



LOVELAND, OHIO

2017 Operating Budget & Capital Improvement Program



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GOVERNMENT FINANCE OFFICERS ASSOCIATION

*Distinguished
Budget Presentation
Award*

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City of Loveland

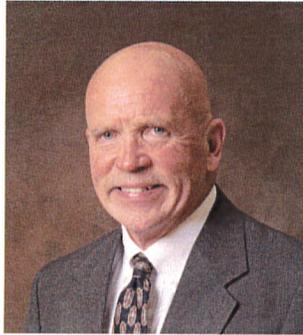
Ohio

For the Fiscal Year Beginning

January 1, 2016

Executive Director

LOVELAND CITY COUNCIL



Mark Fitzgerald
Mayor



Angela Settell
Vice Mayor



Kathy Bailey



Pamela Gross



Ted Phelps



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Steve Zamagias

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Finance Director _____ Kelly Flanigan

Clerk of Council _____ Misty Cheshire

City Solicitor _____ Joseph Braun

Police Chief _____ Dennis Sean Rahe

Fire Chief _____ Otto Huber

Public Works Director _____ Scott Wisby

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Angela Settell, Vice Chair Brad Rutenschroer

Bob Lynch

The City of Loveland is dedicated to protecting and strengthening our neighborhoods and natural resources, improving economic vitality, enhancing our hometown charm and quality of life, and fostering long-term community stability while achieving balanced growth.

TABLE OF CONTENTS

SECTION 1: INTRODUCTION AND OVERVIEW

City Manager’s 2017 Budget Message _____	1
Citizen Engagement in the Budget Process _____	6
Budget Process & Calendar _____	6
Organizational Chart _____	8
Strategic Plan Goals _____	9
Community Profile, History and Demographics _____	10
Maps of Loveland _____	19

SECTION 2: PERFORMANCE MEASUREMENT & BENCHMARKING

Measuring Performance _____	21
Police Department _____	22
Loveland-Symmes Fire Department _____	24
Building and Zoning Department _____	25
Finance Department _____	26
City Manager’s Office _____	27
Public Works _____	28

SECTION 3: BUDGET SUMMARY

Guide for Reviewing 2017 Budget & CIP _____	29
Relationship Between Funds & City Departments _____	30
Budget Glossary _____	31
Budget Summary Guide _____	39
Table 1 – Summary of Fund Balances _____	43
Table 2 – Consolidated Financial Schedule, General Fund _____	44
Table 3 – Consolidated Financial Schedule, All Funds _____	45
Table 4 – 2017 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance _____	46
Table 5 – Income Tax Forecasting Model for 2016 _____	49
Table 6 – Total Personnel Costs, Wages and Benefits _____	50
Table 7.1 – Payroll _____	51
Table 7.2 – Pension (OPERS and Police & Fire) _____	52
Table 7.3 – Medicare Costs _____	52
Table 7.4 – Life Insurance Costs _____	53
Table 7.5 – Workers’ Compensation _____	53
Table 7.6 – Health Insurance Premiums _____	54
Table 7.7 – Health Savings Account Contributions _____	54

Table 7.8- Longevity & Vacation Sellback _____	55
Table 7.9 – Employee-Paid Supplemental Benefits _____	55
Table 7.10 – Unemployment Insurance _____	55
Table 8.1 - 2017 CIP Construction Projects _____	56
Table 8.2 - 2017 CIP Equipment by Department _____	57
Table 8.3 - 2017-2021 CIP Summary _____	58
Table 9 – Debt Principal & Interest Payments by Year _____	61
Table 9.1 – Outstanding Debt Principal by Year _____	63
Table 10 – Fund Forecast, 2017-2021 _____	65
Table 10.1 – Street Maintenance Pro Forma _____	66
Table 10.2 – Stormwater Pro Forma _____	67
Table 10.3 – Sanitation & Environment Fund Pro Forma _____	68
Table 10.4 – Water Operations Fund Pro Forma _____	69
Table 10.5 – Water Capital Fund Pro Forma _____	70
Table 10.6 – Sewer Billing Fund Pro Forma _____	71
Table 10.7 – Fire and EMS (2001 Levy) Pro Forma _____	72
Table 10.8 – Fire Fund Pro Forma _____	73
Table 10.9 – EMS Fund Pro Forma _____	74

Table 10.10 – Fire and EMS (2014 Levy) Fund Pro Forma _____	74
Table 11- Indirect Cost Recovery & Administrative Cost Transfer _____	75
Table 12 -Property Liability Insurance Costs _____	75
Table 13 - Energy and Fuel Costs _____	76
Table 14 – Communication-Related Costs _____	77
Table 15 – City-Wide Full-Time Authorized Position Summary _____	78
Table 15.1 – City-Wide Full-Time Equivalent (FTE) Position Summary _____	78
Table 15.2 – City-Wide Full-Time Equivalent (FTE) Position Summary by Department _____	79

SECTION FOUR: REVENUES

Revenue Overview _____	81
General Fund _____	82
Special Projects Fund _____	84
Fire and EMS Funds _____	87
Street Maintenance Fund _____	90
Other Road-Related Funds _____	90
Water Operations and Water Capital Improvement Fund _____	92
Sanitation and Environment Fund _____	93

Stormwater Fund _____	94
Sewer Billing Fund _____	96
Sewer Capital Fund _____	96
State Capital Improvement Program (SCIP) Funds _____	98
General Bond Fund _____	98
Reserve and Escrow Fund (REF) _____	98
Community Improvement Corporation _____	99
Drug and Alcohol Fund for Training (DAFT) _____	99
Mayor’s Court Computer Fund _____	99
Tax Increment Finance District Funds _____	99
Lighting District Fund _____	100

SECTION 5: EXPENDITURES, GENERAL FUND

City Council, City Manager’s Office, City Solicitor, & Mayors Court _	105
Finance Department _____	113
Building and Zoning Division _____	117
Police Department _____	120
Public Works Department (General Fund Only) _____	124
General Operations _____	129

SECTION 6: EXPENDITURES, GOVERNMENTAL FUNDS

Special Projects _____	133
Loveland-Symmes Fire Department _____	134
Street Maintenance Fund _____	140
Other Road-Related Expenditures _____	141

SECTION 7: EXPENDITURES, ENTERPRISE FUNDS

Water Operations Fund _____	143
Water Capital Improvement Fund _____	144
Sanitation and Environment Fund _____	145
Stormwater Fund _____	146
Sewer Billing Fund _____	147
Sewer Capital Improvement Fund _____	147

SECTION 8: EXPENDITURES, OTHER FUNDS

SCIP Grants, City Match, SCIP Loans _____	149
Training Tower Building Fund _____	149
General Bond Fund _____	149

Reserve and Escrow Fund (REF)_____ 150

Drug and Alcohol Fund for Training (DAFT)_____ 150

Mayor’s Court Computer Fund _____ 150

Community Improvement Corporation _____ 150

Tax Increment Finance District and Lighting District Funds _____ 151

SECTION 9: APPENDICES

Mission Statement _____ 153

Financial Policies _____ 154

Revenue Line Item Definitions _____ 156

Expenditure Line Item Definitions _____ 158



Mayor Fitzgerald and Council Members,

The following is the recommended 2017 Budget and Capital Improvements Program (CIP) for the City of Loveland. The budget was prepared through a comprehensive process which included input from all City departments. The budget presented to you represents the first budget of Finance Director, Kelly Flanigan. Kelly, assisted by Assistant Finance Director Michelle Byrde, worked diligently to move along the budget process while assuring that each department's input was properly considered. Kelly's organization and extensive knowledge of the City's finances were integral to the completion of the annual budget. The end result is a budget which is well suited to serve the needs of our community in a fiscally responsible manner.

The 2017 total City budget includes \$25,436,741 in total expenditures with expenditures from the General Fund totaling \$6,137,000. The budget includes \$7,732,850 in capital investments through construction projects and equipment purchases, of which \$6,000,000 is budgeted for partial completion in 2017 of a mixed-use development on the current City Hall property.

Revenue

In 2017, total City revenues are forecasted at \$29,675,644, compared to the estimated 2016 total revenues of \$19,892,596, a difference of \$9,783,048, or 49%. The increase is also attributable to plans for the mixed-use development. General fund revenues for 2017 are conservatively estimated at \$6,526,480, which is similar to 2016 estimated revenue of \$6,533,322. The General Fund is projected to benefit from its fourth consecutive year with an increase in real estate tax collections following a decline in 2012 to 2013.

Year	General Fund Real Estate Taxes	Percent Change
2013	\$879,425	-----
2014	\$890,689	1.28%
2015	\$930,485	4.47%
2016	\$958,512	3.01%
2017	\$966,132	0.79%

Real estate tax increases represent a steady private investment both residentially and commercially within the City of Loveland, which is anticipated to continue into 2017 based on estimates obtained from the Hamilton County Auditor's Office. Real property in all counties is reappraised at 100 percent of market value every six years and property values are updated in the third year following each sexennial reappraisal. The sexennial reappraisal will be done in Hamilton County in 2017 and Clermont County will have a triennial update in 2017. The sexennial reappraisal for Warren County will occur in 2018.

At the time of budget prep, 2016 income tax collections are up 13% from collections in 2015. Following the income tax forecasting mode (Table 5) that revenues collected through the month of October reflect 83% of the total annual income tax collections, staff has conservatively estimated that total income tax revenues by 2017 year-end will be \$4,250,000. During 2016, the City witnessed the loss of London Computer Systems (LCS) one of the largest employers within the City. City staff has worked with the realtor for the LCS site in an effort to secure a viable replacement and potential lessees into the Cottonwood office building. While it is anticipated that new development and businesses in the City will offset the loss of this major employer, 2016 is also the first year for most of House Bill 5 mandates and it is uncertain at this time how it could impact our collections, therefore, 2017 income tax revenue is conservatively budgeted at \$4,000,000.

Although the City received a small, unanticipated estate tax distribution in 2016, the elimination of the estate tax and decrease in local government funding has impacted the general fund. As legislation continues to affect Home Rule authorities, Ohio municipalities will continue to face challenges. Strong financial policies and a balanced budget are ways in which the City continues to address those challenges.

Strategic Goals

Among City Council’s strategic goals and corresponding tasks, were a continued effort towards increased revenue and financial stability through the following:

- *Maintain fiscally responsible enterprise funds*
- *City shall identify and complete needed steps towards the development of the City owned Chestnut Street property*

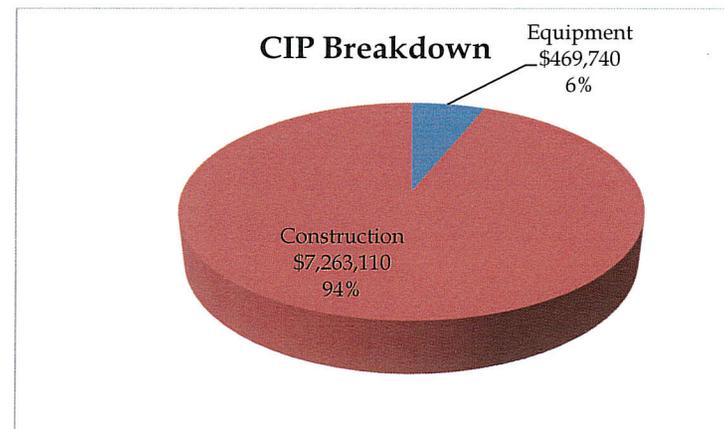
- *Improve knowledge about tax obligations, income tax collections, and compliance among residents and businesses*
- *Identify all available revenue streams including an asset management review while seeking cost reductions associated with City operations*

As a result of these goals and tasks, staff completed the following:

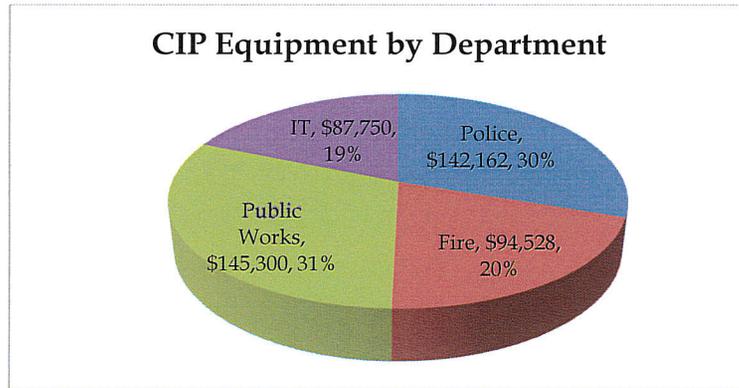
- Facilitated the EPA testing of the Chestnut Street property to determine if future remediation is required prior to development
- Adopted a revised investment policy
- Transferred treasury investment services
- Modified zoning and utility fees
- Continued efforts to increase income tax compliance among residents and businesses

Capital Improvement Program

The City will complete approximately \$7,732,850 in capital investments between construction projects, equipment and technology purchases. The distribution between the two categories is as follows:



The following chart indicates capital equipment requests by department:



2017 represents significant technology upgrades in terms of City operations and service to our residents. In addition to a revamp of the City’s website, the City will purchase “See Click Fix”, which will allow our residents to engage directly with City staff to report quality of life issues such as road concerns, graffiti, or property maintenance. Additionally, the City will purchase upgraded agenda management software to more efficiently prepare the City’s many public meetings.

The safety of our City’s emergency personnel remains a priority with the purchasing of new body armor, turnout gear and ballistic shields.

2017 will also include improvements to City facilities through the following projects:

- Concrete Repairs, Fire Station 63
- Office Walls, Fire Station 63
- Electrical Improvements, Safety Center

Investment in the City’s Downtown District continues in 2017 with an upgrade to the downtown lighting. The existing light

posts in the downtown district will be outfitted with LED fixtures. The fixtures have limited maintenance, will result in reduced electric costs and will improve the lighting quality which has proven to increase safety. The reduction in electric costs will ultimately cover the upfront expenditure for the fixtures.

The City continues to seek alternative funding to offset capital improvement projects and returning our residents state and federal tax dollars back to work in the City. During 2016, the City completed the following projects which included grant funding.

Project	Grant Funds
Nisbet Park Shelter Repairs	\$15,269
Linda J. Cox Trailside Parking	\$295,500
Bike Trail Expansion Feasibility Study	\$20,000
Police Mobile Video Recorders	\$15,448
Police Mobile Recovery Data Kiosk	\$7,191

During 2016, the City submitted applications which totaled \$856,475 in grant funding. At the time of the budget preparation, the city was successfully funded for the replacement of the playset and a new picnic shelter at McCoy Park and funding to improve the West Loveland Bike Trail Crossing, totaling \$106,000. Both projects will be completed during 2017.

The 2017 Road Rehabilitation Program budget is \$380,000, which is an increase of approximately \$83,000 over 2016 funding. Per City Council’s strategic goal: *Utilize available, relevant data to create and annual road maintenance program which prioritizes streets based on need and corresponding costs*; Public Works developed a two (2) year street improvement plan.

The following is a summary of road rehabilitation funding for the current budget and previous years.

2017	\$380,110
2016	\$297,071
2015	\$435,072
2014	\$228,351
2013	\$398,570
2012	\$363,962

Average \$350,522

There was an additional \$90,000 CDBG grant that was received in 2015 which was utilized for paving within the Heights. The grant funding is included in the number above.

Loveland Station

In 2016, the private portion of the Loveland Station development reached completion with all phases except for the bicycle storage building. During the year, all of the commercial space was leased and operational including new residents within the 92 apartments. The City funded relocation of the utility lines and sidewalk renovations were fully completed in 2016 while the implementation of the Quiet Zone is nearing completion.

With the completion of Loveland Station and the increased valuation of the property, 2017 will represent increased Historic Downtown TIF revenue from the development. This funding is significant as it will allow for the TIF to generate revenue needed to support debt service payments and the eventual repayments of advances from the General and Special Projects Funds.

Economic Development:

Loveland Station has spurred additional development in the downtown district both residentially and commercially. Two (2) residential developments have been approved in the downtown area which will be completed in 2017. Additionally, a new brewery on Karl Brown Way and a coffee shop on Railroad Avenue have been approved and are preparing for operations.

2017 will observe the opening of the \$5,500,000 McCluskey Automotive headquarters in the Loveland Commerce Park. The project, which is nearly two (2) years in the making, will create jobs and increased income tax.



The City recognizes the importance of the income tax dollars generated by the Loveland Commerce Park and will continue to expand its relationship with its owners and occupants to identify their needs for retention and expansion. With the completion of the McCluskey development in the Commerce Park there remains only two (2) vacant parcels and currently there are no vacant buildings.

Another project which will be completed in 2017 is the East Kemper Retail Center. The multi-unit \$1,500,000 commercial development will include national chain franchises, which will enhance the surrounding business district and will result in increased jobs and tax revenue.



The City solicited requests for proposals for the purchase and development of the City owned Bowling Alley property on Loveland Madeira Road. The Community Improvement Corporation and City Council approved the execution of an agreement with the Henkle Schueler for the purchase and development of the property.



Following a marketing period, the sale of the property will be completed in early 2017. The proposed development includes both a commercial and office component.

In accordance with the City Council goal to develop plans for the best use of City-owned properties, it is expected that a mixed-use development plan encompassing City Hall will move forward in 2017. Assuming this will be a public private partnership in which the Community Improvement Corporation (CIC) is utilized, the potential costs and revenues associated with this project have been included in CIC fund. A temporary move of City Hall is also imminent for the project and the cost associated with leasing space on a temporary basis has also been included in the proposed budget. The City is still in the early planning stages of such a development and it will be important to program future budgets based on the priorities and decision making directed by City Council.

Conclusion

The 2017 Budget and Capital Improvement Program (CIP) were completed in a manner which maintains City services and promotes future development. Under the leadership of Finance Director Kelly Flanigan the City will continue to spend in a fiscally responsible manner while expanding its efforts for increased revenues through tax compliance and securing alternative funding sources. Economic development activities of the City will continue to aggressively secure quality developments which will create jobs, grow the tax base, and increase tax revenues to support City operations.

David Kennedy,
City Manager

CITIZEN ENGAGEMENT IN THE BUDGET PROCESS

The City of Loveland involves residents in community issues, problem solving and planning for the future. The budget is where citizen feedback gets translated into City expenditures in response to those needs.

Loveland also engages citizens by encouraging participation on various City committees. The committee most involved in the budget process is the Finance Committee. This committee consists of five citizens from the City. The Committee meets at various times during the year to review the City's finances and provide guidance on important financial decisions.

City Council also plays a key role in the development of budget priorities. In the lead up to the 2017 budget process, a strategic planning work session was held with City Council to discuss prioritization of projects and activities related to strategic goals. This meeting laid the ground work for the development of the 2017 Budget.

Additionally, the Finance Committee meets several times in November to review the draft budget. These meetings provide committee members an opportunity to discuss the draft budget with the City Manager, Finance Director, and other staff with budget responsibilities.

BUDGET PROCESS & CALENDAR

February 2016

- Staff holds a work session with City Council to discuss prioritization of budget projects and activities related to strategic goals.

July 2016

- The Finance Director informs Department Heads of the tentative budget calendar for the preparation of the upcoming year's budget.

August 2016

- Department Heads prepare budget requests for capital projects and capital equipment needs.
- Performance Measurement memo and forms distributed to departments.

September 2016

- Department Heads prepare and submit updated performance measures.
- Staff with budget responsibilities begins preparation of budget outline, format, and narrative information.

BUDGET PROCESS & CALENDAR CONTINUED...

October 2016

- Department Heads meet with the Finance Director, City Manager, and Assistant Finance Director to review budget requests and forecasts.
- The budget team finalizes current year and budget year estimates for revenues and expenditures.
- The City Manager writes a Budget Message to City Council providing an overall summary of the proposed budget.
- Staff with budget responsibilities assemble the budget document that will be submitted to City Council and Finance Committee for review.

November 2016

- The Finance Committee reviews the draft budget at several public meetings. The budget team presents budget details and provides analysis as requested.
- Recommended Budget and Capital Improvement Plan is delivered to City Council and Finance Committee for review.

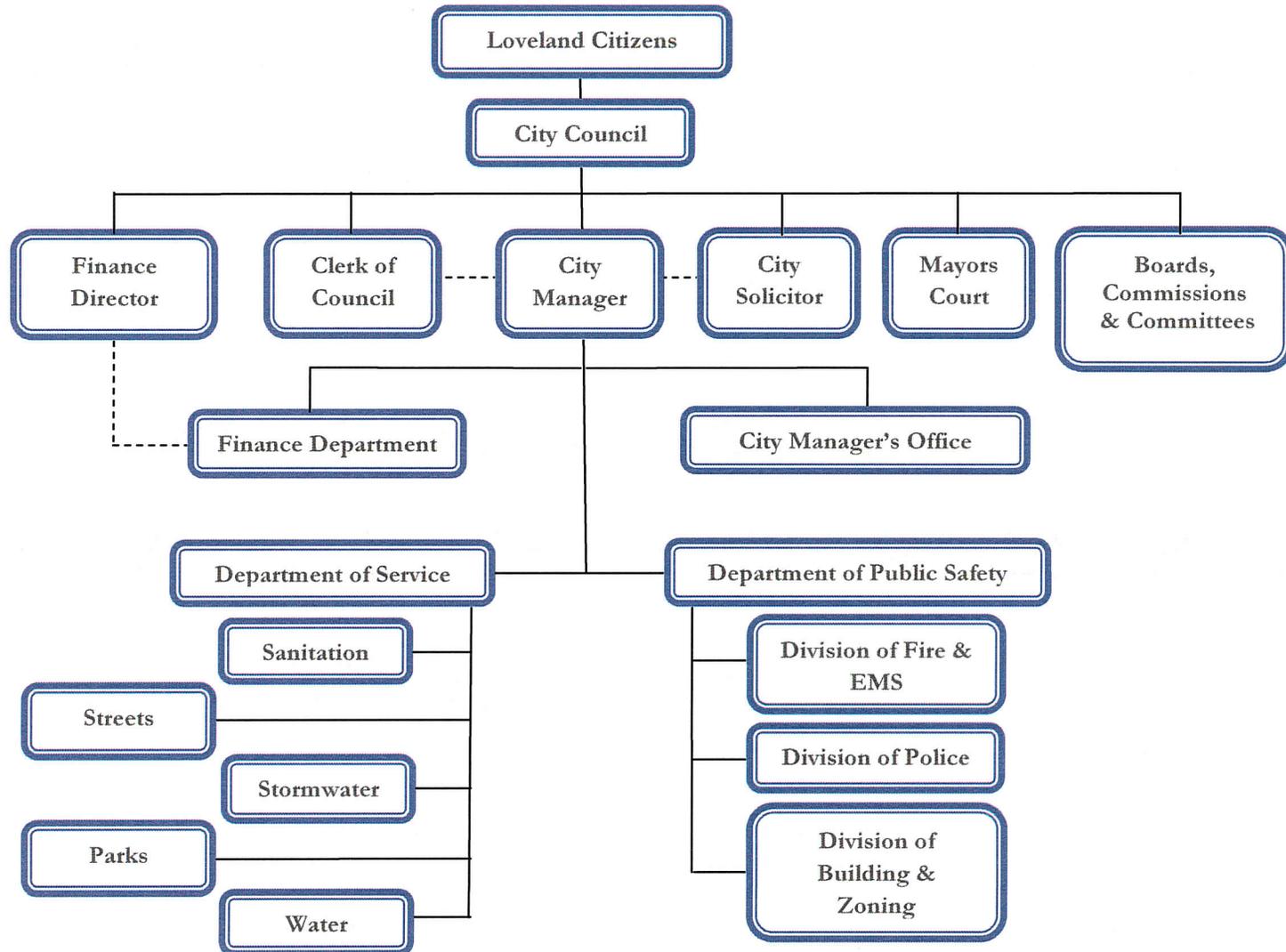
December 2016

- First and second reading (if applicable) of 2017 budget.
- City Council adoption of 2017 budget and all accompanying legislation.

• Submission of final clean up legislation for 2016 Appropriations.
Throughout 2017

- Staff from the City Manager's Office and the Finance Department convenes to critique the budget process and make suggestions for improvements next year.
- Staff monitors revenues and expenses throughout the budget year and provides the Finance Committee with quarterly reports. The budget may be amended in a budget year through supplemental appropriations ordinance(s) passed by City Council.

