| Visitors Bureau    | Convention & Visitors Bureau                     |

### Clean-up Campaign

| Steps  | Timing                | Partners   |
|--|-----------------------|--|
| Conduct <i>Downtown Cleanup Day</i> .  | Immediate             | Aims<br>Chamber<br>Church<br>City<br>DBA<br>HPB<br>Service |
| Conduct <i>Neighborhood Cleanup Days</i> one neighborhood at a time; City offers free additional garbage pickup. | 1 year, then annually | Church<br>City<br>Homeowners<br>Housing Athy<br>Partners   |

| Steps   | Timing                | Partners   |
|---|-----------------------|--|
|   |                       | Senior Service   |
| Encourage the City of Loveland to reduce the number of poles at street corners by reusing the same pole for multiple purposes.  | 2 - 3 years           | HPB<br>City  |
| Develop and implement a Paint-the-Town Program to provide exterior paint and hands to apply it for families who cannot afford routine paint maintenance for their historic homes. | 1 year, then annually | Aims<br>Church<br>Homeowners<br>Housing Athy<br>HPB<br>LCF<br>Partners<br>Schools<br>Service |

**Downtown Revitalization: Promotion**

|  |                  |                               |
|--|------------------|-------------------------------|
| Conduct a downtown familiarization tour for the City Council, City Manager, and County Commission. | Ongoing & annual | DBA<br>HPC<br>Visitors Bureau |
| Assist in the research and development of a solicitation packet for tour operators.                | 2 -3 years       | DBA<br>Visitors Bureau        |
| Review available materials concerning downtown promotions.   | Ongoing          | DBA                           |
| Welcome new businesses.  | Ongoing          | Chamber<br>DBA                |
| Encourage joint advertising among merchants.   | Ongoing          | DBA                           |

|  |             |                               |
|--|-------------|-------------------------------|
| Develop a business directory for downtown products, services and attractions.  | 1 -2 years  | DBA<br>URA                    |
| Create a marketing plan to promote downtown Loveland.  | 2 - 3 years | Chamber<br>DBA<br>URA         |
| If market assessment identifies sporting goods retail as an option, consider recruiting high-end fishing gear, mountaineering, and hiking retail, and mountain bike repair alternatives, and locate them downtown. | 3 - 4 years | DBA<br>Eco Dev<br>URA         |
| Expand the Farmers' Market.  | Ongoing     | DBA                           |
| Plan now for next Christmas.   | Ongoing     | DBA                           |
| Secure funding to cover costs of promotional efforts.  | Ongoing     | DBA<br>URA<br>Visitors Bureau |

**Downtown Revitalization: Design**

|  |                     |                                    |
|--|---------------------|------------------------------------|
| Conduct a building inventory in cooperation with a design committee. | 1 -2 years          | Arts<br>Aims<br>DBA<br>HPC<br>URA  |
| Review available materials concerning downtown design.               | Immediate & ongoing | Aims<br>Arts<br>CCRA<br>DBA<br>HPC |
|  |                     |                                    |



|   |             |  |
|---|-------------|--|
| Develop written and illustrated design guidelines as a partner for the revolving loan program.  | 3 - 5 years | Arts<br>Dtn Design<br>Fund Mgt Org<br>HPC<br>URA |
| Protect pedestrian-friendly commercial area by maintaining existing sidewalk widths.  | Ongoing     | CDOT<br>Chamber<br>City<br>DBA<br>URA            |
| Contract with a design professional to create a graphic image for downtown Loveland.  | 2 - 4 years | City<br>Fund Mgt Org<br>HPC<br>URA               |
| Conduct design training workshops for retail businesses addressing effective window displays, historically sensitive signs, and the dollar value of quality graphic design. | 1 -2 years  | CCRA<br>Chamber<br>DBA<br>URA                    |

**Downtown Revitalization:** Economic Restructuring

|  |           |                           |
|--|-----------|---------------------------|
| Support creation of the Urban Renewal Authority.   | Immediate | All                       |
| Support Tax Increment Financing to fund programs, facilities, and staff for the Urban Renewal Authority. | Immediate | All                       |
| Preserve, support, and cultivate existing businesses.  | Ongoing   | Chamber<br>DBA<br>Eco Dev |

|   |             |   |
|---|-------------|---|
|   |             | URA   |
| Provide workshops to address business retention issues.   | 1 -2 years  | Chamber<br>DBA<br>Eco Dev<br>URA                          |
| Research methods and benefits associated with a downtown market analysis.                                     | 1 - 2 years | Aims<br>Chamber<br>CCRA<br>DBA<br>Eco Dev<br>URA          |
| Take an active role in business recruitment.  | Ongoing     | Chamber<br>DBA<br>Eco Dev<br>URA                          |
| Develop businesses to attract visitors as well as residents.  | 3 - 5 years | Chamber<br>Eco Dev  |
| Promote and market the existing loan program for both commercial and residential downtown historic resources. | 3 - 5 years | Banks<br>Chamber<br>DBA<br>Eco Dev<br>URA                 |
| Enhance opportunities for downtown' s upper stories as housing.   | 1 -2 years  | Chamber<br>DBA<br>Eco Dev<br>Fund Mgt Org<br>Housing Athy |

|  |            |                                     |
|--|------------|-------------------------------------|
|  |            | Partners<br>URA                     |
| Develop utility incentives for new businesses. | 1 -2 years | Chamber<br>Eco Dev<br>Utility Board |