CITY OF LOVELAND ORGANIZATION STRUCTURE



CITY COUNCIL STRATEGIC PLAN GOALS

The following goals were established for 2016 and 2017:

1. **Provide stable and reliable infrastructure.** Utilizing available, relevant, data create an annual road maintenance program which prioritizes funding and activities. Included within this goal is the need to maintain fiscally responsible enterprise funds, address critical traffic issues by working with our neighbors and partners to develop long term traffic solutions.
2. **Contribute to the economic vitality of Loveland by developing plans for the best use of City-owned properties.** Capitalize on current downtown development activities by considering alternative locations and costs associated with moving City Hall. Additionally, the City shall identify and complete needed steps towards the development of the City owned Chestnut Street property.
3. **Improve the financial stability of Loveland.** Through the development of a compliance strategy, and needed amendments to the Income Tax Ordinance, improve knowledge about tax obligations, income tax collections, and compliance among residents and businesses. In addition to upgrades to tax compliance, the City will indent all available revenue streams including an asset management review while seeking cost reduction associated with City operations.
4. **Update the Comprehensive/Master Plan to continue to set the framework for the physical development of**

the City. Updated the City's 2002 Comprehensive Plan creating a framework for the future of the City including potential expansions of the Commerce Park and the future of the Riverside Drive corridor. Enhance the City's commercial grown by working with state officials towards the development of an entertainment district. Explore funding opportunities for the expansion of a pedestrian/bicycle path from the Loveland Madeira Road corridor into downtown.

The following long term goals, that identify the ongoing core operational values of the City, were established:

1. Achieve and maintain financial stability through prioritized budgeting and devotion of resources to enterprise funds and safety staffing while also growing the tax base and identifying other resources of revenue. Through economic development, develop the tax base assuring the City of Loveland's financial stability is achieved and maintained without the need for additional taxes.
2. Maintain quality City infrastructure by prioritizing road maintenance and self-sufficient enterprise funding.
3. Complete and update the Comprehensive Plan with long term visions for the City without losing the charm that attract many to the City of Loveland.

COMMUNITY PROFILE

The City of Loveland is located in southwest Ohio and is situated in Hamilton, Warren and Clermont Counties. Loveland is in close proximity to the City of Cincinnati (24 miles south), the City of Dayton (49 miles north), and interstate highways 275 and 71.

Loveland has evolved from a rural farming and railroad community into a bedroom community with more than 12,000 residents. Home to the Little Miami Scenic River and bike trail, Loveland is a regional destination for outdoor enthusiasts. Loveland has excellent public and private schools, excellent churches, an active and involved citizenry, and a wonderful public park system.

Loveland is known as the “Sweetheart of Ohio”. The community is also known for its active political culture, efforts to involve residents in decision-making and strong residential neighborhoods. As a residentially-heavy community, the City has been making efforts to recruit and retain commercial businesses to provide a more balanced tax base. The City has used tools such as tax abatements and tax increment financing to attract businesses. Loveland has three primary business areas: the historic district, Loveland Madeira Road, and the Loveland Commerce Park.

HISTORY

Loveland was first settled by Thomas Paxton in 1795 and partially laid out by William Ramsey in 1849 and 1850. The City is named after James Loveland, the first postmaster and early storekeeper. “Put it (the mailbag) off at Loveland’s Store” caught on and Loveland gradually replaced the originally intended name of Paxton. The Little Miami Railroad (built in 1853), which provided service from Cincinnati to Xenia, was a significant cause

of population growth as Cincinnati commuters passed through Loveland each day.



The Little Miami River, which separates Clermont and Hamilton Counties, was a limiting factor to growth in the area until the construction of a bridge in 1872. Due to this barrier, the areas on each side of the river were once referred to as “East” and “West” Loveland. The Little Miami River was also the cause of notable floods occurring in 1913 and in 1959. This issue was remedied in 1962, when a levee and channel were constructed to reduce the water levels and possibility of major flooding.

On May 16, 1876, Loveland was incorporated as a village with a population of less than 800 residents. After a population spike in the 1950s, Loveland became a city with an adopted charter in 1961. In the 1980s, the idle Little Miami Railroad passage was converted into a bike trail and became part of the Little Miami Scenic Bike Trail in 1984.

After 200 years of growth and change, Loveland maintains its reputation as a charming, family-friendly community.



GOVERNMENT & ORGANIZATIONAL STRUCTURE

The City of Loveland operates under the Council-Manager form of government. The City Council consists of seven members elected at-large, through non-partisan elections, for four-year overlapping terms. The Mayor is selected by the Council and presides at Council meetings and is the City's representative at functions.

The City's organization consists of the City Manager's Office and five departments: Finance, Law, Public Safety, Recreation and Services. City Council directly appoints the City Manager, City Solicitor, Finance Director and Clerk of Council. All other positions directly or indirectly report to and are accountable to the City Manager.

CITY OF LOVELAND VISION

The City of Loveland is dedicated to protecting and strengthening neighborhoods and natural resources, improving economic vitality, enhancing its hometown charm and quality of life, and fostering long-term community stability while achieving balanced growth.

CITY SERVICES

The Loveland Police Department is dedicated to serving the community and maintaining an active community partnership. The goal of the Loveland Police Department is to provide safe public places and roadways, efficiently manage emergencies and prevent and solve crimes. These goals are accomplished through proactive networking and partnerships with surrounding departments as well as in the community. The Police Department provides community and school resources, has a Citizens Police Academy, K-9 Unit, and oversees Mayor's Court.

Operational for more than 100 years, the Loveland-Symmes Fire Department, paid for by the City of Loveland and Symmes Township, provides fire and emergency medical services for more than 27,000 people. The department's personnel have expertise in advanced life support, firefighting and rescue services. Its operations division specializes in hazardous material response, as well as heavy, confined space and dive rescue solutions. The Loveland-Symmes Fire Department maintains a fleet of ambulances and fire trucks. In addition, the department offers fire prevention education programs for the public. It also responds to emergency calls. The Loveland-Symmes Fire Department's emergency medical services are accredited by the Commission on Accreditation of Ambulance Services.

The Loveland-Symmes Fire Department recently completed the Insurance Services Office's Public Protection Classification following a six-month self-assessment process and three days of

an intense on-site assessment by peer assessors from the Insurance Services Office. The LSF D has maintained its ISO rating of 2, placing it among the very best in Ohio and indeed, the nation. August 9, 2013, the LSF D received their Fire Accreditation from the Center for Public Safety Excellence Commission on Fire Accreditation International.

The City of Loveland Public Works Department maintains the City's infrastructure, including storm drainage systems, public parks, 101 lane miles of roadway and 80 miles of water mains serving over 4,500 water customers. The Public Works Department also provides leaf pick-up in the fall, brush pick-up in the spring and fall, snow plowing in inclement weather and Christmas tree recycling.



INCOME TAX

The City of Loveland uses the Regional Income Tax Agency (RITA) to administer the collection of the City's income taxes. The City of Loveland currently collects a one percent (1%) tax on income for all employees who work in Loveland and residents who work within a non-taxing jurisdiction and live in Loveland. The City offers a full credit for residents who pay 1% or more income tax to another City. All residents are required to file an income tax return, even if they receive a credit for income tax paid to another municipality.

UTILITIES

The City of Loveland owns and operates its water and stormwater utilities. These utilities are operated much like a business, where residents are billed for service. The City maintains these assets and sets rates based on the needs of the utility. A benefit of having the City control these utilities is that City Council can also keep rates low in difficult economic times to protect the residents. City Council has done this in recent years, where reserves (like a savings account) have been spent so that rates did not have to increase as much.

Loveland has been able to curb sanitation rate increases through recycling initiatives and competitive bidding with other communities, though these cost control efforts are modest relative to sewer increases.

While utility bills come from the City of Loveland, the City does not control sanitary sewer rates. Those rates are set by the Hamilton County Commissioners for the entire Metropolitan Sewer District (MSD). In 1985, the City of Loveland and Hamilton County entered into a contract where the City would continue to own the sewer plant and sewer system, but MSD would operate the plant. Loveland has attempted to terminate

our contract with MSD. Unfortunately, the City of Loveland did not prevail therefore, the City has no control over sewer rates, which comprise the vast majority of the utility bill charges.

RECREATION

Loveland is home to many parks for soccer, baseball, and football teams, but there are also many hidden trails that enable residents to enjoy nature while living within the City.



ARTS & CULTURE

Loveland has a thriving arts community ranging from art galleries and music centers. From international artists to Loveland locals, Loveland has a committed arts community. This can be seen every fall at the Loveland Art Show, held in Historic Downtown Loveland in one of the City's many parks. The Loveland Art Show has been in existence since 1996 and brings over 3,000 art consumers and 71 exhibitors into our community during the event. Loveland also celebrates the arts throughout the year with live performing art and public art creation to raise awareness for arts in Loveland.

For a town of 12,000 residents, it is truly remarkable how artists have driven economic development in the town, revitalizing run-down buildings, bringing art consumers into the City, and contributing to the City.

SCHOOLS

The Loveland City School District covers more than 15 miles and overlaps three counties— Hamilton, Clermont, and Warren. The District surrounds the City of Loveland and reaches into Symmes, Goshen, Hamilton, and Miami Townships. Loveland Schools serves a population of 50,000 residents, including the City of Loveland.

For 13 consecutive years, the Loveland City School District has received either an “Excellent” or “Excellent with Distinction” rating from the Ohio Department of Education (ODE) on their annual report card. ODE recently changed their rating methodology and no longer gives out ratings of this type, but is looking to change in 2018. The district is also known for its excellence in the arts, music, and athletics.

In May 2014, the district passed a 5.6 mill operating levy that will generate \$4.2 million annually for the district. Funds from the levy will go to increasing science, technology, engineering and mathematics programs and improve counseling and reading services. The operating levy enables the district to remain financially stable and maintain programming and staffing.

Loveland has six schools aligned by grade level.

1. Loveland Early Childhood Center (preschool, kindergarten, six first grade classrooms)
2. Loveland Primary School (grades 1 and 2)
3. Loveland Elementary School (grades 3 and 4)
4. Loveland Intermediate School (grades 5 and 6)

5. Loveland Middle School (grades 7 and 8)
6. Loveland High School (grades 9-12)

Enrollment: 4,454

Teacher to Student Ratio 1 to 22

Teachers with Master's Degrees 84.7%

Student Attendance Rate 97.28%

Seniors Planning to Attend College 79%

Student Graduation Rate (4 year) 93.7% (5 year) 95.4%

More than \$12 million in college scholarships were awarded to the class of 2013.

Portions of Loveland are also served by:

- Little Miami School District
- Sycamore Community School District
- St. Columban Elementary School

LOVELAND CITY CENSUS 2010

Population: 12,081

Median Age: 38

Households: 4,701

Vacant: 5.2%

Owner-Occupied: 73%

Renter-Occupied: 27%

Average Family Size: 3.09

White Population: 93.5%

Median Household Income: \$68,801

Average Household Income: \$83,262

Population 25 years + with Bachelor's Degree: 24%

Population 25 years + with Graduate or professional degree: 15%

Major Industries by Class of Worker civilian population 16 years or older:

Manufacturing: 20%

Educational, Health care, Social Assistance: 18%

Professional: 14%

Retail trade: 12%

Arts, Entertainment: 8%

Land Area: 5.26 square miles

ATTRACTIONS

Residents and visitors share in diverse attractions that have made Loveland a wonderful place to live or visit. These attractions include:

- Scenic Loveland Bike Trail – extending 70 miles into central Ohio
- Loveland Historic District – featuring unique shops and restaurants
- Historic Loveland Museum – an 1862 Victorian home with period furnishings, photos, maps, prints and artifacts.
- Veteran's Memorial Park – memorial dedicated to those that have served our Country

- Loveland Stage Company – community theater that has been operating since 1979
- Loveland Art Studios on Main – home to more than 24 artist: potters, glass bead makers, stained glass artists, painters, jewelers and fiber artists
- Little Miami River – canoeing and kayaking
- White Pillars Homestead – historic landmark built by Captain John Ramsey and his wife Isabelle Ramsey, daughter of the founder of the Loveland settlement

ANNUAL CITY EVENTS

Valentine’s Day Program – January/February

Memorial Day Parade – May

Independence Day Celebration – July

Light Up Loveland - July

Christmas in Loveland – December



RECENT AWARDS AND DISTINCTIONS

The City of Loveland prides itself on providing excellent services to residents and leading excellence in the local government profession. Below are a list of awards and recognitions the City and City officials have received in recent years.

2016 GFOA Distinguished Budget Presentation Award

The City of Loveland received the Distinguished Budget Presentation Award from the Government Finance Officers Association (GFOA) for its 2016 Budget. The award represents a significant achievement by the entity. It reflects the commitment of the governing body and staff to meet the highest principles of government budgeting. In order to receive the budget award, the entity had to satisfy nationally recognized guidelines for effective budget presentation. These guidelines are designed to address how well an entity's budget serves as a policy document, a financial plan, an operations guide, and a communications device. In 2012, the most recent year that GFOA published award results, there were just 13 municipalities that received this award in the State of Ohio. This is the third year the City has received this award (2014-2016).

2016 Loveland Police Division Awards and Certifications

In 2016, Officer Jesse Moore and Sergeant Mike Szpak received Awards of Excellence from the Loveland Symmes Fire Department, Officer Amy Campbell received the Gallantry Star Life Saving Award, and the Loveland Police Department received Ohio Collaborative Law Enforcement Agency Certification.

2016 Clerk of the Year Award

Clerk of Council, Misty Cheshire, was named Clerk of the Year by the Ohio Municipal Clerks Association.

2016 Buckeye Trail Town Designation

In November of 2016 the City of Loveland was nominated as a Buckeye Trail Town. The Buckeye Trail Town program provides destination information regarding its trail towns in an effort to promote tourism centered on the use of bike trails. Being included on the Buckeye Trail Network encourages Buckeye Trail hikers to visit Loveland and step off of the trail to patronize local businesses. This effort promotes a greater amount of visitors into the downtown business district which utilize the trail as their mode of transportation, therefore not impacting vehicular traffic or parking.

2015 Certificate of Achievement for Excellence in Financial Reporting

The Government Finance Officers Association (GFOA) awarded the City of Loveland a Certificate of Achievement for Excellence in Financial Reporting. The Certificate of Achievement is the highest form of recognition in the area of governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management. This is the fourth year the City has received this award (2012-2015).

2015 Administrative Certifications and Professional Affiliations

Clerk of Council Misty Cheshire earned the designation of Master Municipal Clerk (MMC) through the International Institute of Municipal Clerks. The MMC program is an advanced continuing education program that prepares participants to perform complex municipal duties.

In 2014 and 2015, Clerk of Council Misty Cheshire served as President of the Ohio Municipal Clerks Association.

2015 Loveland Police Division Awards and Certifications

In 2015, Sergeants Kevin Corbett and Jose Alejandro received certificates in levels 300 and 400 of the FEMA National Incident Management training. Officers Amy Campbell and Angela Smallwood received certificates as field training officers. Before the end of the year Shawn Parks should be receiving a certificate as a crime scene investigator.

Loveland SRO Fred Barnes attained the designation of Master SRO through the Ohio School Resource Office Association.

2016 Top Ten Most Charming Villages and Small Cities in Ohio

A TravelMag survey of 100 US travel experts listed Loveland as one of the ten most charming villages and small cities in Ohio.

2015 Loveland Symmes Fire Department

In 2015, Deputy Fire Chief Josh Blum Deputy was appointed as "Rescue Team Manager" for the Hamilton

County Urban Search and Rescue Team" USAR " Located in Cincinnati Ohio.

2014 OVI Task Force Gold Level Agency Award

The OVI Task Force is a multi-agency law enforcement team serving Hamilton County, Ohio, dedicated to enforcing Ohio's impaired driving laws.

2014 Loveland Police Division Awards and Certifications

In 2014, Sergeant Mike Szpak graduated from the Police Executive Leadership College. Detective Steve Moster was awarded the Clermont County Law Enforcement Excellence Award. Sergeant Kevin Corbett received the Supervisor Training and Education Program Certificate.

2014 Loveland Symmes Fire Department Re-Accreditation

The Loveland Symmes Fire Department received re-accreditation from the Commission on Ambulance Accreditation International. This Accreditation was first received for the Fire and EMS department in 1997. The City of Loveland is one of only 10 communities in the Country that are dual accredited. This accreditation indicates the Fire and EMS department has met the high standards of delivering exceptional emergency services by an independent commission.

2013-2014

The Ohio Magazine selected Loveland, Ohio, as one of the state's best hometowns. The best hometowns show off the

beauty, the adventure, and fun that accompanies life in the Buckeye State.



2013 Certificate of Excellence in Performance Measurement

The City of Loveland was recognized for performance management efforts with a Certificate of Excellence from the International City/County Management Association (ICMA) Center for Performance Measurement.

2013 Loveland Symmes Fire Department Accreditation

August 9, 2013, the LSFDF received their Fire Accreditation from the Center for Public Safety Excellence Commission on Fire Accreditation International.

2013 Loveland Symmes Fire Department Accreditation

In September, of 2013 the Loveland-Symmes Fire Department was awarded accreditation by the Commission on Fire Accreditation International (CFAI). Accreditation is a comprehensive self-assessment and evaluation model that

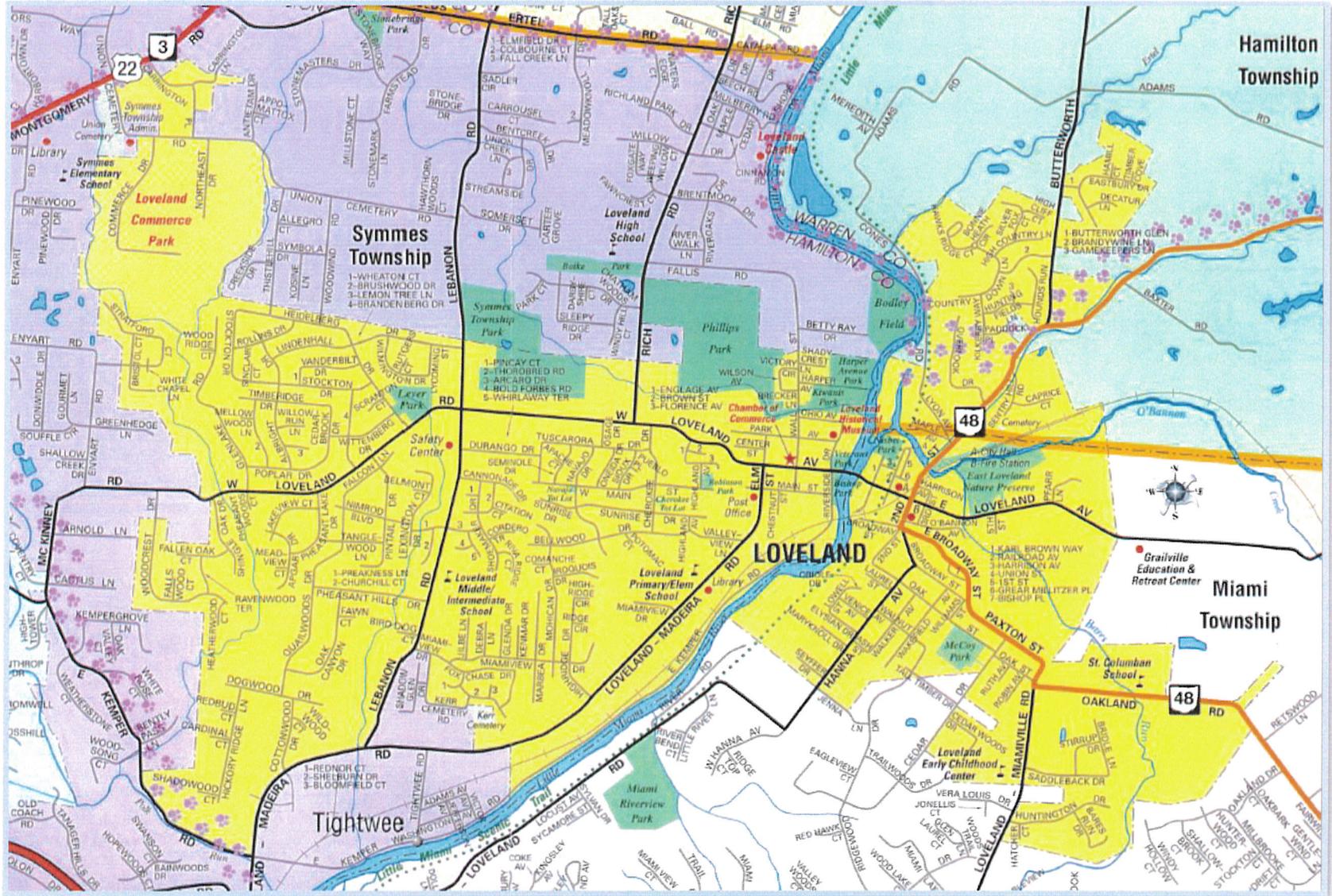
enables organizations to examine past, current, and future service levels and internal performance and compare them to industry best practices. This process leads to an improved, more efficient service delivery. The CFAI Accreditation will be in effect until 2018

2013 Insurance Service Office (ISO) Public Protection Classification for Building and Zoning Division

ISO reaffirmed the City of Loveland Class 3 rating for both residential and commercial properties. Among communities in Ohio, the Class 3 rating places Loveland in the 72nd percentile for residential and the 87th percentile for commercial, meaning the City of Loveland is a clear leader in ensuring the safety of our residential and commercial structures when compared to our peers.

LOVELAND, OHIO





MEASURING PERFORMANCE

The following section will translate a complex and vast array of spreadsheets and figures into a more tangible understanding of performance level of a service area for a customer.

The City provides a diverse array of services, and for each of the City's business enterprises, we strive to provide an excellent return on investment. There is no better place to look than the following section on performance measurements to see what these dollars provide for the citizens. Performance data is also very much like the dashboard of your automobile. It shows where variables are at a given moment, and we use this dashboard to help make sure we stay on the road.

Included in this section is 2013-2015 actual data, 2016 projections based on year-to-date trends, and staff's 2017 forecast given the proposed budget and our understanding of community trends.

The City discontinued its use of ICMA benchmarking data in 2013, so it is best to compare figures to prior-year trends within the City.

2017 Performance Measures

Police Department	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Loveland Population	12,367	12,578	12,866	13,034	13,163
Loveland Police Expenditures Per Capita	\$218 *	\$203	\$203	\$218	\$222

* LPD's 2013 per capita costs increased because 2013 pension costs are artificially inflated in the Police Department because of two factors. The Ohio Police and Fire Pension system switched from quarterly payments to monthly payments, which means that the City paid fourteen months of payments in the 2013 fiscal year. Also, the City paid off a modest accrued liability to this pension system. Combined, these two factors created a one-time spike in OPF payments in 2013.

<i>Crime Response</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Total Arrests	634	566	505	319	463
Drug Related Arrests (All)	68	65	65	40	57
Juvenile Arrests	35	43	44	36	41
Juvenile Drug Related Arrests	10	9	13	7	10
Arrests / 1,000 residents	51.3	45.0	39.3	24.5	35.2
Use of Force Incidents	1	6	5	3	5
Loveland Average Response Time to Priority Calls in minutes (from dispatch to arrival)	3:52	4:01	5:11	5:20	5:15

<i>Part I Crime</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Murder	1	0	0	1	0
Rape	6	2	3	1	2
Robbery	1	3	1	1	2
Aggravated Assault	4	1	0	0	0
Burglary, Breaking and Entering	31	34	36	21	30
Theft/Larceny	142	142	148	108	133
Motor Vehicle Theft	1	4	5	4	4
Arson	1	2	1	0	1
Total Part I Crime	187	188	194	136	172
Loveland Part I Crime per 1,000 residents	15.1	14.9	15.1	10.4	13.1

2017 Performance Measures

<i>Traffic Enforcement</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Parking Citations	170	193	181	140	171
Total Traffic Charges	1,270	1,154	1120	614	963
Traffic Warnings	547	1071	1138	705	971
Operating Vehicle While Intoxicated (OVI)	36	36	42	21	33
OVI per 1,000 Residents	2.91	2.86	3.26	1.63	2.51
Auto Accidents	156	163	182	129	158
Injury Auto Accidents	15	16	19	12	16
Auto Accidents/Alcohol	3	6	14	4	8
Fatal Auto Accidents	0	0	0	0	0

<i>Employee Development</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Total hours of training	4,987	3,176	5,124	3,816	4,039
Off site training	2,320	1,327	1,987	1,046	1,453
In-house training	2,667	1,849	3,137	2,770	2,585
Average Hours of Training per Police Officer	277	176	285	212	224

* This figure includes daily roll-call training through Lexipol, a new tool the Loveland Police Division began using in June 2011. Lexipol is a California-based corporation which develops case-tested law enforcement policies and procedures. Each work day, officers logged on and took a five to ten minute training seminar customized to the City's policies and procedures. Thus, everyday becomes a training day, and risk is greatly reduced.

<i>Mayor's Court</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Mayor's Court Revenue	\$114,025	\$115,766	\$104,796	\$80,000	\$85,000
Mayor's Court Expenditure	\$106,096	\$111,418	\$111,048	\$108,345	\$120,824
Court Cost Recovery Ratio	1.07	1.04	0.94	0.74	0.70

2017 Performance Measures

Loveland-Symmes Fire Department *	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
<i>Population Served</i>	27,154	27,349	27,653	27,821	28,096
City of Loveland	12,367	12,578	12,866	13,034	13,163
Symmes Township	14,787	14,771	14,877	14,787	14,933
<i>Average Response Time</i>					
Fire	4:26	4:12	3:17	3:17	3:17
EMS	4:41	4:20	3:04	3:04	3:04
Hydrants Serviced	3,958	3,958	3,958	3,958	3,958
Fire Inspections	1,044	1,044	1,054	1,054	1,054
Total Training Hours	12,000	12,000	10,764	12,000	13,000
Training Hours per Employee	196.7	196.7	179.4	196.7	213.11
Total LSFDF Budget	\$4,328,607	\$4,328,607	\$4,201,699	\$4,297,441	\$4,368,374
LSFD Expenditures per Capita	\$159.41	\$158.27	\$151.94	\$154.47	\$155.48

* Data for Loveland-Symmes Fire Department includes the entire fire district and is not limited to the corporate limits of the City of Loveland.

<i>Fire Incidents</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Total Fire Incidents	1,251	1,288	1,420	1,552	1,693
Total Fire Incidents per 1,000 Population Served	46.07	47.10	51.35	55.78	60.26
Structure Fires	5	5	8	2	3
LSFD Structure Fires per 1,000 Population Served	0.18	0.18	0.29	0.07	0.11
Firefighters on Scene, Structure Fire	33	33	33	33	33
Inspectable Properties/ Commercial Fires	1,044/0	1,044/0	1,054/0	1,054/0	1,054/0
Total Property Losses to Fires, LSFDF District	\$171,000	\$369,431	\$275,140	\$68,785	\$103,178

<i>EMS Incidents</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Total EMS Responses	2,093	2,065	2,647	2,748	2,998
Cardiac Arrests	23	15	15	21	17
Fractal Response for Cardiac Arrest	90% <4 min	90% <4 min	90% <4 min	90% <4 min	90% <4 min
	100% <5 min	99% <5 min	99% <5 min	99% <5 min	99% <5 min

2017 Performance Measures

Building and Zoning

<i>Permits and Valuation</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
New Housing Unit Starts	44	88	53	40	100
Residential Permits	168	177	197	195	200
Commercial Permits	94	91	132	130	140
Residential Inspections	430	413	476	450	425
Commercial Inspections	112	112	153	150	150
Residential Investment Valuation	\$9,349,292	\$9,071,734	\$4,508,523	\$7,000,000	\$8,000,000
Commercial Investment Valuation	\$8,757,671	\$21,784,270	\$7,410,615	\$15,000,000	\$12,000,000
Total Property Investment	\$18,106,963	\$30,856,004	\$11,939,138	\$22,000,000	\$20,000,000

<i>Cost Recovery Ratio</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Building and Zoning Revenue	\$125,330	\$131,629	\$121,209	\$103,500	\$101,500
Building and Zoning Expenditures	\$190,223	\$184,082	\$233,108	\$235,244	\$254,189
Building and Zoning Cost Recovery Ratio	0.66	0.72	0.52	0.44	0.40

<i>Planning and Zoning Commission</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Site Plan Reviews	3	2	2	5	3
Special Exemptions	2	1	1	1	1
Conditional Uses	0	0	7	6	7
Zoning Code Text and Map Amendments	3	0	5	4	4
Loveland Madeira Overlay	7	2	12	10	11
Lot Splits/Combination	0	0	0	0	0
Record Plat Modifications	5	2	0	1	0
Other	0	4	1	2	3
Total Cases *	20	11	28	29	29

* Total number of cases does not include performance bond renewals and reductions

<i>Board of Zoning and Appeals</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Appeals Requested	0	0	0	0	1
Variances Requested	1	2	8	14	15
Total Cases	1	2	8	14	16
Cases Denied	0	0	0	1	1

2017 Performance Measures

Finance

<i>Utility Department</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Number of Utility Billing Accounts	4,885	4,914	4,967	5,025	5,125
Sewer Delinquency Revenue as a Percentage of all Sewer Revenue	1.32%	1.11%	1.03%	0.90%	0.86%
Total Utility Bill Collections	\$6,360,323	\$6,566,634	\$6,888,293	\$6,479,112	\$6,700,806
Average Monthly Bill Charges for City Residents*	\$119.10	\$124.83	\$130.13	\$130.13	\$130.13

* Assumes 8,000 gallons of usage per month

<i>Income Taxes</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Income Tax Collections	\$3,731,651	\$3,695,641	\$3,942,423	\$3,725,000	\$4,125,000
Income Tax Refunds	\$129,594	\$155,698	\$143,614	\$143,000	\$150,000
Income Tax Collections After Refunds	\$3,602,057	\$3,539,943	\$3,798,809	\$3,582,000	\$3,975,000
Tax Collection Costs	\$100,429	\$89,011	\$109,457	\$111,750	\$115,000
Tax Collection Costs as a Percent of Net Collections	2.69%	2.41%	2.78%	3.00%	2.79%

<i>Treasury</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Treasury & Cash Reserve Management	\$7,142,288	\$5,385,947	\$5,722,490	\$5,762,375	\$5,776,082
Interest Income	\$19,827	\$26,056	\$27,354	\$37,000	\$25,000
City Annual Yield on Treasury	0.28%	0.48%	0.48%	0.64%	0.43%
STAR Ohio Yield	0.02%	0.07%	0.05%	0.59%	

<i>Debt</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
All Debt Outstanding Principle (includes SCIP)	\$13,196,523	\$12,958,031	\$11,952,865	\$11,525,299	\$10,456,818
Net Assessed Valuation	294,117,190	308,967,430	315,281,720	324,740,172	325,898,742
Total Debt Principal as a Percentage of Assessed Value *	4.49%	4.19%	3.79%	3.55%	3.21%
Total General Obligation (GO) Debt	\$9,260,000	\$8,505,000	\$7,840,000	\$7,170,000	\$6,480,000
GO Debt as a % of Assessed Valuation	3.15%	2.75%	2.49%	2.21%	1.99%
Outstanding Debt Principal per Capita	\$1,067.11	\$1,030.23	\$940.80	\$900.34	\$801.84

* Includes all debt, not just general obligation debt, which is more commonly benchmarked against property values.

2017 Performance Measures

City Manager's Office	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Annexations	0	0	0	0	0
Acreage Annexed	0	0	0	0	0
City Limits, Square Miles	5.26	5.26	5.26	5.26	5.26
City Population *	12,367	12,578	12,705	12,801	13,041
Residents per Square Mile	2,351	2,391	2,415	2,434	2,479

* Using the 2010 Census as a baseline, the City of Loveland estimates population annually by adding the total new housing starts multiplied by 2.4 residents per household.

<i>Human Resources and Personnel</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Number of FT/PT Authorized Employees	41.41	41.04	39.73	40.73	40.73
Total City Salary and Wages	\$2,905,214	\$2,877,636	\$2,911,662	\$2,961,314	\$3,120,631
Total City Paid Hours	98,701	97,027	97,582	96,213	97,381
Average Hourly Rate per Labor Hour	\$29.43	\$29.66	\$29.84	\$30.78	\$32.05
Open Recruitments *	4	2	6	5	3
Total Applications	177	40	196	142	111
Applicants per Job	44	20	33	28	37
Avg. Tenure of Full-Time City Employees in Yrs	11.49	11.4	11.05	12.24	10.26
City Healthcare Expenditures **	\$485,954	\$515,823	\$504,276	\$533,023	\$537,363

* This figure does not include internal promotions, only recruitments which are open to the general public

** Includes total health insurance premiums and Health Savings Accounts contributions by the City.

<i>Property Maintenance</i>	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Total Violations Issued	49	105	114	175	185
Violations Complied With	34	84	109	160	185
Violations Abated by City Contractor	15	21	25	43	50
Contractor Charges	\$2,930	\$3,445	\$3,135	\$4,000	\$4,500
Cited to Mayor's Court	0	0	0	2	10
Total Property Maintenance Assessments	\$8,010	\$1,048	\$2,500	\$3,500	\$5,000

2017 Performance Measures

Water	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Millions of Gallons of Water Pumped Per Year	408.34	442.52	510	445	470
Millions of Gallons of Water Billed Per Year	383.24	372.55	378.35	383.17	379.33
Unaccounted For Water (UW) *	6%	16%	26%	14%	19%
AWWA Best Practice Benchmark For Unaccounted for Water		10%			
Linear Feet of Water Distribution System Replaced	1,630	3,866	0	0	1,650
Percent of Water System Replaced	0.41%	0.98%	0.00%	0.00%	0.42%
Linear Feet of 4" Diameter Water Line in System	8,385	8,385	8,385	8,385	6,235
Average Remaining Useful Life, Water Distribution System	30.93 years	30.65	29.65	28.65	27.87

Street Maintenance	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Loveland Population	12,367	12,578	12,866	13,034	13,163
Road Rehabilitation Expenditures *	\$388,754	\$244,078	\$322,174	\$301,120	\$400,000
Loveland Road Rehabilitation Expenditures per Capita	\$31.44	\$19.41	\$25.04	\$23.10	\$30.39
Lane-Mile of Roadways Rehabilitated	6.3	4.1	2.8	4.5	3.3
Road Rehabilitation Expenditures per Lane-Mile	\$61,707	\$59,531	\$114,246	\$66,916	\$121,212
Tons of Road Salt Used	650	1,220	1,050	500	1,100
Hours of Street Sweeping	110	147	157	200	180
Total Loveland Lane Miles of Roadway (Accepted/Dedicated)	101.6	102.9	106.5	107.7	108.1

* The City received a one-time \$104,000 grant for road rehab in 2013, which explains the increase in road rehabilitation expenditures despite a cut in the City's contribution. The City received a one-time \$90,000 grant for road rehab in 2015.

Public Works	Actual 2013	Actual 2014	Actual 2015	Projected 2016	2017 Estimate
Catch Basins Cleaned	145	215	147	80	100
Catch Basins Repaired	11	18	32	30	30
Emergency Callout Events	93	82	81	90	90
Fire Hydrants Repaired	27	21	28	40	30
Fire Hydrants Replaced	3	4	2	2	2
Water Main Breaks	12	24	19	20	22
Water Service Leaks	65	54	69	55	50

GUIDE FOR REVIEWING THE CITY OF LOVELAND'S 2017 BUDGET AND CIP

The City of Loveland spends millions of dollars annually providing services to citizens and those in the community. The budget document details the services provided and funds that support these services.

Due to the sheer volume and complexity of information it contains, the budget can be an imposing document. The goal of the City is that the budget be accessible to all. To that end, the reader should always keep in mind that this document answers two core questions: “Where is the City of Loveland’s money coming from?” and “How will that money be used?”

First, all the information presented is organized by the fund that is responsible for providing the service, activity, or program. Each fund is a legally separated “pot” of public money that receives specific revenue and makes specific expenditures. For example, money that is collected from the City’s customers for water services is spent to provide water to them through the Water Fund. The 2017 budget is divided into sections by fund.

Second, the budget is broken down by City department. It can be difficult to follow when one department (Safety) has multiple divisions (Police, Fire and EMS, Building and Zoning) and the department is paid for from multiple funds (the General Fund, Fire Fund, EMS Fund and Fire & EMS Fund).

The intersection of funds and departments can best be understood by examining the table on the next page. This table shows the funding sources for each department. The reader can quickly see that the Department of Public Works draws its

resources and provides services from the greatest diversity of funds within the budget. Public Works provides services budgeted from the General Fund (Parks and Recreation, Engineering), the Water Funds, Sanitation and Environment, Street Maintenance, and Stormwater.

The City’s contractual relationship with the Loveland Symmes Fire Department, a nationally-recognized leader in emergency response, is also supported by multiple funds. These funds are financed by property tax levies.

Third, the budget attempts to show with narrative descriptions, tables, and graphs what each department provides in the way of services. The City strives to provide the highest possible return on investment by matching financial revenues to strategic operations. The Performance Measurement section of the budget demonstrates that the budget is not just a compilation of spreadsheets but instead is an operational plan. Performance data is how dollars and cents get translated into tangible returns on investment for the taxpayer.

The City of Loveland’s annual fiscal plan is developed through a cooperative effort involving City Council, City staff, and the Finance Committee, which is made up of citizens of Loveland. Because of the importance of developing an operational plan which best meets the needs of the community with finite resources, the budget process takes close to six months to complete.

RELATIONSHIP BETWEEN FUNDS AND CITY DEPARTMENTS

The City of Loveland’s organizational structure consists of departments performing various activities necessary for operations of the City. The City’s finances are organized by fund.

The following table portrays the relationship between the City’s departments and the funds paying for the services. Note that in the Finance Department, the City’s utility billing expenses are spread out among enterprise funds, including the salary and benefits of the positions supporting utilities.

DEPARTMENT	General	Fire	EMS	Fire & EMS	Water Operations	Sanitation & Environment	Street Maintenance	Storm-water	Sewer Billing
Legislative & Administrative									
City Council	X								
City Manager	X								
City Solicitor	X								
Mayor's Court	X								
Finance	X				X	X		X	X
General Operations	X								
Safety									
Building & Zoning	X								
Police	X								
Fire		X	X	X					
Public Works	X				X	X	X	X	X

BUDGET GLOSSARY

Administrative Cost Recovery: A fee paid into the General Fund by City of Loveland enterprise or special revenue funds to pay for services provided by the General Fund, such as personnel, legal, accounting, and general managerial services.

Appropriation: City Council's authorization to spend the government's resources.

Assessed Valuation: A value placed upon real estate or other property by the various county auditors and used as a basis for levying property taxes. For residential and commercial property in Ohio, the assessed valuation is 35% of market value.

Audit: An examination of the City's accounting record by an independent accounting firm or Auditor of State to determine the accuracy and validity of records and reports as well as conformity with established policies. The General Accounting Standards Board (GASB) sets standards for financial reporting for units of government that are referred to as Generally Accepted Accounting Principles (GAAP).

Balanced Budget: An annual budget in which total available resources are equal to or greater than approved expenditures for a given fiscal year. The City is legally required to have a balanced budget each year.

Balanced Budget, Structurally: An annual budget in which the revenues to be received (not counting fund balances and reserves) in a fiscal year are equal to or greater than the expenditures in that same year.

BUDGET LEGEND

Several lines in the 2017 budget and CIP expenditure and revenue tabs are colored. These lines are highlighted for specific reasons, as indicated by the following legend:

Revenues

 Unsecured Revenue: Revenue that can vary from year to year, such as interest income and impact fees.

Expenditures

 Nonessential Expenditures: Items not associated with essential services provided by the City. Includes items like beautification and furniture and fixtures.

 Interfund Transfers: Transfers between funds and administrative cost recovery.

 Capital Improvement: Items identified as capital projects through the annual CIP process. This includes equipment over \$5,000 with a minimum life expectancy of three years and replacement or improvements to infrastructure with a minimum life expectancy of three years and a minimum expense of \$5,000.

 Summations: These line items provide the summation of personnel costs (salaries and benefits) and non-personnel costs for each department or fund containing personnel line-items.

Basis of Budgeting: All of the City's budgeting is completed using a cash-basis of budgeting. The modified accrual basis is used in the compilation of annual GAAP reports whereby revenues attributable to the prior year's revenues are re-captured into the prior year to determine if the funds are solvent.

Revenues are budgeted if they are present, measurable and available as net current assets. General Fund revenues that are susceptible to accrual include property taxes, income taxes, grants-in-aid, Magistrate's court revenues, investment income, and cable franchise fees. Major revenues that are determined not to be subject to accrual because they are not available in time to pay liabilities of the current period or are not objectively measureable include inter-fund revenues for administrative cost recovery and repayment of advances from other funds due to the General Fund.

Governmental and agency fund expenditures are generally budgeted when the related fund liability is incurred, except for principal and interest on general long-term debt, which is recognized when due. Compensated absences, which are comprised primarily of accumulated unpaid vacation and compensatory time, are accrued in the current year. Salary expenditures are budgeted based on full time equivalents (FTEs).

Proprietary funds use the accrual basis. Revenues are budgeted as they are anticipated to be earned and unbilled utility service receivables are recorded at year end. Utility service revenue estimates are based on the number of customers times an estimated usage amount.

Bond: Bonds are debt instruments requiring repayment of a specified principal amount on a certain date (maturity date), together with interest at a stated rate, or according to a formula for determining the interest rate.

Bond Anticipation Note (BAN): A short term debt instrument used for a short period of time, usually six months or a year, prior to the issuance of a longer term bond. A BAN can be renewed for a longer term.

Budget: The official written statement of the City of Loveland's financial program that is adopted every year by City Council. As the operating plan for the City, it consists of proposed expenditures for specific purposes, projects, and programs and the adopted means of financing those expenditures.

Budget Calendar: The schedule followed by the City of Loveland for developing its annual budget.

Budget Message: The City Manager's general discussion of the budget that is presented to City Council as part of the budget document. This message explains broad budget and policy issues and presents the City Manager's recommendations to City Council.

Capital Improvement Program (CIP): A planning document that presents the City's capital infrastructure needs for the next year as well as identified needs for the next five years. In Loveland, the CIP is revised annually. The first year of the CIP is funded in the current year's operating budget. It is important to note that many of the City's capital infrastructure needs are not scheduled for completion even in a five year period of time.

Capital Equipment: New or replacement equipment which has a minimum life expectancy of three years and a minimum expense of \$5,000.

Capital Project: New infrastructure (e.g. buildings, roads, parks, water lines, etc.) or replacement of or improvements to existing infrastructure which has a minimum life expectancy of three years and a minimum expense of \$5,000.

Community Development Block Grant (CDBG): Grant funds allocated by the Federal Government and administered by Hamilton County (because it has the most Loveland residents of our three counties) to be used for the prevention and removal of slum and blight, and to benefit low and moderate-income persons.

Community Improvement Corporation (CIC): A corporation organized under statute for the purpose of promoting economic development in the City of Loveland. The CIC Board consists of all seven Council members, the City Manager, a representative of the Chamber of Commerce, a representative from the School Board, and a resident at large. The City of Loveland accounts for CIC revenues and expenditures.

Contingency: In capital projects, a contingency is typically used to provide additional funds (usually 10% to 20% of the project cost) for unforeseen costs or change orders that are not part of the original project estimate.

Debt Service: Payment of principal and interest on an obligation resulting from the issuance of bonds and notes according to a predetermined payment schedule.

Department: A major administrative section of the City of Loveland government. Loveland has five departments, including: Administration, Finance, Safety, Service.

Emergency Medical Services (EMS) Fund: The property tax-supported operating fund of the City of Loveland that supports the City's contractual obligations to the Loveland-Symmes Fire Department for their emergency medical services to the Loveland community.

Emergency Reserve: The portion of Reserve and Escrow fund balance which is appropriated but only available for expenditure by way of a City Council resolution or emergency declared by the City Manager. In Loveland, the Emergency Reserve is established by Resolution 2010-59, a legislative act which replaced the former policy promulgated by Resolution 1993-82. Currently, the City's emergency reserve is located in the Reserve and Escrow Fund, and is equal to 15% of the City's General Fund annual revenues.

Encumbrance: Authorized purchase commitments related to unperformed contracts for goods or services. Expenditures and encumbrances reduce available appropriations.

Enterprise Fund: A fund in which the services provided to customers/residents are financed and operated similarly to a private business. An enterprise fund is operated so that the costs of providing services are financed through user fees and charges. In Loveland, the City provides four services—water, sewer, stormwater and sanitation—through enterprise funds.

Equivalent Residential Unit (ERU): The unit used to determine charges for the City of Loveland's Stormwater utility. The average estimate is 2,500 square feet of horizontal impervious area of residential developed property per single-family detached dwelling units, two-family dwelling units and each housekeeping unit within multi-family dwelling units located within the City and as established by ordinance. The horizontal impervious area includes, but is not limited to, all areas covered by structures, roof extensions, patios, porches, driveways, and sidewalks.

Expenditure: The actual outlay of funds from the City treasury.

Expenditures, Essential: Expenditures which are fundamental and necessary to the operation of the City.

Expenditures, Non-Essential: Expenditures that support the operation of the City but are not absolutely necessary. Non-essential expenditures have been pre-identified as the first candidates to be eliminated from the City's budget should the City start to realize a structurally unbalanced budget.

Fire Fund: The property tax-supported operating fund of the City of Loveland that supports the City's contractual obligations to the Loveland-Symmes Fire Department for fire protection for the Loveland community.

Fire and EMS 2001 Levy Fund: A fund created by voter approval in 2001 and paid for by a levy on property tax to support the City's contractual obligations to the Loveland-Symmes Fire Department. Its collections may be used by the

City to pay for either Fire or EMS expenditures, making it more flexible than either the Fire Fund or the EMS Fund.

Fire and EMS 2014 Levy Fund: A fund created by voter approval in 2014 and paid for by a levy on property tax to support the City's contractual obligations to the Loveland-Symmes Fire Department. Its collections may be used by the City to pay for either Fire or EMS expenditures, making it more flexible than either the Fire Fund or the EMS Fund.

Financial Policies: A series of written procedures used to guide the City's budget process. Financial policies help ensure that the City uses best financial practices to manage its money, assets, infrastructure, treasury and debt. Loveland's financial policies may be found in the appendix section of the 2017 budget and CIP.

Fiscal Year: The twelve-month period that establishes the beginning and the ending period for recording financial transactions. The fiscal year for the City of Loveland is January 1 through December 31.

Fund: An accounting concept used to separate or subdivide financial activity of a city for legal and managerial purposes. All financial activity of a municipality must be classified in relation to a fund.

Fund Balance: The difference between the revenues and expenditures of a particular fund. The fund balance not spent in one fiscal year will be carried forward to the next as the beginning fund balance, however, a portion may be reserved for a particular purpose.

General Fund: The general operating fund of the City of Loveland that accounts for financial resources not restricted to any specific purposes. The General Fund pays for services such as Police, Finance, Building and Zoning, Administration and other general government programs and services.

Homestead Reimbursement: In Ohio, for levies passed before 2014, the State “rolls back” or reduces the property tax millage for the property owners and then makes the local governments “whole” by providing them revenue equal to the amount of foregone revenue.

Impact Fee: A fee charged on new development to recognize that new development creates demand on existing infrastructure that was paid for and developed from previous taxpayers. So, an impact fee allows the new development to contribute to existing systems to ensure existing infrastructure is not overwhelmed by new development and allows for necessary upgrades to it to ensure service levels do not suffer from new development. Loveland charges a road and recreation impact fee, and both are \$500 per single family dwelling unit.

Infrastructure: The physical assets of the community, such as water and sewer systems, public buildings, streets and bridges, parks, etc. The community’s infrastructure is maintained or expanded in part through the City of Loveland’s annual Capital Improvement Program.

Lease-Purchase: A form of financing by which the City leases a piece of equipment or a property from a qualified lending institution for a predetermined period of time with an arranged

payment schedule. At the end of the lease period, the City typically purchases the equipment for a nominal fee.

Leave Reserve: A method used by the City of Loveland for reserving funds to pay for separation costs associated with the voluntary separation of employees who have accumulated vested sick leave.

Line Item budget: A budget in which expenditures are classified and displayed by detailed expense categories, such as salaries, health insurance, workers compensation, office supplies, fuel, property insurance, etc.