**Downtown Revitalization: Organization**

| Steps  | Timing    | Partners                              |
|--|-----------|---------------------------------------|
| Support downtown improvement; encourage the Planning Commission and City Council to do so.   | Ongoing   | City<br>HPC                           |
| Join the National Main Street Center' s Network to provide downtown revitalization information to be housed with the Urban Renewal Agency.   | Immediate | CCRA<br>URA                           |
| Become familiar with the National Main Street Network and its resources.   | Ongoing   | CCRA<br>City<br>DBA<br>URA            |
| Become familiar with the Colorado Main Street Program, a program of the Colorado Community Revitalization Association. If appropriate consider applying to the program to become a Colorado Main Street Community. | 1 year    | CCRA<br>Chamber<br>City<br>DBA<br>URA |
| Explore opportunities to fund a full-time downtown program manager.  | Immediate | CCRA<br>City<br>DBA<br>URA            |

| Steps  | Timing           | Partners   |
|--|------------------|--|
| Implement the Planning and Design Services for Downtown Loveland, Colorado currently being prepared by private consultants.  | 1 - 2 years      | CCRA<br>Dtn Design<br>HPC<br>SHF   |
| Send delegate to the National Town Meeting on Main Street.   | Ongoing & annual | CCRA<br>City<br>Eco Dev<br>HPC<br>URA                                    |
| With delegate, develop a presentation for speakers' bureau; take the downtown revitalization message to diverse city groups. | Ongoing & annual | CCRA<br>Chamber<br>Church<br>City<br>Eco Dev<br>HPC<br>Senior<br>Service |
| Collaborate with other local and regional organizations.   | Ongoing          | CCRA<br>DBA<br>URA   |
| Select a Downtown Board of Directors and Officers.   | 1 -2 years       | CCRA<br>DBA<br>URA   |
| Create a volunteer log.  | 1 -2 years       | CCRA<br>DBA  |

| Steps   | Timing     | Partners                   |
|---|------------|----------------------------|
|   |            | URA                        |
| Review available materials concerning downtown organization issues and opportunities. | Ongoing    | CCRA<br>DBA<br>URA         |
| Coordinate the workplan.  | 1 -2 years | CCRA<br>DBA<br>URA         |
| Set up organizational books and decide who will oversee these.                        | 1 -2 years | CCRA<br>DBA<br>URA         |
| Solicit membership.   | Ongoing    | CCRA<br>DBA<br>URA         |
| Develop a board handbook.   | 1 -2 years | CCRA<br>DBA<br>URA         |
| Appoint a nominating committee.   | 1 -2 years | CCRA<br>DBA<br>URA         |
| As a committee, review all available Loveland business and downtown data.             | Ongoing    | Aims<br>CCRA<br>DBA<br>URA |

### Cultural Heritage Tourism

| Steps   | Timing      | Partners   |
|---|-------------|--|
| Plan and fund a consultant conducted Cultural Heritage Tourism Assessment to examine attractions, visitor services, organizational capabilities, ability to protect resources, and marketing opportunities available to Loveland. | Immediate   | DBA<br>HPC<br>SHF<br>URA<br>Visitors Bureau            |
| Make good use of human and financial resources, key to sustainable heritage tourism. Following the assessment, set priorities and measurable goals.   | Long range  | DBA<br>HPC<br>URA<br>Visitors Bureau                   |
| Protect and manage resources before inviting visitors. Be sure choices made now improve Loveland for the long term.   | 1 - 2 years | City<br>HPC  |
| Develop a multi-year, many-tiered marketing plan which targets Loveland markets and all seasons. Develop partners in local, state, regional, and national groups.   | 2 - 3 years | Chamber<br>CO Tourism<br>DBA<br>URA<br>Visitors Bureau |
| Build the Preservation Web site. Cultivate an appropriate partnership for Web site development; consider maintenance and research options; links to visitor-oriented sites, e.g., Colorado Tourism, lodging sites, and others.    | 1 - 2 years | Aims<br>Arts<br>HPC<br>Visitors Bureau                 |
| Provide self-guided walking tours at locations where visitors can readily find them: Visitors' Center, Chamber, Museum/Gallery, Rialto, Library, City Hall, Post Office, churches, and hospitality venues.                        | Ongoing     | Arts<br>DBA<br>Church                                  |