Lighting District: A geographically defined area where 75% or more of the property owners have agreed via a petition to tax themselves to pay for street lighting costs. Loveland has created lighting districts in Brandywine, White Pillars, and Hermitage Pointe.

Loveland-Symmes Fire Department (LSFD): A private organization that provides fire and emergency medical services to the City of Loveland and Symmes Township. The LSFD operates four stations: two in Loveland and two in Symmes Township, and operates the City’s emergency dispatch center—Northeast Communications Center—in the Loveland Safety Center. LSFD utilizes equipment and vehicles owned by the taxpayers of Loveland and Symmes, but their employees are not employees of either jurisdiction for which they provide services.

Major Fund: Governmental Accounting Standards Board (GASB) classification for the general fund and other fund that meet the following two classifications:

1. Total assets, liabilities, revenues or expenditures/expenses of the individual governmental or enterprise fund are at least 10 percent of the corresponding total of all funds of that category;
AND

2. Total assets, liabilities, revenues or expenditures/expenses of the individual governmental or enterprise fund are at least 5% of the total for all governmental and enterprise funds combined.

Mandate: Legislation passed by the State or Federal government requiring action or provision of services and/or programs. A recent mandate that has impacted the City of Loveland is the costs associated with the Global Consent Decree of the Cleanwater Act passed onto Loveland ratepayers through the Metropolitan Sewer District (MSD).

Metropolitan Sewer District Charges (MSD): The Hamilton County agency responsible for the provision of sanitary sewer services in Loveland. Since 1985, MSD has managed and operated the City of Loveland's sanitary sewer system, including the Polk Run Treatment Plant. The City of Loveland bills residents for sewer services, retains 7% of its total sewer fee revenue to account for the service of handling the sewer billing (in the Sewer Billing Fund), and remits the balance to MSD for their services (through the Sewer Capital Fund). In 2008, the City of Loveland provided notice to Hamilton County of its intent to resume operations of Loveland's sewer system, though a federal court has ruled that Loveland may not terminate this agreement until the Global Consent Decree of the Cleanwater Act on MSD is implemented. The Global Consent Decree is a federal mandate that requires MSD to improve its infrastructure over several years.

Operating Expenses: All expenses that are necessary to maintain existing levels of services. Operating expenses generally include wages, utilities, supplies, etc., but not capital equipment replacement and capital expenditures. Operating expenses can also be labeled fixed costs.

Ordinance: A municipal regulation approved by the City Council that has the force of law. Appropriations of City Council are passed by ordinance.

Ohio Public Works Commission (OPWC): A State of Ohio agency that annually awards loan or grant money to local governments like Loveland for basic infrastructure improvements through its State Capital Improvement Program (SCIP) program.

Performance Measurement: A quantitative or qualitative measure of work performed (e.g. total traffic violation arrests) or services provided (e.g. number of utility bill payments processed) or results obtained through a program or activity (e.g. reduction in neighborhood crime due to community oriented policing programs). The purpose of performance measures is to translate taxes paid into services received and to facilitate the efficient deployment of resources.

Program: A specific or discrete service performed by the City of Loveland. The City of Loveland provides the community several programs, such as Citizens Police Academy.

Regional Income Tax Agency (RITA): The agency the City has contracted with beginning in 2010 for the collection of the City's 1% municipal income tax.

Reserve and Escrow Fund (REF): A governmental fund which receives transfers and advances from other City of Loveland funds for specific purposes, typically emergency reserves established by City Council. This fund also serves for the accounting of builder performance bonds, developer nuisance bonds, and other similar payments held by the City for specific performance by a third party.

Resolution: A formal expression of opinion, will or intent passed by a majority of City Council. A resolution does not have the force of law, but is more of a policy to provide administrative direction.

Revenue: Funds that the City of Loveland receives as income, such as tax payments, fees for services, receipts from other governments, fines, and grants.

Revenue Ordinance: An omnibus ordinance which articulates the charges, fees, fines and other miscellaneous assessments for various services or violations. The Ordinance reflects all the charges, fees and fines related to all other sections of the Code of Ordinance or administratively promulgated. The Schedule of Fines, Fees and Other Charges is codified in Chapter 111 of the Loveland Code of Ordinances.

Revenue, Secure: General Fund or Special Projects revenues which are stable and reliable from one fiscal year to the next. This generally includes property tax, permissive taxes, and the like which are highly predictable.

Revenue, Unsecured: General Fund or Special Projects revenues which vary from one fiscal year to the next, or which are

hard to predict. This generally includes estate tax, which was eliminated by the State of Ohio in 2013, and interest income on the City's treasury.

Sanitation and Environment Fund: The enterprise fund used to provide municipal solid waste, recycling, and leaf and brush collection. The Sanitation and Environment Fund also supports environmental remediation, such as the Harper Avenue Landfill Hazardous Gas monitoring mandate imposed by the Ohio Environmental Protection Agency.

Sewer Billing Fund: A fund used to account for 7% of the sanitary sewer service charges collected by the City of Loveland. Sewer charges are calculated based on water consumption, as measured by the City of Loveland's water meters readings. The City retains 7% of collections pursuant to a 1985 Agreement between the City of Loveland and Hamilton County that authorizes the County to operate the sewer system in the City of Loveland. The payment covers charges for reading meters, billing and collecting funds for sanitary sewer services.

Sewer Capital Fund: A fund formerly used by the City of Loveland to set aside funds for sewer construction projects. Today, the fund is used to receive 93% of the sanitary sewer service charges collected by the City of Loveland which are remitted quarterly to MSD. Funds are sent to MSD pursuant to a 1985 Agreement between the City of Loveland and Hamilton County that authorizes the County to operate the sewer system in the City of Loveland.

Special Projects Fund: A fund used to account for various large capital projects or studies, largely funded by transfers from the General Fund and earnings on interest from the City's treasury.

State Capital Improvement Program (SCIP): A competitive Ohio program used to loan or grant money to local governments for basic infrastructure programs. Loveland has used SCIP funds to pay for millions of dollars of basic infrastructure projects over the program's 25+ years of existence. This program is sometimes also referred to as the Ohio Public Works Commission (OPWC).

Stormwater Utility: The enterprise fund set up in 2003 and used to reduce flooding, maintain existing storm water infrastructure, and comply with the requirements of Phase II of the National Pollutant Discharge Elimination System (NPDES) mandates from the Federal government. The City charges property owners based on the size of the property and the intensity of the land use.

Street Maintenance Fund: A fund used to pay for routine maintenance of Loveland's roadways, such as plowing, patching, sweeping, etc. The fund is supported principally through gasoline tax and motor vehicle registrations, as well as funding from the General Fund.

Tax: Compulsory charges levied by a government unit for the purpose of raising revenue, which in turn pays for services or improvements provided for the benefit of the general public. The City's primary sources of taxes are the one percent income tax and real estate property tax.

Tax Increment Finance (TIF) District: A financing tool that allows a city to define a geographic area, create a special district, and capture a significant portion of additional tax revenue from development within the district. These captured revenues can then be used to pay for public improvements that support the development. Loveland has created four TIFs:

- the Northend TIF,
- the Downtown TIF,
- the Recreation Land TIF off of Butterworth Road, and
- the Reserves of Loveland TIF.

The Reserves of Loveland TIF was concluded in 2013 after it successfully captured revenues to pay off its obligations. The Northend TIF concluded in 2014.

User Fees/Charges: A payment made to the City of Loveland for receipt of services by the user who benefits from the service. The City of Loveland's primary source of user fees is for utility services, such as water, sewer, stormwater and sanitation.

Water Capital Improvement Fund: A fund used to pay for major capital improvements to the City's water system.

Water Operations Fund: The specific fund which receives all payments for and charges against the acquisition and distribution of water in and around Loveland. The Water Fund is an enterprise of the City of Loveland.

BUDGET SUMMARY GUIDE

The following section provides a series of tables to assist the reader in getting a high level and broad understanding of the City's fund structure, fiscal condition, and financial trends. The Budget Summary contains tables that serve a variety of purposes and have been added to over time. As a result, the compilation of tables may not seem like a cohesive whole to the reader. This narrative section is intended to explain the purposes behind the various tables here and how the Budget Summary section is an excellent place for the reader to gain insight into the City of Loveland's overall fiscal trajectory.

Table 1, Summary of Fund Balances

Table 1 provides a summary of forecasted, or estimated, 2016 revenues and expenditures by fund, which gives a basis for 2016 end of year fund balances. The table also shows budgeted, or requested, 2017 revenue and expenditure by fund to give a projected 2017 end of year balance. The projected 2017 and 2016 ending balances are then compared and the final column on the table shows the projected increase, or decrease, in fund balance, along with percent change.

It is important to note this table does not include transfers in to the General Bond Fund, which is the fund from which annual debt service payments are made. The City transfers the debt service payment from the originating fund into the General Bond Fund to make these annual payments. Including the General Bond Fund transfers in, and originating fund transfers out, would overstate the revenues and expenditures of the City.

Table 2 Consolidated Financial Schedule, General Fund

Table 2 presents a summary of major revenues and expenditures, as well as other financing sources and uses, for the General Fund to provide an overview of the total General Fund resources budgeted by the City. The consolidated financial schedule includes information for the prior year actual, current year budget and forecast, and new budget year. At the bottom of this table, the reader can view the beginning fund balance, the increase or decrease in fund balance, and the ending fund balances.

Table 3 Consolidated Financial Schedule, All Funds

Table 3 presents a summary of major revenues and expenditures, as well as other financing sources and uses, for all funds to provide an overview of the total resources budgeted by the City. The consolidated financial schedule includes information for the prior year actual, current year budget and forecast, and new budget year. At the bottom of this table, the reader can view the beginning fund balance, the increase or decrease in fund balance, and the ending fund balances.

Table 4 Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance

Table 4 presents a summary of major revenues and expenditures, as well as other financing sources and uses, for each fund to provide an overview of the total resources budgeted by the City in every appropriated fund in the new budget year.

The consolidated summary of revenues, expenditures, and changes in fund balance encompasses three separate pages to include all funds. The third of the three pages totals the funds and compares to the current year forecast and prior year actual. At the bottom of this table, the reader can view the beginning

fund balance, the increase or decrease in fund balance, and the ending fund balances. A calculation is also included to show the percentage change in fund balance from the beginning year to ending year. A discussion of any change of 10% or more is included in the revenue section.

It is important to note this table does not include the General Bond Fund, which is the fund from which annual debt service payments are made. The City transfers the debt service payment from the originating fund into the General Bond Fund to make these annual payments. Including the General Bond Fund would overstate the revenues and expenditures of the City; instead, these expenditures are included from the originating fund under the title "Debt Service Payments."

Table 5 Income Tax Forecasting

Table 5 shows a tool developed using historical data to forecast year-end gross income tax collections based on the percentage of collections through each month. This tool is therefore used early in the fiscal year as an early-warning system to inform the City if revenue forecasts are going to be off budget. The conversion to RITA in 2010 complicated the use of this tool because the receipt of revenue is one month in arrears, and RITA has had some non-recurring delays in sending out various bills which can slide receipts into a later month than when the City collected income tax in-house. Additionally, the passage of House Bill 5 changed due dates of estimate payments, which could affect year-end collections. Nevertheless, the forecasting tool is a very important tool and a key part of the budget preparation process.

Table 6 and 7.1-7.11 Personnel Costs

Table 6, and the subsequent series of tables 7.1 to 7.10, shows in one location all the City's expenditures on personnel. Because of the way cities organize expenditures by fund, it can be difficult to know precisely how much a municipal organization spends on wages and benefits without completing a lot of addition. These tables show all personnel expenses across all funds for three actual years, the current year budget and forecast, and the upcoming fiscal year.

Table 8.1-8.3 Capital Improvement Program

Tables 8.1-8.3 show the City of Loveland's Capital Improvement Program, or CIP. Table 8.1 summarizes the 2017 capital projects by fund, allowing the reader to tick and tie CIPs back to the expenditure line items in the budget. Table 8.1 only lists CIPs actually funded in the upcoming fiscal year; projects or requests which were not funded do not appear in this schedule. Table 8.2 accomplishes the same goal as table 8.1, but does so for equipment purchases. This is particularly important for equipment in the Department of Public Works because a vehicle may be funded by partial payments from multiple funds, reflecting how one piece of equipment will plow snow in the winter, collect brush in the fall, be used for water dig outs year round, and so forth. Table 8.3 shows a five year projection of capital expenditures and lists other projects or equipment purchases which have been identified but not scheduled for completion.

Table 9 Debt Amortization Schedule

Table 9 shows the City's debt until every debt issue is retired. It provides the reader with an easy way to understand how long term debt obligations require annual debt service payments, and

how decisions made in the past impact current and future year operating budgets. Table 9.1 is a sister table to Table 9 and depicts the City's annual outstanding debt by fund.

Table 10 Long Range Fund Forecasts

Table 10, and the subsequent series of tables 10.1 to 10.9, show in one location the five-year financial forecast (*or pro formas*) for the City's five enterprise funds and four governmental funds that support Fire and EMS. These are used to formulate revenue requirements and related rate adjustments in the enterprise funds. Also, the analysis shows that the General Fund needs to support the Street Maintenance Fund or service reductions are to be expected.

Table 11-15

Tables 11 through 15 are miscellaneous trends of interest to management. Table 11 shows the history of the administrative cost recovery formula. Table 11 is an excellent tool to see how these funding levels vary by originating fund.

Table 12 shows the various funding sources for property and casualty insurance premium. The City pays for its premiums from cost centers associated with the risk, but because of the nature of fund accounting, this risk management information can be interspersed throughout the budget. Table 12 allows management to see in one location how these expenditures are trending and to assess if costs are properly allocated with risk.

Table 13 shows the City's total expenditures on energy and fuels, including electricity for facilities, gasoline for cars, and diesel fuel for heavy equipment and rolling stock. Energy is a large cost item for the City's operations, and the City hopes to reduce its use

of energy to both reduce its operating costs and lessen the City's operations on the environment.

Table 14 collects charges the City incurs for communication expenditures. This includes telephony, data transmission, telephone system annual costs, and IT maintenance costs. These costs, like energy expenditures, are intensive for a City such as the City of Loveland.

Tables 15, 15.1 and 15.2 depict the city-wide position control table. This includes Table 15 showing department-level subtotals of all full-time authorized position and Table 15.1 showing department-level subtotals of all full-time equivalents, which includes full-time, part-time, and seasonal employees. Table 15.2 presents the city-wide position control table with each position presented by department.

The Budget Summary Section conveys a tremendous amount of information, and has evolved each year to add new information to meet the needs of Council, the Finance Committee, the City Manager's Office, or the general public.



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Table 1: Summary of Fund Balances

** Denotes Major Fund

	2016 Forecast (\$)				2017 Requested (\$)				2017 Requested Ending Balance vs. 2016 Estimate Ending Balance	
	Beginning Balance	Estimated Revenues	Estimated Expenses	Ending Balance	Beginning Balance	Requested Revenues	Requested Expenses	Ending Balance		
Governmental Funds										
13 GENERAL FUND**	1,182,938	6,533,322	5,879,472	1,836,789	1,836,789	6,526,480	6,137,000	2,226,269	389,481	21.20%
Special Revenue Funds										
17 MAYORS COURT COMPUTER FUND	16,032	10,107	22,500	3,639	3,639	8,900	5,000	7,539	3,900	107.19%
23 E.M.S./RESCUE FUND - 2006 LEVY**	93,347	1,301,158	1,252,399	142,106	142,106	1,301,158	1,286,957	156,308	14,201	9.99%
24 FIRE & E.M.S. FUND - 2001 LEVY**	159,449	533,070	523,381	169,138	169,138	533,070	564,545	137,663	(31,475)	-18.61%
25 FIRE FUND - 2006 LEVY**	88,663	655,278	658,371	85,570	85,570	655,278	641,947	98,901	13,331	15.58%
26 RESERVE & ESCROW FUND (REF)	1,266,812	126,248	132,658	1,260,402	1,260,402	44,151	15,435	1,289,118	28,716	2.28%
27 DRUG/DUI ENFORCE/EDUCATE FUND	7,704	650	-	8,354	8,354	500	500	8,354	-	0.00%
28 LOVELAND C.I.C. FUND	51,310	119,848	116,386	54,772	54,772	10,500,000	6,520,936	4,033,836	3,979,064	7264.79%
29 FIRE & EMS FUND - 2014 LEVY	154,585	523,655	459,221	219,019	219,019	523,655	446,889	295,785	76,766	35.05%
31 STREET MAINTENANCE FUND	96,432	517,736	544,680	69,488	69,488	491,044	499,925	60,607	(8,881)	-12.78%
32 STATE HIGHWAY FUND	3,739	34,500	17,500	20,739	20,739	34,500	41,500	13,739	(7,000)	-33.75%
33 LOVELAND RD. CAP. IMP. FUND	31,030	127,000	131,300	26,730	26,730	120,000	140,000	6,730	(20,000)	-74.82%
34 HAMILTON CTY MVR FUND	2,918	20,000	21,488	1,430	1,430	20,000	21,000	430	(1,000)	-69.93%
35 CLERMONT CTY MVR FUND	2,259	15,500	15,742	2,017	2,017	15,000	15,500	1,517	(500)	-24.79%
36 WARREN CTY MVR FUND	315	1,550	1,650	215	215	1,550	1,650	115	(100)	-46.50%
52 LIGHTING DISTRICT	40,920	11,800	12,403	40,317	40,317	15,000	17,245	38,072	(2,245)	-5.57%
Total Special Revenue Funds	2,015,513	3,998,100	3,909,679	2,103,934	2,103,934	14,263,806	10,219,029	6,148,711	4,044,777	192.25%
Debt Service Fund										
50 GENERAL BOND FUND	-	1,334,456	1,334,456	-	-	1,334,150	1,334,150	-	-	0.00%
Capital Projects										
30 TRAINING TOWER BUILDING FUND	-	600,000	600,000	-	-	-	-	-	-	0.00%
42 SPECIAL PROJECTS FUND	354,766	280,649	342,975	292,440	292,440	156,578	204,050	244,968	(47,472)	-16.23%
43 STATE ISSUE #2 INFRASTRUCTURE	-	110,868	110,868	-	-	-	-	-	-	0.00%
44 RECREATION LAND TIF	1,957	49,725	49,725	1,957	1,957	48,488	48,488	1,957	-	0.00%
58 HISTORIC LOVELAND TIF**	550,447	1,063,807	1,597,137	17,117	17,117	802,000	814,378	4,739	(12,378)	-72.31%
Total Capital Project Funds	907,171	2,105,049	2,700,705	311,515	311,515	1,007,066	1,066,916	251,665	(59,850)	-19.21%
Total Governmental Funds	4,105,622	13,970,927	13,824,312	4,252,238	4,252,238	23,131,502	18,757,095	8,626,645	4,374,408	103%
Proprietary Funds										
Enterprise Funds										
60 WATER OPERATION FUND	120,952	1,044,857	1,007,445	158,364	158,364	934,757	1,074,492	18,629	(139,735)	-88.24%
61 WATER CAPITAL IMP FUND	250,574	701,517	761,138	190,953	190,953	697,684	605,262	283,375	92,422	48.40%
62 SANITATION & ENVIRONMENT FUND	171,969	1,143,947	1,141,960	173,956	173,956	1,139,352	1,143,455	169,853	(4,103)	-2.36%
63 SEWER CAPITAL IMP FUND	899,592	3,634,154	3,754,091	779,655	779,655	3,810,520	3,941,796	648,379	(131,276)	-16.84%
64 SEWER BILLING FUND	48,327	311,496	307,571	52,252	52,252	324,427	311,659	65,020	12,768	24.43%
65 STORMWATER	125,453	420,154	389,014	156,593	156,593	971,551	937,132	191,012	34,419	21.98%
Total Enterprise Funds	1,616,868	7,256,125	7,361,219	1,511,774	1,511,774	7,878,291	8,013,796	1,376,269	(135,505)	-8.96%
Total All Funds	5,722,490	19,892,596	19,851,075	5,764,012	5,764,012	29,675,644	25,436,741	10,002,914	4,238,903	73.54%
excluding transfers in/out bond fund										

Table 2: Consolidated Financial Schedule, General Fund

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
Revenues					
Real Estate Taxes	879,425	890,689	930,485	958,512	966,132
Income Taxes	3,731,651	3,695,641	3,942,423	4,250,000	4,000,000
Estate Tax	298,003	23,069	6,388	25,300	-
Intergovernmental Revenues	190,137	189,888	200,587	184,975	184,475
Fines, Forfeitures, and Penalties	114,025	115,766	104,796	80,000	85,000
Special Assessments	8,010	1,048	1,550	3,500	5,000
Charges for Service	133,004	155,266	143,134	118,000	118,000
Interfund Charges	449,773	449,773	544,773	497,010	544,773
Miscellaneous Revenue	341,575	339,849	301,282	295,125	253,100
Total Revenues	6,145,604	5,860,988	6,175,418	6,412,422	6,156,480
Other Financing Sources					
Debt and Loan Proceeds					
Grants				40,900	10,000
Transfers/Advances In	28,675	100,938	84,012	80,000	360,000
Total Other Sources	28,675	100,938	84,012	120,900	370,000
Total Revenues + Other Sources	\$ 6,174,279	\$ 5,961,926	\$ 6,259,430	\$ 6,533,322	\$ 6,526,480
Expenditures					
Personnel-Related Expenses					
City Council	60,794	61,242	63,127	64,078	64,439
City Manager's Office	384,600	259,549	237,655	236,135	235,062
Mayor's Court	80,222	83,241	84,242	85,595	87,824
Finance	339,993	332,556	309,229	287,548	324,833
Building & Zoning	134,507	133,903	154,481	159,644	170,489
Police	2,125,647	1,993,992	2,038,315	2,098,158	2,236,475
Public Works - Parks & Engineer	214,927	308,514	292,091	297,846	312,779
General City Operations	20,210	4,308	-	-	-
Operating Expenses					
Legislative, Admin & Legal	100,081	207,192	151,469	158,050	174,400
Finance	237,294	9,480	21,198	7,950	13,100
Building & Zoning	55,716	50,180	78,627	75,600	86,200
Policing	385,161	413,938	429,017	467,938	486,313
Public Works - Parks & Engineer	87,192	89,585	83,621	148,495	168,970
General City Operations	374,382	621,973	644,603	669,766	786,678
Capital Improvement Program (CIP)					
CIP Equipment	206,744	175,982	158,917	175,148	329,062
CIP Infrastructure	101,000	57,428	131,129	130,000	201,960
Non-Operating Expenses					
Debt Service Payments	187,873	176,722	146,882	144,831	151,866
Other					
Interfund Charges					
Total Expenditures	5,096,343	4,979,785	5,024,603	5,206,781	5,830,450
Other Financing Uses					
Transfers Out - Reserve and Escrow Fund	1,274,626	154,680	41,141	22,080	33,062
Transfers/Advance Out - Other	459,000	1,029,813	902,441	650,611	273,488
Total Other Financing Uses	1,733,626	1,184,493	943,582	672,691	306,550
Total Expenditures + Other Financing	\$ 6,829,969	\$ 6,164,278	\$ 5,968,185	\$ 5,879,472	\$ 6,137,000
Net Change in Fund Balance	\$ (655,691)	\$ (202,352)	\$ 291,245	\$ 653,850	\$ 389,481
Fund Balance					
Beginning Fund Balance	1,749,735	1,094,045	891,693	1,182,938	1,836,788
Ending Fund Balance	1,094,045	891,693	1,182,938	1,836,788	2,226,269
Restricted Reserves					
Undesignated Ending Fund Balance	1,094,045	891,693	1,182,938	1,836,788	2,226,269
Percentage Change in Undesignated Fund Balance	54%	-18%	33%	106%	21%