| Steps  | Timing      | Partners   |
|--|-------------|--|
|  |             | City<br>HPC<br>Visitors Bureau                                 |
| Develop a self-guided driving/biking tour of the Loveland vicinity highlighting historic resources and public art installations. Design the tour with safety and existing pull-out parking opportunities in mind. Distribute at venues listed above and gas stations.  | 1 - 2 years | Arts<br>DBA<br>Church<br>City<br>HPC<br>SHF<br>Visitors Bureau |
| Develop a comprehensive driving/biking interpretive program along U.S. Highway 34 west from Rist Benson Reservoir to the Narrows with pull-out and parking options at geologic landmarks identified in <i>The Land Beneath our Feet</i> , produced by the Loveland Museum/Gallery, financed with TEA-21 funds. |             | Aims<br>CDOT<br>City<br>SHF                                    |
| Organize an inaugural tour of Historic Homes to be presented during Preservation Week or the holiday season. Evaluate, and if successful present annually.   | 2 -3 years  | HPC<br>Chamber<br>Homeowners                                   |
| Promote hiking and biking in Loveland vicinity with Loveland as visitor base-of-operations.  | Ongoing     | Arts<br>Eco Dev<br>Visitors Bureau                             |
| Offer historic downtown and neighborhood walking tours with knowledgeable guides during Preservation Week, Sculpture in the Park, and other events. This will cultivate a group of tour guides who can provide this service in the future for motorcoach tours.  | Ongoing     | Aims<br>HPC<br>Seniors<br>Service<br>Visitors Bureau           |

| Steps   | Timing      | Partners  |
|---|-------------|---|
| Offer a guided riding tour, then assess the need for regularly scheduled riding tours.  | 1 - 2 years | City<br>DBA<br>URA<br>Visitors Bureau                       |
| Launch a dialogue for a trolley program: discuss acquisition, routes and uses, scripts, guides, and whether a soft-wheeled trolley, or an excursion train trolley on existing tracks would provide the best visitor experience.   | 1 - 2 years | City<br>DBA<br>HPC<br>URA<br>Visitors Bureau                |
| If warranted, consider investing in a soft-wheeled trolley (a bus with a trolley shape), for regular summer tours, special events, and visitor meetings. Fund the Trolley with Department of Transportation TEA-21 funds, matched locally public or private funds.  | 5 - 7 years | CDOT<br>City<br>DBA<br>HPC<br>URA<br>SHF<br>Visitors Bureau |
| Create outdoor flag displays representing Loveland's ethnic heritage at Downtown gateways. Flag arrays create a festive, inviting atmosphere for visitors; celebrate Loveland's ethnic heritage; frame the historic community, and draw attention to the retail core.   | 3 - 5 years | Arts<br>City<br>DBA<br>HPC<br>URA<br>Visitors Bureau        |
| Consider presenting an Ethnic Festival celebrating the cultural heritage of Loveland with displays, food, and music. Include Native American traditional ceremonies and dance. Be sure there is something for everyone to do: young, old, and in-between, and a way for everyone to be involved and help present the event. | 1 - 2 years | All   |
|   |             |   |



| Steps  | Timing      | Partners  |
|--|-------------|---|
| Form partnerships now with the National Park Service and other municipalities to celebrate the 100 <sup>th</sup> anniversary of Rocky Mountain National in 2015.   | 3 - 5 years | All   |
| Invite key community partners to form a Homecoming Committee. Invite family and friends who have moved away to <i>come home</i> to Loveland for a fun-filled celebration with fireworks and a city-wide picnic. Take a family photo with everyone in it.   | 1 - 2 years | All   |
| Cultivate the Visitors' Center as the lobby to Loveland's house; engage Loveland visitors with additional facets of the Loveland story and function as a launching site to other Loveland visitor venues. Provide the Visitor Center with already produced B and new B brochures and pamphlets about Loveland's geology and history. | Immediate   | City<br>DBA<br>HPC<br>SHF<br>URA<br>Visitors Bureau |
| Encourage City Hall to create an in-lobby educational display to tell the story of the City of Loveland and the reuse of Washington School as City Hall. Include historic maps, photos of city leaders, and street scenes; and background information on the restoration process.  | 3 - 4 years | HPC<br>City   |
| Encourage redevelopment of the Great Western Railroad Company with visitor center to cultivate an additional visitor venue.  | 4- 5 years  | City<br>HPC<br>Property owners<br>Visitors Bureau   |
| Develop point-of-contact personnel hospitality training; present workshop.   | 2 - 3 years | City<br>DBA<br>HPC<br>URA<br>Visitors Bureau        |

### Arts Industry

| Steps  | Timing                 | Partners                                      |
|--|------------------------|---|
| Support Rialto performances. Consider retail and/or special events which build upon existing performances in theme.  | Ongoing                | Arts<br>City<br>DBA<br>HPC<br>Visitors Bureau |
| Consider whether existing or projected demand will support additional quality arts supply retail. Develop pro forma analysis; evaluate feasibility; if feasible, recruit retailer.                   | 2 - 3 years            | Arts<br>DBA<br>URA                            |
| Support existing galleries.  | Immediate &<br>Ongoing | All   |
| Many artists prefer to locate galleries, studios, and business offices in their homes. Review zoning ordinance and determine if current zoning supports this mixed use.                              | 1 - 2 years            | Arts<br>City<br>HPC<br>URA                    |
| Develop a pilot artists-in-residence program and offer workshops for visiting visual and performing arts students. Evaluate success of pilot program; offer additional workshops as demand warrants. | 1 - 2 years            | Arts<br>CO Arts Council<br>URA                |

### Focus

| Step  | Timing                 | Partners |
|---|------------------------|----------|
| Downtown, as the organizing principle: Cleveland and Lincoln Avenues, with special emphasis on 4 <sup>th</sup> Street the traditional and perceived center of downtown. | Immediate &<br>Ongoing | All      |
|   |                        |          |

| Step   | Timing              | Partners |
|--|---------------------|----------|
| Any threatened structure within the downtown, particularly neglected areas from 4 <sup>th</sup> Street south to the U.S. Highway 287 couplet division. | Immediate & Ongoing | All      |
| Neighborhoods immediately adjacent to downtown.  | Immediate & Ongoing | All      |

### Public Education

| Steps   | Timing              | Partners   |
|---|---------------------|--|
| Promote the understanding that preservation is progress.  | Ongoing             | City<br>HPC  |
| Expand public education outreach programs:<br>< Reprint walking tours as supplies diminish,<br>< Provide useful preservation information to the print media,<br>< Develop a newsletter as budget allows,<br>< Establish a speakers' bureau,<br>< Contact service groups and special interest clubs about the speakers' bureau,<br>< Offer <i>How-to</i> workshops for property owners, and<br>< Solicit suggestions from property owners about needed technical assistance. | Ongoing             | Church<br>HPC<br>Homeowners<br>Housing Athy<br>Property Owners<br>Service<br>SHF |
| Create slide presentation for schools, civic groups, and others; present program.   | Immediate & Ongoing | Church<br>HPC<br>School<br>Service<br>SHF  |
| Work with Loveland public school system to create heritage education opportunities.   | 2 - 3 years         | HPC<br>SHPO  |

| Steps  | Timing                    | Partners  |
|--|---------------------------|---|
|  |                           | Schools<br>SHF  |
| Develop a brochure for new property owners in Loveland's historic neighborhoods, welcoming them to the community and providing helpful information.  | 1 - 2 years               | Church<br>City<br>Housing Athy<br>HPC<br>Multilist realtors<br>Partners |
| Develop one-page pamphlet describing salient features of Loveland's predominant architectural styles for homeowners: Farm Houses, Victorian styles, Bungalows, Tudor Revival, Vernacular Pyramidal Cottages. | 1 - 2 years               | Arts<br>City<br>HPC<br>Partners<br>SHF                                  |
| Create an Interpretive Marker Program for historic commercial and residential properties; include in Certified Local Government budget.  | 3 - 5 years               | Arts<br>City<br>HPC<br>SHF  |
| Establish a Mayor's Awards Program to acknowledge those who excel in quality renovation, landscape design, or other preservation activity.   | 1 - 2 years then annually | Arts<br>Chamber<br>City<br>HPC<br>Mayor<br>Arts                         |
| Plan and budget for technical preservation assistance, and offer sound advice on a regular basis in the community; begin with on-site assistance 2 - 3 times a year; increase as need demands.               | Ongoing                   | City<br>CHS<br>HPC  |

| Steps   | Timing           | Partners  |
|---|------------------|---|
| demands.  |                  | SHF   |
| Convene one or two Town Meetings annually to discuss preservation opportunities.  | Ongoing & Annual | City<br>HPC   |
| Consider establishing a private, nonprofit local preservation organization to advocate for Loveland's historic resources, before adopting regulatory authority for the Historic Commission to separate advocacy and regulatory roles and keep Historic Commission's legal function clear.   | 4 - 5 years      | City<br>HPC   |
| Develop advisory design guidelines to help property owners who choose to restore their buildings. Consider visual characteristics of existing buildings including:<br><ul style="list-style-type: none"> <li>&lt; Orientation, setback, spacing, and site coverage,</li> <li>&lt; Height, width, and massing of buildings,</li> <li>&lt; Size, shape, and proportion of building openings,</li> <li>&lt; Materials, textures, colors, and details of facades,</li> <li>&lt; Roof forms and cornice lines,</li> <li>&lt; Land management features: cribbing, retaining walls, and stairwells, and</li> <li>&lt; Open space: vistas, vegetation, edges of open spaces.</li> </ul> | 2 - 3 years      | Arts<br>City<br>Dtn Design<br>Fund Mgt Org<br>HPC<br>Homeowners<br>Housing Athy<br>Partners |
| Later, if warranted, vest authority for design review decisions in the Historic Preservation Commission linked to incentive programs.   | 5 - 7 years      | Arts<br>City<br>Dtn Design<br>Fund Mgt Org<br>HPC<br>Homeowners<br>Housing Athy<br>Partners |
| Design guidelines should address unique features found in particular areas. For residential   | 2 - 3 years      | Arts  |