Table 3: Consolidated Financial Schedule, All Funds

	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
Revenues					
Real Estate Taxes	3,276,153	3,578,276	3,588,577	3,601,673	3,687,693
Income Taxes	3,695,641	3,942,423	3,725,000	4,250,000	4,000,000
Estate Tax	23,069	6,388	-	25,300	-
Intergovernmental Revenues	839,722	862,058	815,200	820,525	815,525
Fines, Forfeitures, and Penalties	164,353	159,100	160,375	125,757	129,400
Special Assessments	119,436	82,488	73,291	91,093	79,326
Charges for Service	6,843,203	7,447,692	7,503,600	7,379,612	7,598,963
Interfund Charges	449,773	544,773	497,010	497,010	544,773
Miscellaneous Revenue	953,477	634,544	375,762	571,567	940,346
Total Revenues	16,364,826	17,257,742	16,738,815	17,362,537	17,796,027
Other Financing Sources					
Debt and Loan Proceeds	705,284	1,149,304	550,000	1,268,931	10,791,950
Grants	64,659	1,062,024	120,300	383,319	410,028
Transfers/Advances In	1,479,287	1,277,637	857,809	877,809	677,639
Total Other Sources	2,249,231	3,488,965	1,528,109	2,530,059	11,879,617
Total Revenues + Other Sources	\$ 18,614,057	\$ 20,746,707	\$ 18,266,924	\$ 19,892,596	\$ 29,675,644
Expenditures					
Personnel-Related Expenses	4,245,411	4,269,405	4,442,448	4,312,128	4,560,967
Operating Expenses					
Legislative, Admin & Legal	326,813	182,992	182,900	181,550	179,400
Finance	9,480	21,198	13,815	7,950	13,100
Building & Zoning	50,180	78,627	88,700	75,600	86,200
Policing	413,938	430,875	495,876	467,938	486,813
Public Works and Utilities	1,721,661	1,524,432	1,653,451	1,666,427	1,688,677
General City Operations	739,870	786,354	751,634	733,094	866,623
Fire & EMS	1,947,561	2,309,581	2,415,807	2,417,127	2,465,417
Capital Improvement Program (CIP)					
CIP Equipment/Projects	720,240	316,485	414,836	398,653	1,131,640
CIP Infrastructure	1,967,748	2,824,024	887,805	2,224,334	6,551,110
Non-Operating Expenses					
Debt Service Payments	2,084,991	1,932,432	1,902,203	1,912,200	1,884,198
Other	4,147,449	4,018,363	4,026,253	4,079,255	4,300,185
Interfund Charges	449,773	544,773	497,010	497,010	544,773
Total Expenditures	18,825,113	19,239,541	17,772,738	18,973,266	24,759,102
Other Financing Uses					
Transfers/Advances Out - Reserve and Escrow	154,680	46,184	27,198	27,198	44,151
Transfers/Advances Out - Other	1,324,607	1,126,453	830,611	850,611	633,488
Total Other Financing Uses	1,479,287	1,172,637	857,809	877,809	677,639
Total Expenditures + Other Financing	\$ 20,304,401	\$ 20,412,178	\$ 18,630,547	\$ 19,851,075	\$ 25,436,741
Net Change in Fund Balance	\$ (1,690,343)	\$ 334,529	\$ (363,623)	\$ 41,521	\$ 4,238,903
Fund Balance					
Beginning Fund Balance	7,068,932	5,385,947	4,527,428	5,722,490	5,764,011
Ending Fund Balance	5,378,588	5,720,476	4,163,805	5,764,011	10,002,914
Restricted Reserves	1,610,152	1,266,812	1,373,920	1,393,060	5,349,844
Undesignated Ending Fund Balance	3,768,436	4,453,664	2,789,885	4,370,951	4,653,070
Percentage Change in Undesignated Fund Balance		18.18%	-37.36%	-1.86%	6.45%

Table 4: 2017 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance

	General Fund	Special Projects Fund	Fire & EMS Fund (2001 Levy)	Fire Fund	EMS Fund	Fire & EMS Fund (2014 Levy)	Street Maintenance Fund	State Highway Fund	Citywide Road Capital Improvement Fund	County MVR Funds
Revenues										
Real Estate Taxes	966,132		533,070	636,678	941,158	523,655				
Income Taxes	4,000,000									
Estate Tax	-									
Intergovernmental Revenues	184,475						460,000	34,500	100,000	36,550
Fines, Forfeitures, and Penalties	85,000									
Special Assessments	5,000	28,500								
Charges for Service	118,000	-			360,000					
Interfund Charges	544,773									
Miscellaneous Revenue	253,100	25,000	-	18,600	-		6,044		20,000	
Total Revenues	6,156,480	53,500	533,070	655,278	1,301,158	523,655	466,044	34,500	120,000	36,550
Other Financing Sources										
Debt and Loan Proceeds	-	-	-							
Grants	10,000	103,078								
Transfers/Advances In	360,000	-					25,000			
Total Other Sources	370,000	103,078	-	-	-	-	25,000	-	-	-
Total Revenues + Other Sources	\$ 6,526,480	\$ 156,578	\$ 533,070	\$ 655,278	\$ 1,301,158	\$ 523,655	\$ 491,044	\$ 34,500	\$ 120,000	\$ 36,550
Expenditures										
Personnel-Related Expenses	3,431,901						324,701			
Operating Expenses										
Legislative, Admin & Legal	174,400									
Finance	13,100									
Building & Zoning	86,200									
Policing	486,313									
Public Works and Utilities	168,970						108,100	41,500		
General City Operations	786,678	45,050								
Fire & EMS			318,278	604,797	1,269,579	272,763				
Capital Improvement Program (CIP)										
CIP Equipment	329,062	113,000	-	37,150	17,378	43,000	16,500			
CIP Infrastructure	201,960	46,000							140,000	38,150
Non-Operating Expenses										
Debt Service Payments	151,866		151,267			24,758	50,624			
Other			-			106,368				
Interfund Charges			95,000							
Total Expenditures	5,830,450	204,050	564,545	641,947	1,286,957	446,889	499,925	41,500	140,000	38,150
Other Financing Uses										
Transfers/Advances Out - Reserve and Escrow	33,062									
Transfers/Advances Out - Other	273,488									
Total Other Financing Uses	306,550	-	-	-	-	-	-	-	-	-
Total Expenditures + Other Financing Uses	\$ 6,137,000	\$ 204,050	\$ 564,545	\$ 641,947	\$ 1,286,957	\$ 446,889	\$ 499,925	\$ 41,500	\$ 140,000	\$ 38,150
Net Change in Fund Balance	\$ 389,481	\$ (47,472)	\$ (31,475)	\$ 13,331	\$ 14,201	\$ 76,766	\$ (8,881)	\$ (7,000)	\$ (20,000)	\$ (1,600)
Fund Balance										
Beginning Fund Balance	1,836,788	292,440	169,138	85,570	142,106	219,019	69,488	20,739	26,730	3,662
Ending Fund Balance	2,226,269	244,968	137,663	98,901	156,307	295,785	60,607	13,739	6,730	2,062
Restricted Reserves										
Undesignated Ending Fund Balance	2,226,269	244,968	137,663	98,901	156,307	295,785	60,607	13,739	6,730	2,062
Percentage Change in Undesignated Fund Balance	21%	-16%	-19%	16%	10%	35%	-13%	-34%	-75%	-44%

Table 4: 2017 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance (continued)

	S.C.I.P Fund	Reserve and Escrow Fund	Drug & Alcohol Fund for Training	Mayor's Court Computer Fund	Community Improvement Co. Fund	Historic Loveland TIF Fund	Recreation Land TIF Fund	Lighting District Fund
Revenues								
Real Estate Taxes						87,000		
Income Taxes								
Estate Tax								
Intergovernmental Revenues								
Fines, Forfeitures, and Penalties			500	8,900				
Special Assessments								15,000
Charges for Service								
Interfund Charges								
Miscellaneous Revenue					500,000			
Total Revenues	-	-	500	8,900	500,000	87,000	-	15,000
Other Financing Sources								
Debt and Loan Proceeds	-				10,000,000	515,000		
Grants		-						
Transfers/Advances In		44,151			-	200,000	48,488	
Total Other Sources	-	44,151	-	-	10,000,000	715,000	48,488	-
Total Revenues + Other Sources	\$ -	\$ 44,151	\$ 500	\$ 8,900	\$ 10,500,000	\$ 802,000	\$ 48,488	\$ 15,000
Expenditures								
Personnel-Related Expenses								
Operating Expenses								
Legislative, Admin & Legal				5,000		-		
Finance								
Building & Zoning								
Policing			500					
Public Works and Utilities								
General City Operations					4,350	13,300		17,245
Fire & EMS								
Capital Improvement Program (CIP)								
CIP Equipment								
CIP Infrastructure	-				6,000,000	125,000		
Non-Operating Expenses								
Debt Service Payments						676,078	48,488	
Other		15,435			236,586			
Interfund Charges								
Total Expenditures	-	15,435	500	5,000	6,240,936	814,378	48,488	17,245
Other Financing Uses								
Transfers/Advances Out - Reserve and Escrow Fund								
Transfers/Advances Out - Other					280,000			
Total Other Financing Uses	-	-	-	-	280,000	-	-	-
Total Expenditures + Other Financing Uses	\$ -	\$ 15,435	\$ 500	\$ 5,000	\$ 6,520,936	\$ 814,378	\$ 48,488	\$ 17,245
Net Change in Fund Balance	\$ -	\$ 28,716	\$ -	\$ 3,900	\$ 3,979,064	\$ (12,378)	\$ -	\$ (2,245)
Fund Balance								
Beginning Fund Balance	-	1,260,402	8,354	3,639	54,772	17,117	1,957	40,317
Ending Fund Balance	-	1,289,118	8,354	7,539	4,033,836	4,739	1,957	38,072
Restricted Reserves		1,248,229			4,000,000			
Undesignated Ending Fund Balance	-	40,889	8,354	7,539	33,836	4,739	1,957	38,072
Percentage Change in Undesignated Fund Balance	N/A	2%	0%	107%	7265%	-72%	0%	-6%

Table 4: 2017 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance (continued)

	Water Operations Fund	Water Capital Improvement Fund	Sanitation & Environment Fund	Stormwater Fund	Sewer Billing Fund	Sewer Capital Improvement Fund	2017 Budget Total	2016 Forecast	2015 Actual
Revenues									
Real Estate Taxes							3,687,693	3,601,673	3,588,577
Income Taxes							4,000,000	4,250,000	3,725,000
Estate Tax							-	25,300	-
Intergovernmental Revenues							815,525	820,525	815,200
Fines, Forfeitures, and Penalties					35,000		129,400	125,757	160,375
Special Assessments	4,108	2,089	5,355	3,000	2,342	13,932	79,326	91,093	73,291
Charges for Service	921,000	603,650	1,101,650	413,000	285,075	3,796,588	7,598,963	7,379,612	7,503,600
Interfund Charges							544,773	497,010	497,010
Miscellaneous Revenue	9,649	91,945	2,347	1,651	2,010		930,346	571,567	375,762
Total Revenues	934,757	697,684	1,109,352	417,651	324,427	3,810,520	17,786,027	17,362,537	16,738,815
Other Financing Sources									
Debt and Loan Proceeds		-		276,950			10,791,950	1,268,931	550,000
Grants		-	30,000	276,950			420,028	383,319	120,300
Transfers/Advances In	-						677,639	877,809	857,809
Total Other Sources	-	-	30,000	553,900	-	-	11,889,617	2,530,059	1,528,109
Total Revenues + Other Sources	\$ 934,757	\$ 697,684	\$ 1,139,352	\$ 971,551	\$ 324,427	\$ 3,810,520	\$ 29,675,644	\$ 19,892,596	\$ 18,266,924
Expenditures									
Personnel-Related Expenses	509,915		123,001	89,395	82,053		4,560,967	4,312,128	4,269,405
Operating Expenses									
Legislative, Admin & Legal							179,400	181,550	182,992
Finance							13,100	7,950	21,198
Building & Zoning							86,200	75,600	78,627
Policing							486,813	467,938	430,875
Public Works and Utilities	325,764	5,850	951,843	30,450	56,200		1,688,677	1,666,427	1,524,432
General City Operations							866,623	733,094	786,354
Fire & EMS							2,465,417	2,417,127	2,309,581
Capital Improvement Program (CIP)									
CIP Equipment		18,550	1,550	555,450			1,131,640	398,653	316,485
CIP Infrastructure							6,551,110	2,224,334	2,824,024
Non-Operating Expenses									
Debt Service Payments		580,862	5,734	194,521			1,884,198	1,912,200	1,932,432
Other		-				3,941,796	4,300,185	4,079,255	4,018,363
Interfund Charges	238,813		61,327	56,227	93,406		544,773	497,010	544,773
Total Expenditures	1,074,492	605,262	1,143,455	926,043	231,659	3,941,796	24,759,102	18,973,266	19,239,541
Other Financing Uses									
Transfers/Advances Out - Reserve and Escrow Fund				11,089			44,151	27,198	46,184
Transfers/Advances Out - Other						80,000	633,488	850,611	1,126,453
Total Other Financing Uses	-	-	-	11,089	80,000	-	677,639	877,809	1,172,637
Total Expenditures + Other Financing Uses	\$ 1,074,492	\$ 605,262	\$ 1,143,455	\$ 937,132	\$ 311,659	\$ 3,941,796	\$ 25,436,741	\$ 19,851,075	\$ 20,412,178
Net Change in Fund Balance	\$ (139,735)	\$ 92,422	\$ (4,103)	\$ 34,419	\$ 12,768	\$ (131,276)	\$ 4,238,903	\$ 41,521	\$ (2,145,254)
Fund Balance									
Beginning Fund Balance	158,364	190,953	173,956	156,593	52,252	779,655	5,764,011	5,722,490	5,385,947
Ending Fund Balance	18,629	283,375	169,853	191,012	65,020	648,379	10,002,914	5,764,011	3,240,693
Restricted Reserves		101,615					5,349,844	1,393,060	1,266,812
Undesignated Ending Fund Balance	18,629	181,760	169,853	191,012	65,020	648,379	4,653,070	4,370,951	1,973,881
Percentage Change in Undesignated Fund Balance	-88%	48%	-2%	22%	24%	-17%	6%	121%	

TABLE 5: Income Tax Forecasting Model for 2016, Four Years of RITA Data

4-Year Historical Data used to Forecast Current-Year Income Tax Revenues									
Month	2012	Percent Collected	2013	Percent Collected	2014	Percent Collected	2015	Percent Collected	Mean Percent Collected, 2012-2015
Jan	232,111	6.55%	287,055	7.69%	\$ 281,642	7.62%	\$ 277,219	7.03%	7.22%
Feb	611,822	17.28%	542,373	14.53%	\$ 504,500	13.65%	\$ 535,715	13.59%	14.76%
Mar	863,842	24.39%	787,662	21.11%	\$ 794,804	21.51%	\$ 898,928	22.80%	22.45%
Apr	1,107,677	31.28%	1,122,229	30.07%	\$ 1,093,797	29.60%	\$ 1,131,006	28.69%	29.91%
May	1,566,347	44.23%	1,648,280	44.17%	\$ 1,510,899	40.88%	\$ 1,543,706	39.16%	42.11%
Jun	1,851,445	52.28%	1,962,540	52.59%	\$ 1,920,892	51.98%	\$ 1,933,978	49.06%	51.48%
Jul	2,169,219	61.25%	2,233,477	59.85%	\$ 2,190,202	59.26%	\$ 2,246,877	56.99%	59.34%
Aug	2,437,139	68.82%	2,532,487	67.87%	\$ 2,524,951	68.32%	\$ 2,656,401	67.38%	68.10%
Sep	2,725,569	76.96%	2,841,247	76.14%	\$ 2,806,359	75.94%	\$ 2,955,412	74.96%	76.00%
Oct	2,957,384	83.51%	3,121,313	83.64%	\$ 3,034,881	82.12%	\$ 3,218,536	81.64%	82.73%
Nov	3,282,956	92.70%	3,431,552	91.96%	\$ 3,386,628	91.64%	\$ 3,604,336	91.42%	91.93%
Dec	\$ 3,541,338	100.00%	\$ 3,731,651	100.00%	\$ 3,695,641	100.00%	\$ 3,942,423	100.00%	100.00%

2016 Income Tax Revenue Forecast			
	2016 Actual Collections	Benchmark to Budget	Forecasted 2016 Year-end
Jan	\$ 264,325	269,125	\$ 3,658,558
Feb	\$ 551,985	549,909	\$ 3,739,061
Mar	\$ 1,006,808	836,343	\$ 4,484,237
Apr	\$ 1,336,681	1,114,118	\$ 4,469,130
May	\$ 1,893,821	1,568,599	\$ 4,497,314
June	\$ 2,264,764	1,917,495	\$ 4,399,619
July	\$ 2,619,199	2,210,445	\$ 4,413,824
Aug	\$ 3,001,192	2,536,605	\$ 4,407,245
Sept	\$ 3,281,021	2,831,046	\$ 4,317,063
Oct	\$ 3,662,773	3,081,634	\$ 4,427,466
Nov		3,424,436	
Dec		3,725,000	

Table 6: Total Personnel Costs, Wages and Benefits

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
Total Salary	2,905,214	2,877,636	2,911,662	2,961,314	3,120,631
Pension	793,559	653,345	661,265	632,561	714,647
Health Insurance Premiums	284,138	318,965	315,856	352,632	355,963
Medicare	44,965	44,358	44,856	43,810	48,837
Life Insurance	13,258	14,367	14,407	15,357	15,267
Health Savings Account Contributions	189,735	196,858	188,420	180,391	181,400
Longevity & Vacation Sellback*	58,148	53,838	48,296	44,241	41,841
Workers' Compensation	65,091	56,733	58,729	54,378	56,763
Employee-Paid Supplemental Benefits	25,317	28,970	25,914	27,443	25,618
Unemployment Insurance	10,400	159	-	-	-
Total Personnel Costs/Year	\$ 4,389,826	\$ 4,245,228	\$ 4,269,405	\$ 4,312,128	\$ 4,560,967

*Vacation sellback ended for non-bargaining employees after 2012, so this line item should include only longevity pay through 2023, when this benefit will end, plus vacation sellback for bargaining employees.

Table 7.1: Payroll, General Fund

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Council	39,163	39,863	40,563	41,205	41,205
City Clerk Salary	8,534	8,716	8,918	9,104	9,377
City Manager Salary	105,664	29,235	95,014	97,500	102,606
City Manager's Office Salary	142,412	138,492	66,306	66,306	63,807
Mayor's Court Salary	49,538	50,742	51,380	52,211	53,629
Finance Director Salary	86,008	67,282	79,808	74,355	84,000
Finance Salary	135,306	150,120	122,322	119,733	125,526
Municipal Maintenance Salary	14,398	3,317	-	-	-
City Engineer (GF portion only)	17,575	17,697	16,949	17,299	17,818
B&Z Salary	87,649	86,834	85,368	87,984	95,064
Police Salary	1,414,609	1,402,008	1,451,081	1,500,000	1,579,576
Parks and Leisure Salary	129,933	186,667	175,621	180,461	191,732
Subtotal General Fund	\$ 2,230,790	\$ 2,180,974	\$ 2,193,330	\$ 2,246,158	\$ 2,364,340

Payroll, Other Funds

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
Street Maintenance Salary	187,271	235,853	220,656	211,290	217,540
Water Operations Salary	337,031	305,382	313,869	332,775	341,478
Sanitation & Environment Salary	57,243	57,139	63,179	65,469	82,115
Stormwater Salary	54,702	77,180	65,120	54,543	60,762
Sewer Billing Salary	38,178	21,107	55,508	51,079	54,396
Subtotal, All other Funds	\$ 674,425	\$ 696,662	\$ 718,332	\$ 715,156	\$ 756,291
Total Payroll	\$ 2,905,214	\$ 2,877,636	\$ 2,911,662	\$ 2,961,314	\$ 3,120,631

Table 7.2: Pension (OPERS and Police & Fire)

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Council	11,244	10,952	11,876	12,074	12,140
City Manager's Office	68,194	40,418	39,293	39,313	40,611
Mayor's Court	13,056	12,524	12,648	12,819	13,130
Finance	57,096	49,577	44,559	47,019	51,059
Building & Zoning	23,460	20,946	20,805	21,404	23,075
Police - Ohio Police and Fire	372,211	269,810	271,973	250,000	288,344
Police - Civilian (OPERS)	33,282	28,352	37,628	35,000	50,565
General Ops	4,134	670	-	-	-
Parks & Leisure	33,037	49,823	47,620	44,129	51,164
Street Maintenance	50,227	57,936	53,910	51,619	53,116
Water Operations	87,281	74,344	76,599	73,700	83,381
Sanitation & Environment	16,173	13,975	14,995	19,041	20,021
Stormwater	14,928	18,896	16,094	14,100	14,786
Sewer Billing	9,235	5,123	13,265	12,343	13,256
Total Pension Payments	\$ 793,559	\$ 653,345	\$ 661,265	\$ 632,561	\$ 714,647

Table 7.3: Medicare Costs

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Council	821	815	830	802	807
City Manager's Office	3,937	2,636	2,634	2,731	2,742
Mayor's Court	793	800	807	852	873
Finance	3,522	3,438	3,122	3,125	3,402
Building & Zoning	1,421	1,393	1,250	1,402	1,560
Police	21,136	20,914	21,711	20,000	23,788
General Ops	1,345	87	-	-	-
Parks & Leisure	1,962	3,051	2,940	3,029	3,400
Street Maintenance	2,896	3,571	3,387	3,431	3,530
Water Operations	4,926	4,571	4,689	5,028	5,541
Sanitation & Environment	915	848	910	1,151	1,331
Stormwater	912	1,919	1,116	804	983
Sewer Billing	378	315	1,460	1,455	881
Total Medicare Costs	\$ 44,965	\$ 44,358	\$ 44,856	\$ 43,810	\$ 48,837

Table 7.4: Life Insurance Costs

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Manager's Office	1,515	1,074	992	991	977
Mayor's Court	254	281	288	293	302
Finance	1,236	1,211	1,083	1,188	1,240
Building & Zoning	360	440	491	507	549
Police	6,223	6,887	6,856	7,300	7,262
Parks & Leisure	483	1,003	974	1,027	1,064
Street Maintenance	1,041	1,169	1,126	1,200	1,104
Water Operations	1,209	1,484	1,595	1,853	1,733
Sanitation & Environment	118	304	342	463	441
Stormwater	699	396	342	232	291
Sewer Billing	120	118	318	303	304
Total Life Insurance Costs	\$ 13,258	\$ 14,367	\$ 14,407	\$ 15,357	\$ 15,267

Table 7.5: Workers' Compensation

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Council	1,031	896	940	892	911
City Manager's Office	7,111	4,577	4,135	2,883	2,996
Mayor's Court	1,100	980	1,000	949	912
Finance	4,657	4,242	4,461	3,763	3,746
Building & Zoning	1,776	1,616	1,670	1,612	1,658
Police	31,125	27,465	28,781	27,400	28,862
General Ops	333	234	-	-	-
Parks & Leisure	3,791	3,764	3,718	3,670	3,839
Street Maintenance	4,219	4,369	4,308	3,810	3,985
Water Operations	5,422	5,576	6,108	5,975	6,254
Sanitation & Environment	1,602	1,103	1,241	1,429	1,500
Stormwater	2,250	1,452	1,241	1,062	1,109
Sewer Billing	673	459	1,126	933	990
Total Workers' Comp Costs	\$ 65,091	\$ 56,733	\$ 58,729	\$ 54,378	\$ 56,763

Table 7.6: Health Insurance Premiums

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Manager's Office	25,124	21,463	16,356	16,000	10,913
Mayor's Court	6,644	8,739	8,938	9,310	9,913
Finance	26,938	28,945	25,936	21,797	33,975
Building & Zoning	11,381	14,234	29,115	30,325	32,294
Police	130,201	130,866	121,371	151,193	153,050
Parks & Leisure	11,841	24,818	24,162	28,156	25,230
Street Maintenance	17,668	29,055	28,054	28,000	26,198
Water Operations	27,122	38,010	39,784	44,409	41,296
Sanitation & Environment	3,872	7,878	7,681	10,108	9,874
Stormwater	19,921	10,232	7,681	6,595	6,400
Sewer Billing	3,427	4,727	6,778	6,739	6,820
Total Healthcare Costs	\$ 284,138	\$ 318,965	\$ 315,856	\$ 352,632	\$ 355,963

Table 7.7: Health Savings Account Contributions

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Manager's Office	25,375	18,400	9,350	6,750	6,750
Mayor's Court	6,450	6,550	6,650	6,750	6,750
Finance	19,350	22,400	24,050	13,876	17,920
Building & Zoning	6,450	6,550	12,650	13,500	13,500
Police	80,650	71,800	69,465	74,865	74,350
Parks & Leisure	12,450	13,930	13,049	14,022	13,254
Street Maintenance	12,250	16,247	15,086	14,550	13,750
Water Operations	14,310	22,473	21,816	22,812	21,677
Sanitation & Environment	-	5,990	5,003	5,688	5,655
Stormwater	12,450	7,278	5,003	3,762	3,681
Sewer Billing	-	5,240	6,298	3,816	4,113
Total HSA Contribution Costs	\$ 189,735	\$ 196,858	\$ 188,420	\$ 180,391	\$ 181,400

Table 7.8: Longevity & Vacation Sellback

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Manager's Office	3,720	1,680	1,680	1,800	1,800
Mayor's Court	1,560	1,440	1,320	1,200	1,080
Finance	3,840	3,960	3,360	1,824	2,220
Building & Zoning	1,560	1,440	1,320	1,200	1,080
Police	29,108	27,798	23,455	23,000	21,320
Parks & Leisure	2,670	4,091	3,742	3,408	3,154
Street Maintenance	5,910	4,799	4,346	3,540	3,276
Water Operations	6,240	6,019	6,103	5,527	5,163
Sanitation & Environment	120	989	1,114	1,220	1,185
Stormwater	3,030	1,382	1,114	816	767
Sewer Billing	390	240	742	706	796
Total Longevity/Vacation Sellback	\$ 58,148	\$ 53,838	\$ 48,296	\$ 44,241	\$ 41,841

Table 7.9: Employee-Paid Supplemental Benefits

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Manager's Office	1,548	1,574	1,895	1,860	1,860
Mayor's Court	828	1,185	1,211	1,211	1,235
Finance	2,040	1,382	528	868	1,745
Building & Zoning	449	449	1,812	1,710	1,710
Police	7,102	8,093	5,994	9,400	9,358
Parks & Leisure	1,183	3,587	3,316	2,645	2,124
Street Maintenance	4,098	4,230	3,877	2,800	2,202
Water Operations	2,249	5,545	5,420	4,509	3,392
Sanitation & Environment	466	970	790	1,089	879
Stormwater	4,918	1,328	790	760	616
Sewer Billing	437	626	281	591	497
Total Employee-Paid Supplement	\$ 25,317	\$ 28,970	\$ 25,914	\$ 27,443	\$ 25,618

Table 7.10: Unemployment Insurance

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
City Manager's Office	-	-	-	-	-
Mayor's Court	-	-	-	-	-
Finance	-	-	-	-	-
Building & Zoning	-	-	-	-	-
Police	-	-	-	-	-
Parks & Leisure	-	-	-	-	-
Street Maintenance	-	-	-	-	-
Water Operations	2,600	123	-	-	-
Sanitation & Environment	2,600	14	-	-	-
Stormwater	2,600	22	-	-	-
Sewer Billing	2,600	-	-	-	-
Total Unemployment Insurance	\$ 10,400	\$ 159	\$ -	\$ -	\$ -

Table 8.1: 2017 CIP Construction Projects List

			Funding Source						
Project Description	Notes	Strategic Plan Relationship	Total Cost	General Fund	Stormwater	Historic Loveland TIF	MVR Funds	Special Projects	CIC
2017 Road Rehabilitation Program		Goal 1: Provide Stable and Reliable Infrastructure	\$380,110	\$201,960			\$178,150		
McCoy Park Improvements	Received \$60,000 ODNR Grant plus \$7,000 design cost		\$67,000					\$67,000	
Bike Trail Crossing Improvements	Contingent on \$43,078 ODOT Safety Grant. Additional cost for bidding and project layout.		\$46,000					\$46,000	
Downtown Storm Drainage Project	Railroad project related to Quiet Zone implementation.		\$125,000			\$125,000			
Loveland-Madeira Road Storm Sewer Replacement	State Capital Improvement Program (SCIP) and/or Municipal Road Fund (MRF) Grant/Loan Contingent	Goal 1: Provide Stable and Reliable Infrastructure Goal 3: Improve the financial stability of Loveland	\$553,900		\$553,900				
State Route 48 Guardrail			\$46,000					\$46,000	
Streetlight Upgrades to LED		Goal 1: Provide Stable and Reliable Infrastructure Goal 3: Improve the financial stability of Loveland	\$45,100	\$45,100					
Mixed Use Development, including City Hall, on City owned property	Contingent on securing financing as development plans progress based on direction from City Council. Assumes 60% complete in 2017.	Goal 2: Contribute to the economic vitality of Loveland by developing plans for the best use of City-owned properties.	\$6,000,000						\$6,000,000
Total Cost by Funding Source			\$7,263,110	\$247,060	\$553,900	\$125,000	\$178,150	\$159,000	\$6,000,000

Impact of Capital Improvements on Operating Budget: The majority of the equipment and capital purchases are replacement or improvements of existing assets that span over longer than a year. The operating budget does reflect required principal and interest payments used to fund large capital assets. The operating budget also reflects the maintenance required on capital assets, however, it is believed that replacing capital assets at the end of their useful life reduces the ongoing maintenance associated with older assets and results in newer equipment and vehicles that are more efficient and less costly to maintain.

Table 8.2: 2017 CIP Equipment by Department

Equipment Requests	New or Replacement	Qty	Unit Cost	Total Cost	Funding Source								
					General Fund	EMS	Fire	Fire & EMS	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
Total Requests by Fund				\$469,740	\$339,062	\$17,378	\$37,150	\$43,000	\$12,550	\$1,550	\$1,550	\$16,500	\$1,000
Police Department	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Fire & EMS	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
NECC Emergency Medical Dispatch Program (50% Share)	N	0.5	\$8,756	\$4,378	\$4,378								
Ballistic Vests	R	5	\$900	\$4,500	\$4,500								
Tasers	R	4	\$2,400	\$9,600	\$9,600								
Firearms	N	11	\$1,200	\$13,200	\$13,200								
Ballistic Shield	N	11	\$600	\$6,600	\$6,600								
Police Vehicles	R	1	\$51,709	\$51,709	\$51,709								
Vehicle Mobile Video Recorders	R	5	\$6,655	\$33,275	\$33,275	* Applied for JAG Grant of \$20,000							
Alerts Recon	R	1	\$3,900	\$3,900	\$3,900								
Facilities Electric Improvements	R	1	\$5,000	\$5,000	\$5,000								
Training Room Improvements	R	1	\$10,000	\$10,000	\$10,000								
Department Request Totals by Fund				\$142,162	\$142,162	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fire Department	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Fire & EMS	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
NECC Emergency Medical Dispatch Program (50% share)	N	0.5	\$8,756	\$4,378		\$4,378							
Small EMS Equipment	N	1	\$10,000	\$10,000		\$10,000							
Expedition Service Vehicle	R	1	\$28,000	\$28,000				\$28,000					
Small Fire Equipment	N	1	\$15,000	\$15,000				\$15,000					
Turnout Gear	R	1	\$18,000	\$18,000			\$18,000						
Concrete Repair Station 63	R	1	\$16,650	\$16,650			\$16,650						
Office Walls Station 63	N	1	\$2,500	\$2,500			\$2,500						
Department Request Totals by Fund				\$94,528	\$0	\$14,378	\$37,150	\$43,000	\$0	\$0	\$0	\$0	\$0
Public Works	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Fire & EMS	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
Mower	R	1	\$13,000	\$13,000	\$13,000								
Walk Behind Mower	N	1	\$9,800	\$9,800									
Ash Tree Removal	R	1	\$10,000	\$10,000	\$10,000								
Crack Sealing	R	1	\$10,000	\$10,000								\$10,000	
LED Low Clearance Advance Warning Sign	N	2	\$3,250	\$6,500								\$6,500	
Backstop Fence	R	2	\$42,500	\$85,000	\$85,000								
Handheld Meter Readers	R	2	\$5,500	\$11,000					\$11,000				
Department Request Totals by Fund				\$145,300	\$117,800	\$0	\$0	\$0	\$11,000	\$0	\$0	\$16,500	\$0
IT/City Hall	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Fire & EMS	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
ESX1 Server	R	1	\$10,000	\$10,000	\$10,000								
Network Switches	R	4	\$4,000	\$16,000	\$16,000								
Website Upgrade	R	1	\$25,000	\$25,000	\$25,000								
Agenda Management Software	R	1	\$15,000	\$15,000	\$15,000								
See Click Fix Mobile App Program	N	1	\$7,750	\$7,750	\$3,100				\$1,550	\$1,550	\$1,550		
Server Room Cable Management	R	1	\$2,000	\$2,000	\$2,000								
PC Replacement, City Hall	R	2	\$1,000	\$2,000	\$2,000								
PC Replacement, Police	R	3	\$1,000	\$3,000	\$2,000								\$1,000
PC Replacement, NECC	R	1	\$2,000	\$2,000	\$1,000	\$1,000							
PC Replacement, LSPD	R	2	\$1,000	\$2,000		\$2,000							
PC Replacement, Public Works	R	1	\$1,000	\$1,000	\$1,000								
Mobile Devices, Police	N	2	\$1,000	\$2,000	\$2,000								
Department Request Totals by Fund				\$87,750	\$79,100	\$3,000	\$0	\$0	\$1,550	\$1,550	\$1,550	\$0	\$1,000

Table 8.3: 2017-2021 Capital Improvement Plan (CIP) Summary

Project	2017	2018	2019	2020	2021	Unscheduled or Grant Contingent	TOTALS
General Govt.							
Computer Replacements & IT	87,750	40,000	50,500	25,000	20,000		223,250
Comprehensive Plan Update						70,000	70,000
Enterprise Content/Records Management						25,000	25,000
Streetlight Upgrades to LED	45,100						45,100
Public Safety							
EMS Fund 23							
NECC Emergency Medical Dispatch Software (50% Share)	4,378	-	-	-	-		4,378
Small EMS Equipment	10,000	10,000	10,000	10,000	10,000		50,000
Fire Fund 25							
Turnout Gear	18,000	18,000	18,000	18,000	18,000		90,000
Concrete Repair Station 63	16,650						16,650
Office Walls Station 63	2,500						2,500
Fire & EMS Fund 29							
Replacement Expedition Service Vehicle	28,000	-	-	-	-	-	28,000
Small Fire Equipment	15,000	15,000	15,000	15,000	15,000		75,000
Police (11 Full-time Patrol Officers)							
NECC Emergency Medical Dispatch Software (50% Share)	4,378						4,378
Ballistic Vests x5	4,500	5,400	5,562	5,729	5,901		27,092
Tasers x4	9,600	10,000	10,300	10,609	10,927		51,436
Firearms x11	13,200	-	-	2,000	2,060		17,260
Ballistic Shield x11	6,600						
Police Vehicles	51,709	106,521	109,716	113,008	116,398		497,352
Alerts Recon	3,900						
Vehicle Mobile Video Recorders x5 and Server	33,275					72,000	105,275
On Body Video Recorders				3,000	6,000		9,000
Safety Center Facilities							
Electical Maintenance and Upgrades	5,000					500,000	500,000
Training Room Modifications	10,000						10,000
Streets							
Existing Road & Sidewalk Maintenance							
Annual Road Rehabilitation Program	380,110	349,045	321,500	321,500	321,500	-	1,693,655
Crack Sealing	10,000	10,000	15,000	15,000	15,000		65,000
LED Low Clearance Advance Warning Sign	6,500						
Riverside Drive Geotechnical Study					29,000	-	29,000
Intersection Improvements							
Lebanon Road/W. Loveland Avenue Intersection Improvements					275,000	-	275,000
Neighborhood Connectivity							
Durango Drive Sidewalk Installation					475,000		475,000
Loveland-Miamiville Road Sidewalk Installation						-	-

Table 8.3: 2017-2021 Capital Improvement Plan (CIP) Summary

Project	2017	2018	2019	2020	2021	Unscheduled or Grant Contingent	TOTALS
General Public Works							
International Dump Truck Replacement		130,000	130,000				260,000
1/2 ton Pick-Up Truck Replacement		70,000					70,000
Water Fund							
Handheld Meter Readers	11,000						11,000
Replacement Backhoe		125,000					125,000
Waterline Replacements							
Loveland-Madeira Road Water Service Transfer & 4" Waterline Abandonment		246,000					246,000
Rich Road Waterline Replacement			740,000				740,000
Hidden Creek Waterline Replacement, Phase I				466,000			466,000
Riverside Drive Waterline Replacement					374,000		374,000
Waterline Relocation Across Little Miami River						385,000	385,000
Water Main Connection through Phillips Park to Fallis Road						165,000	165,000
Tuscarora Water Main Replacement						400,000	400,000
Water Tank Projects							
Existing Water Tank Repainting (White Pillar, Commerce)		1,150,000					1,150,000
Water System Improvements							
Water System Vulnerability Assessment Implementation						20,000	20,000
Wellhead Protection, Phase III Engineering						30,000	30,000
Well # 7 Development						250,000	250,000
Water Meter Replacement Project						270,000	270,000
Automatic Water Meter Reading						1,293,750	1,293,750
Stormwater							
Loveland Madeira Storm Sewer Replacement (Grant/Loan Contingent)	553,900						553,900
Existing Neighborhood Capacity Analysis and Planning						50,000	50,000
Stoneybrook Storm Sewer Improvements, Phase II (Marbea & Highridge)						309,500	309,500
Parks & Leisure							
Mower	13,000						13,000
Walk Behind Mower	9,800						9,800
Ash Tree Removal	10,000						10,000
McCoy Park Improvements (\$60,000 Grant Funded)	67,000						67,000
Replace Backstop Fence x2	85,000						85,000
Parking lot resurfacing at Lever, Phillips, Kiwanis, Boike, McCoy & Betty Ray		93,750	93,750	93,750	93,750		375,000
Special Projects							
Bike Trail Crossing Improvements (ODOT Safety Grant Contingent)	46,000	-	-	-		-	46,000
State Route 48 Guardrail	46,000	-	-	-		-	46,000
Sidewalk Replacement Program	-	225,000	150,000	150,000	150,000		675,000
Loveland Madeira Road Streetscape						150,000	150,000
Historic Downtown TIF							
Downtown Railroad Storm Drainage Quiet Zone Project	125,000	-	-	-		-	125,000
Community Improvement Corporation							
Mixed Use Development - City Hall Project	6,000,000	4,000,000	-	-		-	10,000,000
TOTALS	7,732,850	6,603,716	1,669,328	1,248,596	1,937,536	3,990,250	23,165,276



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Table 9: Debt Principal and Interest Payments by Year

General Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 Safety Center Advanced Refunding	68,068	68,952																				
2011 HVAC Improvement Bonds	20,403	25,153	24,703	24,215	23,728	23,240	22,640	22,040	21,440	20,840	20,180	24,520	23,640	22,760	21,840	20,920						
Total Debt Service Payments	88,471	94,105	24,703	24,215	23,728	23,240	22,640	22,040	21,440	20,840	20,180	24,520	23,640	22,760	21,840	20,920	-	-	-	-	-	-
General Fund - Parks and Recreation	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 WP & Historic Loveland Advanced Refunding	40,040	40,560																				
2007 Public Works Building	16,320	17,201																				
Total Debt Service Payments	56,360	57,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Fund Total	144,831	151,866	24,703	24,215	23,728	23,240	22,640	22,040	21,440	20,840	20,180	24,520	23,640	22,760	21,840	20,920	-	-	-	-	-	-
Street Maintenance Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	16,320	17,201																				
2012 Refunding of 2002 Rich Road Improvements	33,866	33,422	32,978	34,501	31,751	35,352	32,518															
Total Debt Service Payments	50,186	50,624	32,978	34,501	31,751	35,352	32,518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fire & EMS Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 Safety Center Advanced Refunding	68,068	68,952																				
2012 Refunding of 2002 2nd Street Renovation	46,196	45,590	44,984	47,062	43,311	48,223	44,357															
2013 Ambulance	37,075	36,725	46,200	35,525																		
2016 Building Improvement Bonds (Fire Training Tower)	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514						
Total Debt Service Payments	200,853	200,781	140,698	132,101	92,825	97,737	93,871	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	-	-	-	-	-	-
Stormwater Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
SCIP 2004 W Loveland Ave Bikepath	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670	8,335													
2005 Bike Path Advanced Refunding	24,024	24,336																				
2007 Stormwater Project	23,481	22,863	22,225	21,588	20,950	20,313	19,675	19,038	23,400	22,550	21,700	20,850										
2007 Public Works Building	5,440	5,734																				
SCIP 2012 Bellwood Drainage Improvements	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	7,306					
2012 Refunding of 2003 \$1M Bond	76,044	75,069	74,094	72,794	71,494	75,113	78,625	71,750														
2012 Refunding of 2005 \$250K Bond	20,063	19,463	18,863	18,263	17,663	17,044	16,425	21,050	20,550													
SCIP 2013 Stonybrook Improvements	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980
SCIP 2014 Fifth Street Improvements	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795
Total Debt Service Payments	196,109	194,521	162,239	159,701	157,164	159,526	161,782	158,895	82,673	52,938	52,088	51,238	30,388	30,388	30,388	30,388	23,082	15,775	15,775	1,795	-	-
Sanitation and Environment Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	5,440	5,734																				
Total Debt Service Payments	5,440	5,734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 9: Debt Principal and Interest Payments by Year

Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Water Capital Improvement Fund																						
SCIP 1997 Lever Water Tower	41,057	41,057																				
SCIP 1997 Loveland-Madeira and Riverside Loop	28,148	14,074																				
SCIP 1999 State Route 48 Waterline	27,357		27,357	27,357																		
SCIP 2002 West Loveland Ave Waterline	15,000	15,000	15,000	15,000	15,000	15,000	15,000															
SCIP 2005 Elysian Avenue Waterline	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	11,918												
SCIP 2006 Walker, W.F., Will Waterline	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133												
2007 Public Works Building	10,880	11,468																				
SCIP 2007 Historic Loveland Waterline	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350										
SCIP 2008 Broadway/Hanna Waterline	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621									
2009 Advanced Refunding of 1998 Bonds	149,738	145,350	155,625																			
SCIP 2010 Wall Street Waterline	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	12,015			
SCIP 2011 Wall Street and Fallis Road Waterline	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	11,690			
SCIP 2012 Fallis Road to Tiger Trail Waterline	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808
SCIP 2012 Park, Centre, and Elm Waterline	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	8,357
2013 Commerce Park Water Tower & Improvements	118,786	118,736	118,661	253,586	256,486	253,586	255,686	256,936	258,255	254,455	255,295	256,005	256,075	256,000	253,800	256,400	253,600	255,600	257,200	258,400	254,200	254,800
SCIP 2013 Twightwee Waterline	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	5,850		
SCIP 2014 Union Cemetery Waterline	14,124	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249
Total Debt Service Payments	584,661	580,862	524,463	503,763	479,307	476,407	478,507	464,757	466,075	450,358	420,147	420,857	396,577	386,881	384,681	375,266	348,760	303,905	291,299	258,400	254,200	254,800
Historic Loveland TIF Fund																						
2011 Real Estate Bonds	102,648	101,273	104,623	102,673	105,723	103,610	106,010	103,210	105,410	102,410	104,110	105,590	101,850	103,110	103,970	104,600						
Total Debt Service Payments	102,648	101,273	104,623	102,673	105,723	103,610	106,010	103,210	105,410	102,410	104,110	105,590	101,850	103,110	103,970	104,600	-	-	-	-	-	-
Recreation Land TIF Fund																						
2007 Christman Farm	49,725	48,488	52,213	50,725	49,238	47,750	51,263	49,563	52,863	50,950	49,038	52,125										
Total Debt Service Payments	49,725	48,488	52,213	50,725	49,238	47,750	51,263	49,563	52,863	50,950	49,038	52,125	-	-	-	-	-	-	-	-	-	-
Annual Total Debt Service Payments	1,334,453	1,334,148	1,041,916	1,007,679	939,734	943,622	946,591	847,978	777,974	727,009	695,077	703,844	601,969	592,653	590,393	580,687	371,842	319,681	307,074	260,195	254,200	254,800

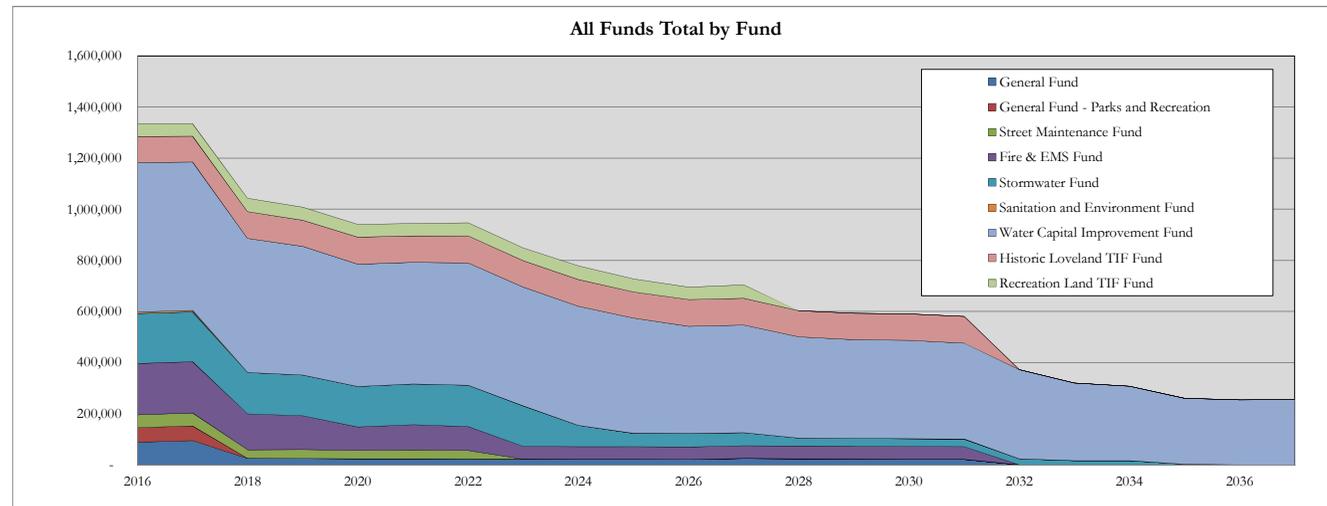
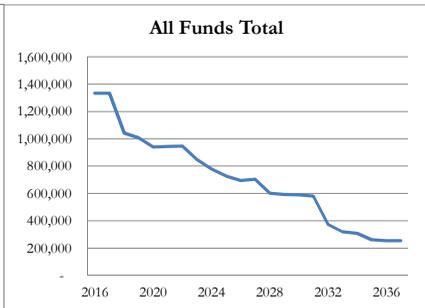
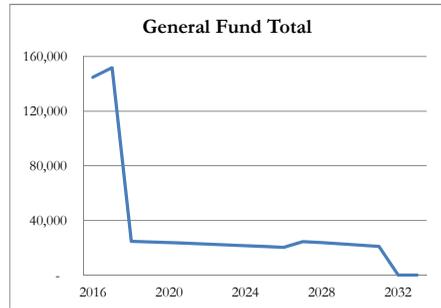