| Steps  | Timing      | Partners  |
|--|-------------|---|
| areas includes porches, sheds, garages, and other outbuildings.  |             | City<br>Dtn Design<br>Fund Mgt Org<br>HPC<br>Homeowners<br>Housing Athy<br>Partners |
| For downtown, design guidelines should consider business signs, awnings, canopies, kiosks, and informational signs. Include separate sections for existing buildings and new construction. | 2 - 3 years | Arts<br>City<br>DBA<br>Dtn Design<br>Fund Mgt Org<br>HPC<br>URA                     |

### Tools

| Steps   | Timing      | Partners                                  |
|---|-------------|---|
| Reduce or waive building permit fees to provide a rehabilitation incentive. | 1 - 2 years | City                                      |
| Provide historic property owners with preservation incentive information.   | 2 - 3 years | City<br>HPC<br>Multilist Realtors<br>SHPO |
| Promote the revolving loan fund program.                                    | Immediate   | City<br>DBA<br>Fund Mgt Org               |

| Steps | Timing | Partners   |
|-------|--------|------------|
|       |        | HPC<br>URA |

### **Parks & Recreation**

| Steps   | Timing      | Partners       |
|---|-------------|----------------|
| Support development of bike trail to other Front Range communities.                   | 3 - 5 years | City<br>County |
| Develop additional foot/bike paths, especially along waterways and irrigation canals. | 3 - 5 years | City<br>County |

### **Administration**

| Steps  | Timing              | Partners                                   |
|--|---------------------|--|
| With technical assistance from the State Historic Preservation Office, draft and adopt a Historic Preservation Ordinance that creates a Historic Preservation Commission and simultaneously creates a Certified Local Government (CLG). Include authority to designate local Historic Sites and Districts, a purpose section to help define the Preservation Plan; specific definitions of key terms, processes, and criteria for future review of changes to structures; criteria for review of new construction, and an economic hardship provision. | Immediate           | City<br>HPC<br>SHPO                        |
| Agree on opportunities and priorities regarding historic resources.  | Immediate & ongoing | City<br>Fund Mgt Org<br>HPC<br>SHPO<br>URA |
|  |                     |  |

| Steps   | Timing      | Partners  |
|---|-------------|---|
| Designate a Historic Commissioner to act as liaison to the Planning Commission, and invite Planning Commission to designate a liaison member to the Historic Commission.  | 1 - 2 years | City<br>HPC   |
| Designate a Historic Preservation Commissioner to act as liaison to the City Council, and invite the City Council to designate a liaison member to the Historic Preservation Commission.  | 1 - 2 years | City<br>HPC   |
| Draft Bylaws to ensure compliance with the Colorado State Administrative Procedures Act and to assure uniform decision-making and processes for the Historic Preservation Commission.   | 1 year      | City<br>HPC   |
| Request concurrence of the Colorado State Historic Preservation Office with historical significance for the 100 buildings intensively surveyed in 1999.   | Immediate   | City<br>HPC<br>SHPO                                     |
| Conduct an additional intensive survey of the proposed Downtown Historic District as described in the Preservation Plan approximately from Garfield Avenue on the west to Jefferson Avenue on the east; 1 <sup>st</sup> Street on the south to 6 <sup>th</sup> Street on the north. | Immediate   | City<br>HPC<br>Private Consultant<br>SHPO               |
| Conduct an additional intensive survey of the 340 properties already identified by the 1999 Survey as eligible for National Register listing.   | 1 year      | City<br>HPC<br>Private Consultant<br>SHPO               |
| Conduct an additional intensive survey for a Multiple Property nomination for Agriculture to the National Register of Historic Places.  | 2 years     | City<br>CO Ag Dept<br>HPC<br>Private Consultant<br>SHPO |
|   |             |   |