Table 9.1: Outstanding Debt Principal by Year

General Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 Safety Center Advanced Refunding	66,300	-																				
2011 HVAC Improvement Bonds	250,000	235,000	220,000	205,000	190,000	175,000	160,000	145,000	130,000	115,000	100,000	80,000	60,000	40,000	20,000	-						
Total Year-End Outstanding Debt Principal	316,300	235,000	220,000	205,000	190,000	175,000	160,000	145,000	130,000	115,000	100,000	80,000	60,000	40,000	20,000	-	-	-	-	-	-	-
General Fund - Parks and Recreation	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 WP & Historic Loveland Advanced Refunding	39,000	-																				
2007 Public Works Building	16,500	-																				
Total Year-End Outstanding Debt Principal	55,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Fund Total	371,800	235,000	220,000	205,000	190,000	175,000	160,000	145,000	130,000	115,000	100,000	80,000	60,000	40,000	20,000	-	-	-	-	-	-	-
Street Maintenance Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	16,500	-																				
2012 Refunding of 2002 Rich Road Improvements	186,120	156,510	126,900	95,175	65,565	31,725	-															
Total Year-End Outstanding Debt Principal	202,620	156,510	126,900	95,175	65,565	31,725	-	-	-	-	-	-	-	-	-							
Fire & EMS Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 Safety Center Advanced Refunding	66,300	-																				
2012 Refunding of 2002 2nd Street Renovation	253,880	213,490	173,100	129,825	89,435	43,275	(0)															
2013 Ambulance	115,000	80,000	35,000	-																		
2016 Building Improvement Bonds (Fire Training Tower)	566,641	537,469	507,250	475,947	443,519	409,927	375,130	339,083	301,742	263,060	222,990	181,481	138,482	93,940	47,798	-						
Total Year-End Outstanding Debt Principal	1,001,821	830,959	715,350	605,772	532,954	453,202	375,130	339,083	301,742	263,060	222,990	181,481	138,482	93,940	47,798	-	-	-	-	-	-	-
Stormwater Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
SCIP 2004 W Loveland Ave Bikepath	125,023	108,353	91,683	75,014	58,344	41,674	25,005	8,335	0													
2005 Bike Path Advanced Refunding	23,400	-																				
2007 Stormwater Project	185,000	170,000	155,000	140,000	125,000	110,000	95,000	80,000	60,000	40,000	20,000	-										
2007 Public Works Building	5,500	-																				
SCIP 2012 Bellwood Drainage Improvements	226,491	211,879	197,266	182,654	168,042	153,429	138,817	124,205	109,593	94,980	80,368	65,756	51,143	36,531	21,919	7,306	(0)					
2012 Refunding of 2003 \$1M Bond	475,000	410,000	345,000	280,000	215,000	145,000	70,000	-														
2012 Refunding of 2005 \$250K Bond	130,000	115,000	100,000	85,000	70,000	55,000	40,000	20,000	-													
SCIP 2013 Stonybrook Improvements	251,640	237,660	223,680	209,700	195,720	181,740	167,760	153,780	139,800	125,820	111,840	97,860	83,880	69,900	55,920	41,940	27,960	13,980	-			
SCIP 2014 Fifth Street Improvements	34,114	32,318	30,523	28,727	26,932	25,136	23,341	21,545	19,750	17,955	16,159	14,364	12,568	10,773	8,977	7,182	5,386	3,591	1,795	0		
Total Year-End Outstanding Debt Principal	1,456,167	1,285,210	1,143,152	1,001,095	859,037	711,980	559,923	407,865	329,142	278,755	228,367	177,979	147,591	117,204	86,816	56,428	33,346	17,571	1,795	0	-	-
Sanitation and Environment Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	5,500	-																				
Total Year-End Outstanding Debt Principal	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 9.1: Outstanding Debt Principal by Year

Fund	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Water Capital Improvement Fund																						
SCIP 1997 Lever Water Tower	40,152	-																				
SCIP 1997 Loveland-Madeira and Riverside Loop	14,075	1																				
SCIP 1999 State Route 48 Waterline	77,928	52,722	26,753	-																		
SCIP 2002 West Loveland Ave Waterline	90,000	75,000	60,000	45,000	30,000	15,000	-															
SCIP 2005 Elysian Avenue Waterline	202,602	178,766	154,931	131,095	107,260	83,424	59,589	35,753	11,918	-												
SCIP 2006 Walker, W.F., Will Waterline	172,193	153,061	133,928	114,796	95,663	76,530	57,398	38,265	19,133	(0)												
2007 Public Works Building	11,000	-																				
SCIP 2007 Historic Loveland Waterline	267,851	243,501	219,151	194,801	170,451	146,101	121,751	97,400	73,050	48,700	24,350	0										
SCIP 2008 Broadway/Hanna Waterline	115,454	105,833	96,212	86,590	76,969	67,348	57,727	48,106	38,485	28,863	19,242	9,621	(0)									
2009 Advanced Refunding of 1998 Bonds	285,000	150,000	-																			
SCIP 2010 Wall Street Waterline	348,443	324,412	300,382	276,351	252,321	228,290	204,260	180,229	156,199	132,168	108,137	84,107	60,076	36,046	12,015	0						
SCIP 2011 Wall Street and Fallis Road Waterline	362,390	339,010	315,630	292,250	268,870	245,490	222,110	198,730	175,350	151,970	128,590	105,210	81,830	58,450	35,070	11,690	-					
SCIP 2012 Fallis Road to Tiger Trail Waterline	428,933	402,125	375,317	348,508	321,700	294,892	268,083	241,275	214,467	187,658	160,850	134,042	107,233	80,425	53,617	26,808	(0)					
SCIP 2012 Park, Centre, and Elm Waterline	275,774	259,061	242,347	225,634	208,920	192,206	175,493	158,779	142,066	125,352	108,638	91,925	75,211	58,498	41,784	25,070	8,357	0				
2013 Commerce Park Water Tower & Improvements	3,475,000	3,470,000	3,465,000	3,325,000	3,180,000	3,035,000	2,885,000	2,730,000	2,570,000	2,410,000	2,245,000	2,075,000	1,900,000	1,720,000	1,535,000	1,340,000	1,140,000	930,000	710,000	480,000	245,000	-
SCIP 2013 Twightwee Waterline	204,743	193,043	181,344	169,644	157,945	146,245	134,545	122,846	111,146	99,447	87,747	76,047	64,348	52,648	40,949	29,249	17,549	5,850	(0)			
SCIP 2014 Union Cemetery Waterline	550,852	522,603	494,354	466,106	437,857	409,608	381,359	353,110	324,862	296,613	268,364	240,115	211,866	183,617	155,369	127,120	98,871	70,622	42,373			
Total Year-End Outstanding Debt Principal	6,922,391	6,469,139	6,065,349	5,675,775	5,307,955	4,940,135	4,567,314	4,204,494	3,836,674	3,480,771	3,150,919	2,816,067	2,500,565	2,189,684	1,873,803	1,559,938	1,264,777	1,006,472	752,373	480,000	245,000	-
Historic Loveland TIF Fund																						
2011 Real Estate Bonds	1,130,000	1,075,000	1,015,000	955,000	890,000	825,000	755,000	685,000	610,000	535,000	455,000	370,000	285,000	195,000	100,000	-						
Total Year-End Outstanding Debt Principal	1,130,000	1,075,000	1,015,000	955,000	890,000	825,000	755,000	685,000	610,000	535,000	455,000	370,000	285,000	195,000	100,000	-	-	-	-	-	-	-
Recreation Land TIF Fund																						
2007 Christman Farm	435,000	405,000	370,000	335,000	300,000	265,000	225,000	185,000	140,000	95,000	50,000	-										
Total Year-End Outstanding Debt Principal	435,000	405,000	370,000	335,000	300,000	265,000	225,000	185,000	140,000	95,000	50,000	-	-	-	-	-						
Annual Total Year-End Outstanding Debt Principal	11,525,299	10,456,818	9,655,752	8,872,817	8,145,511	7,402,042	6,642,367	5,966,442	5,347,558	4,767,586	4,207,276	3,625,527	3,131,639	2,635,827	2,128,417	1,616,366	1,298,124	1,024,043	754,169	480,000	245,000	-

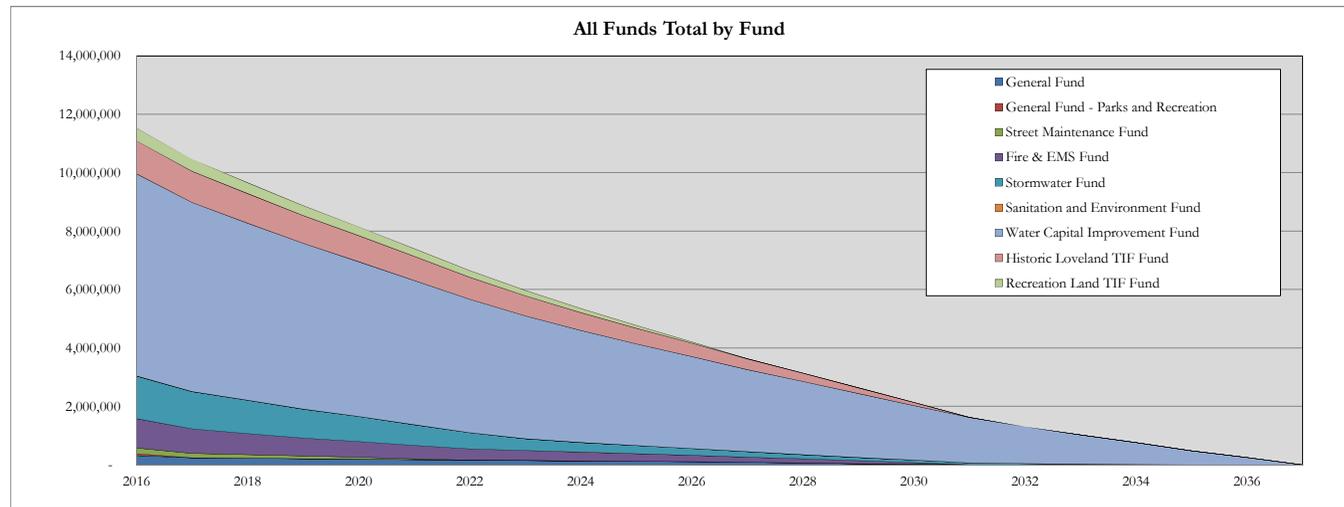
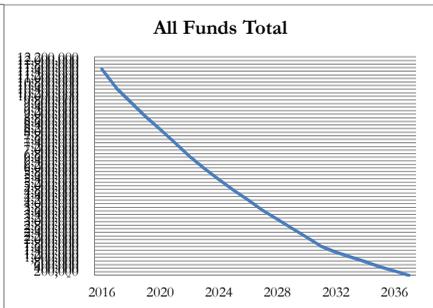
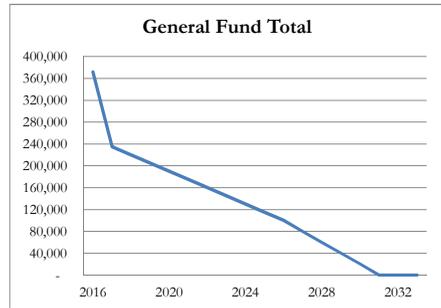


Table 10: Fund Forecast, Year-end Working Capital or Undesignated Fund Balance, 2016-2021

FUND	2016	2017	2018	2019	2020	2021
Street Maintenance	69,488	60,607	11,726	(47,780)	(111,460)	(214,872)
Stormwater	156,593	191,012	212,585	252,319	323,383	390,093
Sanitation and Environment	173,956	169,853	120,430	85,824	80,950	73,223
Sewer Billing Fund	52,252	65,020	88,899	206,064	338,629	485,911
Water Operating	158,364	18,629	(108,079)	(227,281)	(338,954)	(443,076)
Water Capital	190,953	181,760	(1,182,311)	(1,710,134)	(1,920,521)	(2,025,535)
Combined Total Water Fund Balances	349,317	200,389	(1,290,390)	(1,937,415)	(2,259,475)	(2,468,611)
Fire & EMS Fund (2001 Levy)	169,138	137,663	166,554	186,099	236,227	278,995
Fire Fund	85,570	98,901	105,205	94,102	52,631	(20,724)
EMS Fund	142,106	156,307	154,842	118,385	18,614	(147,622)
Fire & EMS Fund (2014 Levy)	219,019	295,785	390,481	477,825	551,516	610,871
Combined Total Fire & EMS Fund Balances	615,833	688,656	817,082	876,411	858,989	721,519
Assumptions of Pro Forma Analysis:						
10% increase in healthcare costs	Repainting/repair of Commerce Park and White Pillars water tanks included in 2018.					
3% wage increases (This is a union negotiation year, therefore, wages could be more or less than this assumption)	5% per year increase in Sewer Charges Revenue due to MSD rate increases.					
2% projection of increase in total water consumption, with no increases in rates. Water Fund target reserve met for 2016 and 2017, but not in outyears.	Sanitation rates increase 1.5% in 2016, but no increases for 5 years. No rate increase in Stormwater.					

Table 10.1: Street Maintenance Pro Forma

Revenues	2016	2017	2018	2019	2020	2021
Motor Vehicle Registrations	80,000	80,000	80,000	80,000	80,000	80,000
Gasoline Tax	380,000	380,000	380,000	380,000	380,000	380,000
Reimbursement/Operations	-	-	-	-	-	-
Employee Pay Withholdings	7,736	6,044	6,044	6,044	6,044	6,044
Advance from General Fund	50,000	-	-	-	-	-
Transfer from General Fund	-	25,000	-	-	-	-
Beginning Balance	96,432	69,488	60,607	11,726	(47,780)	(111,460)
Total	\$614,168	\$560,532	\$526,651	\$477,770	\$418,264	\$354,584
Expenditures	2016	2017	2018	2019	2020	2021
Salary	211,290	217,540	224,066	230,788	237,712	244,843
Ohio Public Retirement System (OPERS)	51,619	53,116	53,116	53,116	53,116	53,116
Health Insurance	28,000	26,198	28,818	26,198	26,198	26,198
Health Savings Account Contributions	14,550	13,750	13,750	13,750	13,750	13,750
Longevity & Vacation Sellback	3,540	3,276	3,276	3,276	3,276	3,276
Life Insurance	1,200	1,104	1,104	1,104	1,104	1,104
Workers' Compensation	3,810	3,985	3,985	3,985	3,985	3,985
Medicare	3,431	3,530	3,530	3,530	3,530	3,530
Employee-Paid Supplemental Benefits	2,800	2,202	2,202	2,202	2,202	2,202
-	-	-	-	-	-	-
Association Dues and Subscriptions	100	150	150	150	150	150
Road Salt	54,000	10,000	40,000	40,000	40,000	40,000
Street Signage	7,800	7,500	7,500	7,500	7,500	7,500
Traffic Control Maintenance	10,000	15,000	15,000	15,000	15,000	15,000
BMV Audit	200	250	250	250	250	250
Municipal Facilities Maintenance	4,000	4,000	4,000	4,000	4,000	4,000
Property Liability Insurance	8,054	8,500	8,500	8,500	8,500	8,500
Electric and Gas Utility Charges	11,000	10,000	10,000	10,000	10,000	10,000
Telephone and Radio Charges	4,700	4,700	4,700	4,700	4,700	4,700
Uniforms	3,500	4,000	4,000	4,000	4,000	4,000
Vehicle and Equipment Repairs	13,000	15,000	15,000	15,000	15,000	15,000
Fuel	12,000	14,000	14,000	14,000	14,000	14,000
Materials and Supplies	10,000	10,000	10,000	10,000	10,000	10,000
Outside Contracted Services	1,500	5,000	5,000	5,000	5,000	5,000
CIP Equipment	34,400	16,500	10,000	15,000	15,000	44,000
Transfer to Bond Fund, Debt Service	50,186	50,624	32,978	34,501	31,751	35,352
Undesignated Working Capital	69,488	60,607	11,726	(47,780)	(111,460)	(214,872)
Total	\$ 614,168	\$ 560,532	\$ 526,651	\$ 477,770	\$ 418,264	\$ 354,584

Table 10.2: Stormwater Pro Forma							
Revenues	2016	2017	2018	2019	2020	2021	
Employee Pay Withholdings	1,637	1,561	1,561	1,561	1,561	1,561	1,561
Utility Service Charges	415,000	413,000	413,000	413,000	413,000	413,000	413,000
Assesments, Utility Bills	3,505	3,000	3,000	3,000	3,000	3,000	3,000
Grants	-	276,950	-	-	-	-	-
SCIP Loans	-	276,950	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-
Bond Proceeds	-	-	-	-	-	-	-
Investment Income	12	90	90	90	90	90	90
Beginning Balance	125,453	156,593	191,012	212,585	252,319	323,383	
Total	\$ 545,607	\$ 1,128,144	\$ 608,663	\$ 630,236	\$ 669,970	\$ 741,034	
Expenditures	2016	2017	2018	2019	2020	2021	
Stormwater Operations							
Salary	54,543	60,762	62,585	64,462	66,396	68,388	
Ohio Public Employee Retirement System (OPERS)	14,100	14,786	14,786	14,786	14,786	14,786	
Health Insurance	6,595	6,400	6,400	6,400	6,400	6,400	
Health Savings Account Contribution	3,762	3,681	3,681	3,681	3,681	3,681	
Longevity & Vacation Sellback	816	767	767	767	767	767	
Life Insurance	232	291	291	291	291	291	
Workers' Compensation	1,062	1,109	1,109	1,109	1,109	1,109	
Medicare	804	983	983	983	983	983	
Employee-Paid Supplemental Benefits	760	616	616	616	616	616	
Unemployment Insurance	-	-	-	-	-	-	
Utility Billing	2,300	2,300	2,300	2,300	2,300	2,300	
Office Equipment Maintenance	-	-	-	-	-	-	
Municipal Facilities Maintenance	1,000	1,000	1,000	1,000	1,000	1,000	
Property Liability Insurance	2,811	3,000	3,000	3,000	3,000	3,000	
Telephones and Radio Service Charges	3,250	3,250	3,250	3,250	3,250	3,250	
Uniforms	1,800	1,800	1,800	1,800	1,800	1,800	
Vehicle Equipment and Repairs	2,000	2,000	2,000	2,000	2,000	2,000	
Fuel	5,500	5,500	5,500	5,500	5,500	5,500	
Materials and Supplies	3,500	3,500	3,500	3,500	3,500	3,500	
State Fee	550	550	550	550	550	550	
State G.A.A.P. Report & Audit	1,800	1,800	1,800	1,800	1,800	1,800	
Outside Contract Services	1,000	1,000	1,000	1,000	1,000	1,000	
Debt Issuance Costs	-	-	-	-	-	-	
Property Tax	750	1,000	1,000	1,000	1,000	1,000	
Bank Fees	1,500	1,500	1,500	1,500	1,500	1,500	
County Auditors Fees	250	250	250	250	250	250	
Refunds	-	-	-	-	-	-	
Miscellaneous	2,000	2,000	2,000	2,000	2,000	2,000	
Transfer to Escrow Fund for Vested Leave Reserve	5,118	11,089	5,944	5,944	7,717	7,717	
Transfer to Bond Fund, Debt Service	196,109	194,521	162,239	159,701	157,164	159,526	
Transfer to the General Fund, Administrative Cost Recovery	56,227	56,227	56,227	56,227	56,227	56,227	
Subtotal, Operations	370,139	381,682	346,078	345,417	346,587	350,941	
Stormwater Capital							
CIP Equipment	18,875	1,550	50,000	32,500	-	-	
CIP Projects	-	-	-	-	-	-	
Loveland Madeira Storm Sewer	-	553,900	-	-	-	-	
Undesignated Working Capital	156,593	191,012	212,585	252,319	323,383	390,093	
Subtotal, Capital	175,468	746,462	262,585	284,819	323,383	390,093	
Total	\$545,607	\$1,128,144	\$608,663	\$630,236	\$669,970	\$741,034	

Table 10.3: Sanitation and Environment Fund Pro Forma

Revenues	2016	2017	2018	2019	2020	2021
Utility Service Charges	1,100,000	1,101,650	1,101,650	1,101,650	1,101,650	1,101,650
Recycling Grants	34,000	30,000	30,000	30,000	30,000	30,000
Assessments, Utility Bills	7,458	5,355	5,355	5,355	5,355	5,355
Miscellaneous	-	-	-	-	-	-
Employee Pay Withholdings	2,487	2,337	2,337	2,337	2,337	2,337
Investment Income	2	10	10	10	10	10
Beginning Balance	171,969	173,956	169,853	120,430	85,824	80,950
Total	\$1,315,916	\$1,313,308	\$1,309,205	\$1,259,782	\$1,225,176	\$1,220,302
Expenditures	2016	2017	2018	2019	2020	2021
Salary	65,469	82,115	84,578	87,116	89,729	92,421
Ohio Public Retirement System (OPERS)	19,041	20,021	20,021	20,021	20,021	20,021
Health Insurance	10,108	9,874	9,874	9,874	9,874	9,874
Health Savings Account Contribution	5,688	5,655	5,655	5,655	5,655	5,655
Longevity & Vacation Sellback	1,220	1,185	1,185	1,185	1,185	1,185
Life Insurance	463	441	441	441	441	441
Workers' Compensation	1,429	1,500	1,500	1,500	1,500	1,500
Medicare	1,151	1,331	1,331	1,331	1,331	1,331
Employee-Paid Supplemental Benefits	1,089	879	879	879	879	879
Unemployment Insurance	-	-	-	-	-	-
Garbage & Recycling Contract	895,000	895,000	895,000	895,000	895,000	895,000
Street Sweeping Contract	9,600	9,600	9,600	9,600	9,600	9,600
Brush Drop Off Contract	1,400	1,450	1,450	1,450	1,450	1,450
Recycling Materials	-	-	-	-	-	-
Landfill & Environmental Costs	-	-	-	-	-	-
Utility Billing	8,500	8,500	8,500	8,500	8,500	8,500
Office Equipment Leasing and Maintenance	-	-	-	-	-	-
Property Liability Insurance	2,660	2,793	2,933	3,079	3,233	3,395
Telephone and Radio Charges	3,500	3,500	3,500	3,500	3,500	3,500
Uniforms	2,500	2,500	2,500	2,500	2,500	2,500
Vehicle and Equipment Repairs	7,000	7,000	7,000	7,000	7,000	7,000
Fuel	7,000	7,000	7,000	7,000	7,000	7,000
Materials & Supplies	4,000	4,000	4,000	4,000	4,000	4,000
Outside Contracted Services	3,000	4,000	4,000	4,000	4,000	4,000
State G.A.A.P. Report & Audit	3,000	3,000	3,000	3,000	3,000	3,000
Bank Fees	3,000	3,000	3,000	3,000	3,000	3,000
County Auditors Fees	500	500	500	500	500	500
Refunds	-	-	-	-	-	-
CIP Equipment	18,875	1,550	50,000	32,500	-	-
Equipment Lease Purchase (Chipper)	-	-	-	-	-	-
Transfer to Bond Fund, Debt Service	5,440	5,734	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	61,327	61,327	61,327	61,327	61,327	61,327
Undesignated Working Capital	173,956	169,853	120,430	85,824	80,950	73,223
Total	1,315,916	1,313,308	1,309,205	1,259,782	1,225,176	1,220,302

Table 10.4: Water Operations Fund Pro Forma

Revenues	2016	2017	2018	2019	2020	2021
Utility Service Charges	900,000	918,000	936,360	955,087	974,189	993,673
Water Hauler Retail Sales	-	-	-	-	-	-
Water Meter Sales	7,500	3,000	3,000	3,000	3,000	3,000
Assessments, Utility Bills	5,500	4,108	4,108	4,108	4,108	4,108
Employee Pay Withholdings	11,527	9,449	9,449	9,449	9,449	9,449
Miscellaneous	300	-	-	-	-	-
Investment	30	200	200	200	200	200
Transfer in from Sewer Billing Fund for Meter Reading	-	-	-	-	-	-
Transfer in From the Water Capital Fund	120,000	-	-	-	-	-
Beginning Balance	120,952	158,364	18,629	(108,079)	(227,281)	(338,954)
Total	1,165,809	1,093,121	971,746	863,765	763,665	671,476
Expenditures	2016	2017	2018	2019	2020	2021
Salary	332,775	341,478	351,722	362,274	373,142	384,336
Ohio Public Retirement System (OPERS)	73,700	83,381	83,381	83,381	83,381	83,381
Health Insurance	44,409	41,296	41,296	41,296	41,296	41,296
Health Savings Account Contribution	22,812	21,677	21,677	21,677	21,677	21,677
Longevity and Vacation Sellback	5,527	5,163	5,163	5,163	5,163	5,163
Life Insurance	1,853	1,733	1,733	1,733	1,733	1,733
Workers' Compensation	5,975	6,254	6,254	6,254	6,254	6,254
Medicare	5,028	5,541	5,541	5,541	5,541	5,541
Employee-Paid Supplemental Benefits	4,509	3,392	3,392	3,392	3,392	3,392
Unemployment Insurance	-	-	-	-	-	-
Association Dues and Subscriptions	3,000	2,000	2,000	2,000	2,000	2,000
Water Treatment Supplies	25,000	25,000	25,000	25,000	25,000	25,000
New Meters & Repairs	21,500	22,500	22,500	22,500	22,500	22,500
Western Water Payment	6,800	6,000	6,000	6,000	6,000	6,000
Utility Billing Cost	6,650	8,000	8,000	8,000	8,000	8,000
Office Equipment Leasing and Maintenance	-	-	-	-	-	-
Municipal Facilities Maintenance	4,500	10,550	5,000	5,000	5,000	5,000
Property Liability Insurance	12,157	12,765	13,403	14,073	14,777	15,516
Property & Liability Claim	-	-	-	-	-	-
Electric and Gas Utilities	128,000	126,567	126,567	126,567	126,567	126,567
Telephone and Radio Charges	9,100	9,082	9,082	9,082	9,082	9,082
Dispatching Charges	7,000	7,000	7,000	7,000	7,000	7,000
IT Software Maintenance Contract	8,000	8,000	8,000	8,000	8,000	8,000
Data & Voice Transmission Services	11,000	11,000	11,000	11,000	11,000	11,000
Uniforms	4,000	4,000	4,000	4,000	4,000	4,000
Vehicle and Equipment Repairs	15,000	15,000	15,000	15,000	15,000	15,000
Fuel	7,500	7,500	7,500	7,500	7,500	7,500
Materials and Supplies	35,000	35,000	35,000	35,000	35,000	35,000
Outside Contracted Services	500	500	500	500	500	500
State Fee	7,000	7,000	7,000	7,000	7,000	7,000
State G.A.A.P. Report & Audit	3,400	3,600	3,600	3,600	3,600	3,600
Property Tax	-	-	-	-	-	-
Bank Fees	2,800	2,800	2,800	2,800	2,800	2,800
County Auditors Fees	400	400	400	400	400	400
Refunds	1,500	1,500	1,500	1,500	1,500	1,500
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	191,050	238,813	238,813	238,813	238,813	238,813
Undesignated Working Capital	158,364	18,629	(108,079)	(227,281)	(338,954)	(443,076)
Total	1,165,809	1,093,121	971,746	863,765	763,665	671,476