| Steps   | Timing  | Partners  |
|---|---------|---|
| Conduct an additional intensive survey for a Multiple Property nomination for Residential Architecture to the National Register of Historic Places.   | 3 years | City<br>HPC<br>Private Consultant<br>SHPO               |
| Conduct an additional intensive survey a Multiple Property nomination for Transportation to the National Register of Historic Places.   | 4 years | CDOT<br>City<br>HPC<br>Private Consultant<br>SHPO       |
| Conduct an additional intensive survey for a Multiple Property nomination for Tourism to the National Register of Historic Places.  | 5 years | City<br>CO Tourism<br>HPC<br>Private Consultant<br>SHPO |
| Conduct an additional intensive survey of non-building historic resources: parks, trails, roadways, railroad grades, canals, and water diversion works to compile a more complete inventory.  | 6 years | City<br>HPC<br>Private Consultant<br>SHPO               |
| Conduct an additional intensive survey of 1,116 properties identified in the 1999 Survey and any additional resources that contribute to potential Multiple Property Nominations for: Agriculture, Residential Architecture, Transportation, and Tourism. | 7 years | City<br>HPC<br>Private Consultant<br>SHPO               |
| Determine if the additional 1,475 properties identified in the 1999 Survey as contributing to potential historic districts are included in previous intensive surveys. If not, intensively survey these properties.                                       | 8 years | City<br>HPC<br>Private Consultant                       |

| Steps  | Timing      | Partners   |
|--|-------------|--|
|  |             | SHPO   |
| Periodically evaluate historic resources 50 years of age or more that are experiencing redevelopment activity, demolition, neglect, or sudden growth pressure, or sites immediately adjacent to areas undergoing these types of change, and conduct an intensive survey to forestall a crisis situation or loss of significant resource. | Ongoing     | City<br>HPC<br>Private Consultant<br>SHPO        |
| Revise the 1997 context narrative written to include specific reconnaissance survey data compiled in 1999.   | Immediate   | City<br>HPC<br>Private Consultant<br>SHPO        |
| As additional intensive surveys are conducted, update the context narrative routinely.   | Ongoing     | City<br>HPC<br>Private Consultant<br>SHPO        |
| Develop a uniform and fair process to designate local landmarks and districts.   | 3 - 5 years | City<br>HPC                                      |
| Prepare and submit a nomination for the Downtown Loveland Historic District to the National Register of Historic Places. Locally designate the Downtown Loveland Historic District.  | Immediate   | City<br>HPC<br>Private Consultant<br>SHPO<br>URA |
| If additional survey and research does not support a district of the size described in the Preservation Plan, designate a smaller district and consider adopting a historic overlay zone to facilitate restoration and redevelopment of the downtown area.   | 1 year      | City<br>HPC<br>SHPO<br>URA                       |
|  |             |  |

| Steps   | Timing  | Partners  |
|---|---------|---|
| Prepare and submit a Multiple Property nomination for Agriculture to the National Register of Historic Places. Locally designate these Agricultural resources.  | 2 years | City<br>CO Ag Dept<br>HPC<br>Private Consultant<br>SHPO   |
| Prepare and submit a Multiple Property nomination for Residential Architecture to the National Register of Historic Places. Locally designate these Residential Architectural resources.  | 3 years | City<br>HPC<br>Private Consultant<br>SHPO   |
| Prepare and submit a Multiple Property nomination for Transportation to the National Register of Historic Places. Locally designate these Transportation resources.   | 4 years | CDOT<br>City<br>HPC<br>Private Consultant<br>SHPO   |
| Prepare and submit a Multiple Property nomination for Tourism to the National Register of Historic Places. Locally designate these Tourism resources.   | 5 years | City<br>CO Tourism<br>HPC<br>Private Consultant<br>SHPO   |
| Encourage individual property owners to nominate the 340 properties identified in the 1999 Survey as eligible for individual listing in the National Register of Historic Places. Consider offering nomination assistance for these resources either on a first-come-first served or lottery basis. | 1 year  | City<br>Housing Athy<br>HPC<br>Neighborhoods<br>Partners<br>Private Consultant<br>Property Owners |

| Steps  | Timing      | Partners  |
|--|-------------|---|
|  |             | SHPO  |
| Evaluate the response to the above incentive program regarding public will and designation of historic sites and districts.  | 1 year      | City<br>HPC                                       |
| Determine if the 1,475 properties identified in the 1999 Survey as potential contributors to historic districts are included in the downtown district, the multiple property nominations, or individually. If not, evaluate if additional multiple properties or districts merit designation. If yes, prepare and nominate additional resources. | 8 years     | City<br>HPC<br>Private Consultant<br>SHPO         |
| Consider strategies to preserve specific farms in Loveland which well-represent the agricultural context, are significant architecturally and historically, maintain their integrity, or balance all these criteria.   | Immediate   | City<br>HPC<br>SHPO                               |
| Encourage designation of any additional farms or ranches which qualify as Colorado State Centennial Farms.   | Ongoing     | City<br>CO Ag Dept<br>HPC<br>SHPO                 |
| With the Planning Commission participate in discussion and workshops regarding viewsheds, view corridors, and ridgeline development policies.  | 2 - 3 years | City<br>HPC                                       |
| As Loveland's arts industry grows and cultural resources age to more than 50 years, consider a multiple property Arts & Cultural resources nomination. Locally designate these resources.  | Long term   | Arts<br>City<br>HPC<br>Private Consultant<br>SHPO |
| As cohesive suburban subdivisions come of historic age, consider creating future historic districts based upon architectural or historic cohesion of these neighborhoods.  | Long term   | City<br>HPC<br>Private Consultant                 |

| Steps  | Timing              | Partners   |
|--|---------------------|--|
|  |                     | SHPO   |
| Develop a process for additional designations as quality resources reach 50 years of age.  | 3 - 5 years         | City<br>HPC  |
| Develop a policy and a procedure to respond to archeological opportunities. Consider a limited suspension of activity while an archeological resource is evaluated and investigated. | Immediate & ongoing | City<br>HPC<br>Private Consultant<br>SHPO  |
| Coordinate technical assistance to decision-makers regarding special projects.   | Ongoing             | City<br>County<br>HPC<br>Schools<br>SHPO<br>URA<br>Visitors Bureau                     |
| Encourage collaborative and cooperative strategies among public and private sector agencies.   | Ongoing             | City<br>Housing Athy<br>HPC<br>Neighborhoods<br>Partners<br>Property Owners<br>Schools |
| Exercise responsibility for historic resources City directly controls, i.e., City Hall, and others.  | Ongoing             | City<br>HPC  |
| Encourage flexibility for historic structures in the application of building codes where life safety and health endangerment are non-issues.   | 1 - 2 years         | City   |

| Steps  | Timing      | Partners            |
|--|-------------|---------------------|
| Encourage City of Loveland to adopt priorities for infrastructure improvements in historic districts consistent with preservation plan priority program. | 1 - 2 years | City                |
| If a contributing structure on the Loveland Historic Site Inventory is to be lost, immediately photo-document and record the resource.                   | Ongoing     | City<br>HPC<br>SHPO |
| Develop a Historic Preservation Commission handbook.   | 1 - 2 years | City<br>HPC         |

#### Other

| Steps   | Timing      | Partners                        |
|---|-------------|---------------------------------|
| Explore archeological and Native American preservation opportunities. | 3 - 5 years | HPC<br>CO Archeologists<br>SHPO |

#### Revolving Fund

| Steps  | Timing      | Partners                  |
|--|-------------|---------------------------|
| Assess the preservation needs of the community and its support for preservation. The process of assessing the community's needs provides an opportunity to educate the community about historic preservation. It may be difficult however, to establish a successful fund regardless of the need if the community does not understand that historic properties are assets, and if local government or corporate support are lacking. | Ongoing     | City<br>DBA<br>HPC<br>URA |
| Form a revolving fund committee and establish policies and guidelines for fund management and decision-making. Membership should include people with expertise in  | 1 - 2 years | HPC<br>URA                |

| Steps  | Timing      | Partners   |
|--|-------------|--|
| law, contracting, real estate, and finance who are also preservationists willing to take risks.  |             |  |
| Consider from the outset where the Revolving Fund is best placed: with the Historic Preservation Commission, a new preservation organization, or elsewhere.  | 1 - 2 years | HPC  |
| Create a fund to provide consulting services for facade and interior improvements.   | 3 - 5 years | City<br>HPC<br>Banks<br>SHPO                                     |
| Select a governing board and determine the fund's mission, goals, and priorities. Defining the fund's goals and limits will build its reputation and attract necessary financial and technical resources.  | 3 - 5 years | HPC<br>Banks<br>URA  |
| Determine what type of fund is most appropriate. Most funds focus their efforts on either lending or acquisition/resale activities, but maintain flexibility to meet the needs of any given situation. Decide if the fund will work principally in residential or commercial areas. Lending funds usually work best in targeted areas where they are one component of a comprehensive revitalization strategy. | 3 - 5 years | HPC<br>Banks<br>Housing Athy<br>Neighborhoods<br>Partners<br>URA |
| Identify the organization to manage the fund, form the legal entity, determine staff and consultant needs, and establish accounting and management policies. Consider a new nonprofit organization, an existing one, or a government agency.   | 3 - 5 years | HPC<br>Banks   |
| Find an accountant to set up an accounting system that meets established practices and is easily understood by the board of directors and potential donors.  | 3 - 5 years | Fund Mgt Org   |
| Determine what consulting assistance will be needed; seek assistance from experienced lenders who can provide advice or service loans.   | 3 - 5 years | Fund Mgt Org   |
|  |             |  |

| Steps  | Timing      | Partners  |
|--|-------------|---|
| Determine who will be responsible for negotiating agreements, overseeing rehabilitation work, marketing properties, and collecting payments.   | 3 - 5 years | Fund Mgt Org  |
| Develop a fund-raising plan and timetable. Money will need to be raised to cover start-up and administrative costs and to establish the body of the fund.  | 3 - 5 years | Fund Mgt Org  |
| Develop a concise statement about the need for the fund and its goals.   | 3 - 5 years | HPC<br>Fund Mgt Org<br>URA                                      |
| Apply for funding of a revolving loan fund to pertinent state or federal programs.   | 3 - 5 years | City<br>HPC<br>Fund Mgt Org<br>SHPO                             |
| Informally investigate the likelihood of donations from various sources before a capital campaign is announced, since it is best to have several well-known donors on board before announcing fund-raising goals.  | 3 - 5 years | Fund Mgt Org  |
| Establish eligibility criteria, type of financial and technical assistance, lending guidelines, and terms and conditions for assistance. Consider the type of property to be assisted, its historic significance, its geographic area, and its degree of endangerment, if any. | 3 - 5 years | Fund Mgt Org  |
| Adopt acceptable design standards such as the <i>Secretary of the Interior's Standards for Rehabilitation</i> , or new design guidelines developed expressly for Loveland, for work financed by the fund; identify a group to review plans.                                    | 3 - 5 years | City<br>DBA<br>Dtn Design<br>Fund Mgt Org<br>HPC<br>SHPO<br>URA |
|  |             |   |



| Steps   | Timing      | Partners            |
|---|-------------|---------------------|
| Decide who are eligible borrowers, types of collateral, terms and interest rates, and other conditions. Lending funds must be easy to understand and offer attractive terms to ensure they are used.  | 3 - 5 years | Fund Mgt Org        |
| Establish evaluation criteria for potential projects. Each project should be evaluated against the overall goals of the fund. Consider the architectural and historical significance of the property, its contribution to the community, possible threats to the property and appropriateness of the proposed work. An assessment must be made as to the creditworthiness of the borrower, net worth and track record, sources for loan repayment, and the strength of the proposed collateral. | 3 - 5 years | Fund Mgt Org<br>HPC |
| Promote the availability of the fund's programs.  | 3 - 5 years | Fund Mgt Org        |
| Publicize the fund's accomplishments. Maintain good before- and after-rehabilitation images of every property assisted to demonstrate results.  | Long range  | Fund Mgt Org<br>HPC |
| Track the number of properties assisted, total cost of each project, and number of applications and amount of requests not funded. Donors will want to know accomplishments, but a good track record must also document any unmet need to justify future fund-raising.  | Long range  | Fund Mgt Org        |

### **Implementing the Preservation Plan**

| Steps  | Timing    | Partners            |
|--|-----------|---------------------|
| With the City Attorney, draft a resolution for creation of a Historic Preservation Commission and adoption of the Historic Preservation Plan for City Council. | Immediate | City<br>HPC<br>SHPO |
| Make sure that the plan is officially adopted by resolution or ordinance of the City Council.  | Immediate | HPC<br>City         |

| Steps  | Timing      | Partners   |
|--|-------------|--|
| After official adoption of the Ordinance and Preservation Plan, ask the City Manager to establish city policy notifying each city department and agency to give attention to the needs of any historic resource within its jurisdiction.   | 1 - 2 years | City<br>City Manager<br>HPC                              |
| In the event of a conflict between the Preservation Plan and other elements or ordinances, urge that the Preservation Plan takes precedence.   | 1 - 2 years | City<br>HPC  |
| Be sure the resolution states that all government projects that may adversely effect historic resources will be subject to comment by the Historic Preservation Commission.  | 1 - 2 years | City<br>HPC  |
| Ensure that the Planning Commission is aware of the possible adverse impact on historic resources of all private projects reviewed for zoning approvals.   | Ongoing     | City<br>HPC  |
| Work to expand appropriations in the annual city budget for preservation programs and staff, ensuring that projects become part of the long-term capital budget.   | Ongoing     | City<br>HPC<br>URA                                       |
| Work to include annual maintenance appropriations in the annual local government budget for significant public resources such as street curbing and paving.  | 2 - 3 years | City<br>HPC  |
| Ask the City to consider budgeting funds for public purchase of historic resources that cannot be saved by private efforts alone.  | Long range  | City<br>HPC<br>SHPO<br>URA                               |
| Ask that the future officials follow the direction given in the Preservation Plan when zoning, health and sanitation, building construction and housing maintenance, maintenance of vacant lots, undesirable land uses, earth moving and disturbance, and other activities directly affecting neighborhood quality-of-life are considered. | 1 - 2 years | City<br>HPC<br>Housing Athy<br>Neighborhoods<br>Partners |

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