Table 10.5: Water Capital Fund Pro Forma						
Revenues	2016	2017	2018	2019	2020	2021
Utility Service Charges	591,814	603,650	615,723	628,038	640,599	653,410
Impact Fees, Water	90,000	75,000	75,000	75,000	75,000	75,000
Cell Phone Tower Lease Income	16,795	16,795	16,795	16,795	16,795	16,795
Assessments, Utility Bills	2,890	2,089	2,089	2,089	2,089	2,089
Bond Proceeds	-	-	-	-	-	-
Grants	-	-	-	-	-	-
SCIP Loans	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Interest Income	18	150	150	150	150	150
Beginning Balance	250,574	190,953	283,375	(1,065,730)	(1,600,822)	(1,823,346)
Total	952,091	888,637	993,133	(343,659)	(866,189)	(1,075,902)
Expenditures	2016	2017	2018	2019	2020	2021
CIP Equipment	21,800	11,000	125,000	-	-	-
Repair / Repaint Water Tanks	-	-	1,150,000	-	-	-
Commerce Park Water Tower & Booster Station	-	-	-	-	-	-
CIP Projects	-	-	246,000	740,000	466,000	374,000
Water System Repair and Replacement	5,000	5,000	5,000	5,000	5,000	5,000
G.I.S.	1,000	1,000	1,000	1,000	1,000	1,000
Computer Replacements	24,775	1,550	1,550	1,550	-	1,000
Outside Contracted Services	2,000	4,000	4,000	4,000	4,000	4,000
Debt Issuance Fees	-	-	-	-	-	-
Bank Fees	1,750	1,700	1,700	1,700	1,700	1,700
County Auditors Fees	150	150	150	150	150	150
Reserve (Resolution 2012-81)	-	101,615	116,581	109,312	97,175	86,377
Transfer to Water Operations Fund	120,000	-	-	-	-	-
Transfer to Bond Fund, Debt Service	584,663	580,862	524,463	503,763	479,307	476,407
Undesignated Working Capital	190,953	181,760	(1,182,311)	(1,710,134)	(1,920,521)	(2,025,535)
Total	\$952,091	888,637	993,133	(343,659)	(866,189)	(1,075,902)

Table 10.6: Sewer Billing Fund Pro Forma

Table 10.6: Sewer Billing Fund Pro Forma						
Revenues	2016	2017	2018	2019	2020	2021
Utility Service Charges	271,500	285,075	299,329	314,295	330,010	346,510
Late Payment Fees	35,000	35,000	35,000	35,000	35,000	35,000
Assessments, Utility Bills	3,460	2,342	2,342	2,342	2,342	2,342
Employee Pay Withholdings	1,416	1,510	-	-	1,416	1,416
Miscellaneous	-	-	-	-	-	-
Investment Income	120	500	500	500	500	500
Beginning Balance	48,327	52,252	65,020	88,899	206,064	338,629
Total	359,823	376,679	402,190	441,036	575,332	724,397
Expenditures	2016	2017	2018	2019	2020	2021
Salary	51,079	54,396	56,028	57,709	59,440	61,223
Ohio Public Retirement System (OPERS)	12,343	13,256	13,256	13,256	13,256	13,256
Health Insurance	6,739	6,820	6,820	6,820	6,820	6,820
Health Savings Account Contribution	3,816	4,113	4,113	4,113	4,113	4,113
Longevity & Vacation Sellback	706	796	796	796	796	796
Life Insurance	303	304	304	304	304	304
Workers' Compensation	933	990	990	990	990	990
Medicare	1,455	881	881	881	881	881
Employee-Paid Supplemental Benefits	591	497	497	497	497	497
Unemployment Insurance	-	-	-	-	-	-
Utility Billing	22,500	22,500	22,500	22,500	22,500	22,500
Office Equipment Leasing and Maintenance	-	-	-	-	-	-
Telephones and Radio Service Charges	-	-	-	-	-	-
IT Software Maintenance Contract	7,500	7,500	7,500	7,500	7,500	7,500
Data & Voice Transmission Services	10,000	10,000	10,000	10,000	10,000	10,000
Outside Contracted Services	200	200	200	200	200	200
State G.A.A.P. Report & Audit	3,000	3,000	3,000	3,000	3,000	3,000
Bank Fees	11,500	11,500	11,500	11,500	11,500	11,500
County Auditors Fees	1,000	1,000	1,000	1,000	1,000	1,000
Refunds	-	-	-	-	-	-
Miscellaneous	500	500	500	500	500	500
Special Legal Counsel	-	-	-	-	-	-
Transfer to Water Operations Fund for Meter Reading	-	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	93,406	93,406	93,406	93,406	93,406	93,406
Reimbursement to General Fund for Prior Advance	80,000	80,000	80,000	-	-	-
Reimbursement to Special Projects for Prior Advance	-	-	-	-	-	-
Undesignated Working Capital	52,252	65,020	88,899	206,064	338,629	485,911
Total	359,823	376,679	402,190	441,036	575,332	724,397

Table 10.7: Fire and EMS (2001 Levy) Pro Forma

Revenues	2016	2017	2018	2019	2020	2021
Real Estate Tax	470,578	470,578	470,578	470,578	470,578	470,578
Homestead Reimbursement	62,492	62,492	62,492	62,492	62,492	62,492
Miscellaneous	-	-	8,208	-	-	8,208
Beginning Balance	159,449	169,138	137,663	166,554	186,099	236,227
Total	692,519	702,208	678,941	699,624	719,169	777,505
Expenditures	2016	2017	2018	2019	2020	2021
Contract Supplemental	35,360	70,720	72,842	76,484	78,778	82,717
Professional Development and Conferences	-	-	-	-	-	-
County Auditors Fees	7,100	8,000	8,000	8,000	8,000	8,000
State G.A.A.P. Report & Audit	3,000	3,000	3,000	3,000	3,000	3,000
Office Equipment Leasing and Maintenance	9,719	9,719	9,719	9,719	9,719	9,719
Municipal Facilities Maintenance	35,000	35,000	35,000	35,000	35,000	35,000
Property Liability Insurance	19,000	19,000	19,000	19,000	19,000	19,000
Electric and Gas Utility Charges	27,500	28,875	30,319	31,835	33,426	35,098
Telephones and Radios Service Charges	17,500	17,500	17,500	17,500	17,500	17,500
Hamilton County Communications Center PSAP	12,088	12,114	12,720	13,356	14,023	14,725
Dispatching Charges	71,500	75,075	78,829	82,770	86,909	91,254
IT Software Maintenance Contract (CAD, Firetracker, & Locutions)	18,000	18,000	18,000	18,000	18,000	18,000
Data & Voice Transmission Services	17,675	17,675	17,675	17,675	17,675	17,675
Outside Contracted Services	-	-	-	-	-	-
118 S Lebanon Lease/Improvements	3,600	-	-	-	-	-
Debt Issuance Costs	-	3,600	3,600	3,600	3,600	3,600
Miscellaneous/Reimbursables	-	-	-	-	-	-
CIP Equipment	-	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	95,000	95,000	95,000	95,000	95,000	95,000
Transfer to Bond Fund, Debt Service	151,339	151,267	91,184	82,587	43,311	48,223
Undesignated Fund Balance	169,138	137,663	166,554	186,099	236,227	278,995
Total	692,519	702,208	678,941	699,624	719,169	777,505

Table 10.8: Fire Fund Pro Forma							
Revenues	2016	2017	2018	2019	2020	2021	
Real Estate Tax	560,950	560,950	560,950	560,950	560,950	560,950	
Homestead Reimbursement	75,728	75,728	75,728	75,728	75,728	75,728	
Lease Income	18,600	18,600	18,600	18,600	18,600	18,600	
Miscellaneous	-	-	-	-	-	-	
Beginning Balance	88,663	85,570	98,901	105,205	94,102	52,631	
Total	743,941	740,848	754,179	760,483	749,380	707,909	
Expenditures	2016	2017	2018	2019	2020	2021	
Contract with LSF	520,321	538,547	541,414	556,396	584,216	613,427	
Emergency Support Unit (ESU)	3,500	3,500	3,500	3,500	3,500	3,500	
Fire Supplies	3,000	3,000	3,000	3,000	3,000	3,000	
County Auditors Fees	8,400	8,400	8,400	8,400	8,400	8,400	
IT Hardware & Software (Non-CIP)	1,150	1,150	1,150	1,150	1,150	1,150	
Vehicle and Equipment Repairs	44,000	46,200	48,510	50,936	53,482	56,156	
Material & Supplies	4,000	4,000	4,000	4,000	4,000	4,000	
Turn-Out Gear	20,000	18,000	18,000	18,000	18,000	18,000	
CIP Equipment	54,000	19,150	21,000	21,000	21,000	21,000	
Undesignated Fund Balance	85,570	98,901	105,205	94,102	52,631	(20,724)	
Total	743,941	740,848	754,179	760,483	749,380	707,909	

Table 10.9: EMS Fund Pro Forma						
Revenues	2016	2017	2018	2019	2020	2021
Real Estate Tax	830,000	830,000	830,000	830,000	830,000	830,000
Homestead Reimbursements	111,158	111,158	111,158	111,158	111,158	111,158
EMS Runs Revenue	360,000	360,000	360,000	360,000	360,000	360,000
Reimbursement of Ambulance Runs	-	-	-	-	-	-
Beginning Balance	93,347	142,106	156,307	154,842	118,385	18,614
Total	1,394,505	1,443,264	1,457,465	1,456,000	1,419,543	1,319,773
Expenditures	2016	2017	2018	2019	2020	2021
Contract with LSF	1,144,321	1,184,405	1,190,712	1,223,661	1,284,844	1,349,086
Contract Supplement, Paramedic Pay	-	-	-	-	-	-
Medical Supplies	21,099	21,731	22,383	23,055	23,747	24,459
Small EMS Equipment	2,219	2,219	2,219	2,219	2,219	2,219
EMS Equipment Maintenance	440	440	440	440	440	440
County Auditors Fees	12,139	12,139	12,139	12,139	12,139	12,139
IT Hardware & Software (Non-CIP)	234	234	234	234	234	234
Vehicle and Equipment Repairs	24,867	26,111	27,416	28,787	30,226	31,737
EMS Revenue Collection	22,300	22,300	22,300	22,300	22,300	22,300
Computer Replacements	3,000	3,000	3,000	3,000	3,000	3,000
CIP Equipment	21,780	14,378	21,780	21,780	21,780	21,780
Undesignated Fund Balance	142,106	156,307	154,842	118,385	18,614	(147,622)
Total	1,394,505	1,443,264	1,457,465	1,456,000	1,419,543	1,319,773

Table 10.10: Fire & EMS Fund (2014 Levy) Pro Forma						
Revenues	2016	2017	2018	2019	2020	2021
Real Estate Tax	513,153	513,153	513,153	513,153	513,153	513,153
Homestead Reimbursement	10,502	10,502	10,502	10,502	10,502	10,502
Beginning Balance	154,585	219,019	295,785	390,481	477,825	551,516
Total	678,240	742,674	819,440	914,136	1,001,480	1,075,171
Expenditures	2016	2017	2018	2019	2020	2021
Contract with LSF	311,167	264,305	265,713	273,065	286,718	301,054
Professional Development and Conferences	1,000	1,338	-	-	-	-
County Auditor Fees	6,900	7,120	7,120	7,120	7,120	7,120
Outside Contracted Services	9,028	-	-	-	-	-
Materials & Supplies	-	-	-	-	-	-
CIP Equipment	-	43,000	25,000	25,000	25,000	25,000
Transfer to Bond Fund, Debt Service	24,758	24,758	24,758	24,758	24,758	24,758
Lease Payment - Engine/Tower/Radios	106,368	106,368	106,368	106,368	106,368	106,368
Transfer to the General Fund, Administrative Cost Recovery	-	-	-	-	-	-
Undesignated Fund Balance	219,019	295,785	390,481	477,825	551,516	610,871
Total	678,240	742,674	819,440	914,136	1,001,480	1,075,171

Table 11: Indirect Cost Recovery and Administrative Transfer

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
Fire and EMS Fund	-	-	-	95,000	95,000
Stormwater	56,227	56,227	56,227	56,227	56,227
Water Operations	238,813	238,813	238,813	191,050	238,813
Sanitation and Environment Fund	61,327	61,327	61,327	61,327	61,327
Sewer Billing	93,406	93,406	93,406	93,406	93,406
Subtotal General Fund	449,773	449,773	449,773	497,010	544,773

Table 12: Property Liability Insurance Premiums

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
Operations, General Fund	26,344	30,215	28,098	32,500	35,000
Police, General Fund	18,581	20,927	17,622	18,500	19,500
Street Maintenance	8,114	9,139	7,687	8,054	8,500
Fire and EMS	18,581	20,927	18,247	19,000	19,000
Stormwater	2,850	3,210	2,683	2,811	3,000
Water	12,171	13,708	11,603	12,157	12,765
Sanitation	2,660	2,996	2,538	2,660	2,793
Subtotal General Fund	89,301	101,122	88,478	95,682	100,558

Table 13: Energy and Fuel Costs

	2013 Actual	2014 Actual	2015 Actual	2016 Forecast	2017 Budget
Electricity and Natural Gas					
Street Lighting, General Fund, Operations	49,479	63,203	66,319	66,000	100,000
Utilities, General Fund, Operations	37,222	32,601	34,919	30,000	35,000
Police, General Fund	17,443	21,884	17,713	16,500	18,000
Parks, General Fund	28,206	20,698	22,218	25,000	30,000
Street Maintenance Fund	9,506	10,302	10,190	11,000	10,000
Fire & EMS	26,971	29,613	27,394	27,500	28,875
Utilities, Water	106,542	125,492	120,825	128,000	126,567
Subtotal	275,369	303,793	299,578	304,000	348,442
Gasoline and Diesel Fuel					
Fuel, General Fund, Police	48,567	48,039	31,525	35,000	35,000
Vehicle Fuel, General Fund, Parks	1,062	992	1,041	1,100	1,100
Vehicle Fuel, Street Maintenance	14,355	16,637	11,139	12,000	14,000
Vehicle Fuel, Stormwater	6,393	6,941	5,668	5,500	5,500
Fuel, Water	9,000	15,487	8,039	7,500	7,500
Fuel, Sanitation	8,552	10,947	7,628	7,000	7,000
Subtotal	87,929	99,043	65,040	68,100	70,100
Subtotal General Fund	363,297	402,836	364,618	372,100	418,542

* Excludes carbon-based fuel use for those employees receiving a vehicle allowance or mileage reimbursement for travel, training in personal vehicles.

* Excludes vehicle fuel for LSFD, which is paid for by LSFD under the service contract

Table 14: Communication-Related Costs

2013 Actual 2014 Actual 2015 Actual 2016 Forecast 2017 Budget

Telephone and Radio Charges					
General Fund Operations	15,210	15,097	17,242	18,000	20,000
Police	18,198	17,697	18,339	20,000	20,000
Parks & Leisure	758	4,656	4,952	5,120	5,120
Street Maintenance	4,598	4,203	4,539	4,700	4,700
Fire & EMS	18,294	12,966	14,351	17,500	17,500
Stormwater	2,861	2,756	3,208	3,250	3,250
Water	7,892	7,068	8,819	9,100	9,082
Sanitation & Environment	2,825	2,742	3,161	3,500	3,500
Sewer Billing	-	-	-	-	-
Subtotal	70,636	67,186	74,611	81,170	83,152
Information Technology (IT) Contract Services					
General Fund Operations	50,607	56,100	48,000	48,000	50,000
Subtotal	50,607	56,100	48,000	48,000	50,000
Data & Voice Transmission Services					
General Fund Operations	8,849	14,061	13,139	14,000	15,000
Police	8,849	7,627	7,625	8,100	8,580
Fire & EMS	17,898	15,254	15,249	17,675	17,675
Water Operations	11,799	10,169	10,166	11,000	11,000
Sewer Billing	11,799	10,169	10,166	10,000	10,000
Subtotal	59,195	57,279	56,345	60,775	62,255
IT Software Maintenance Contract (CMI, SIRE et al)					
General Fund Operations	25,665	24,602	23,388	25,000	25,000
Mayor's Court	5,670	5,954	6,252	22,500	5,000
Police (RMS)	9,203	9,509	10,824	11,000	16,345
Fire & EMS (CAD)	10,201	14,921	17,985	18,000	18,000
Water Fund (CMI)	7,113	7,384	7,379	8,000	8,000
Sewer Billing (CMI)	6,097	6,329	7,141	7,500	7,500
Subtotal	63,949	68,700	72,969	92,000	79,845
Subtotal General Fund	244,388	249,265	251,925	281,945	275,252

Table 15: City-Wide Full-Time Authorized Position Summary

City Department	2013	2014	2015	2016	2017
City Manager's Office	3.3125	3.3125	2	2	2
Finance Department	5.1	5.1	5.1	5.1	5.1
Building & Zoning Department	2	1.625	1.625	1.625	1.625
Police Department	18	18	18	18	18
Public Works	13	13	13	14	14
City of Loveland Total Positions	41.41	41.04	39.73	40.73	40.73

The City contracts with Loveland-Symmes Fire Department for Fire & EMS, with Strauss Troy LLC for legal services, with Hamilton County for Sanitary Sewer and Health services, and Rumpke for Sanitation and Recycling services.

Table 15.1: City-Wide Full-Time Equivalent (FTE) Position Summary

City Department	2013	2014	2015	2016	2017
City Manager's Office	3.3125	3.3125	2	2	2
Finance Department	5.1	5.1	5.1	5.1	5.1
Building & Zoning Department	2	1.625	1.625	1.625	1.721
Police Department FTEs	20.88	20.88	20.88	20.88	20.88
Public Works FTEs	14.2	14.5	14.3	14.7	14.7
City of Loveland Total FTE Positions	45.49	45.42	43.91	44.31	44.31

The above table shows all full-time, part-time and seasonal employees. A full-time equivalent is 2,080 hours of work over a fiscal year. For example, four seasonal employees who work 520 hours each over a summer is one full-time equivalent. This differs from the number of budgeted and authorized full-time employees set by City Council through the annual wages and classification ordinance.

Table 15.2: City-Wide Full-Time Equivalent Position Summary by Department

Position	Classification, Pay Range	2013	2014	2015	2016	2017
City Manager's Office						
City Manager	Set by Resolution 2014-73	1	1	1	1	1
Assistant City Manager	Unclassified, 10	0	0	0	0	0
Clerk/Executive Assistant to the City Manager	Unclassified, 7	1	1	1	1	1
Human Resources Manager	Unclassified, 9	0.3125	0.3125	0	0	0
Assistant to the City Manager	Unclassified, 6	0	1	0	0	0
Management Analyst	Unclassified, 3	1	0	0	0	0
City Manager's Office Sub-total		3.3125	3.3125	2	2	2
Finance Department						
Finance Director	Set by Resolution 2014-124	1	1	1	1	1
Assistant Finance Director	Unclassified, 7	1	1	1	1	1
Financial Analyst	Classified, 5	1	1	0	0	0
Finance Clerk	Classified, 3	1.1	1.1	1.1	1.1	1.1
Utility Billing Clerk	Classified, 3	1	1	1	1	1
Customer Service Specialist	Classified, 1	0	0	1	1	1
Finance Department Sub-total		5.1	5.1	5.1	5.1	5.1
Building and Zoning Division						
Building and Zoning Coordinator	Unclassified, 7	1	1	1	1	1
Building and Zoning Clerk	Classified, 1	0	0.625	0.625	0.625	0.721
University of Cincinnati Planning Co-op	N/A	1	0	0	0	0
Building and Zoning Division Sub-total		2	1.625	1.625	1.625	1.721

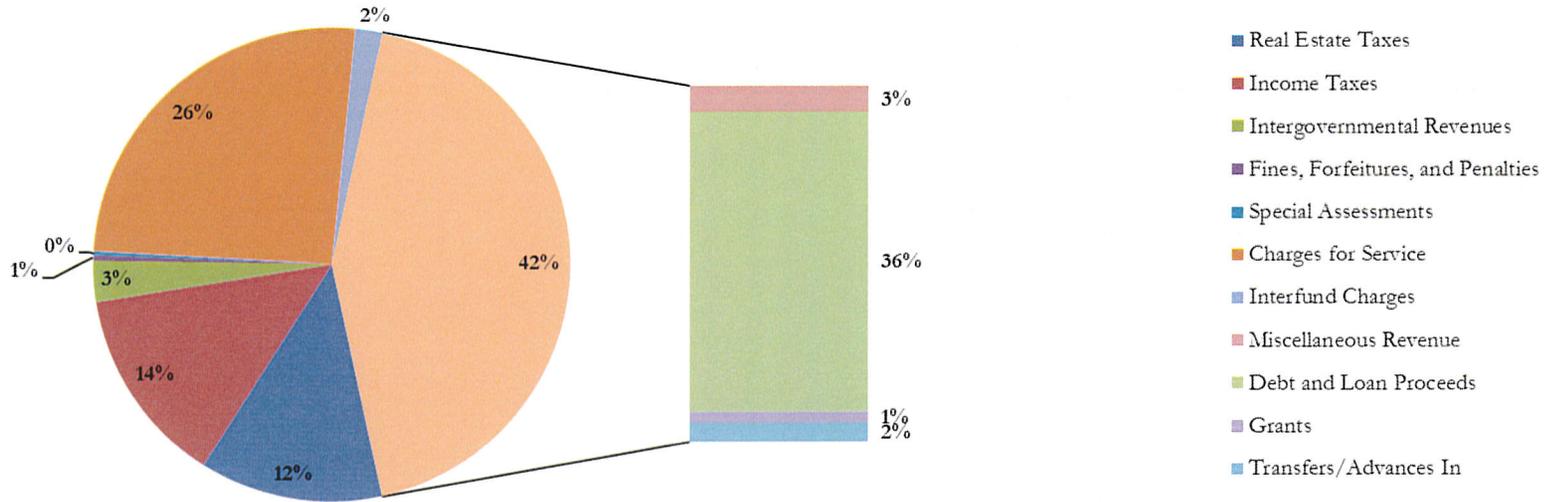
Police Department						
Police Chief	Unclassified, 10	1	1	1	1	1
Police Captain	Unclassified, 9	1	1	1	0	0
Sergeant	Collective Bargaining Agreement	3	3	3	3	3
Patrol Officer (full-time)	Collective Bargaining Agreement	11	11	11	11	11
Patrol Officer (part-time)	N/A	5,050 hrs				
Leads/RCIC Sys. Administrator (non-sworn)	Unclassified, 7	1	1	1	1	1
Administrative Clerk of Courts (non-sworn)	Unclassified, 3	1	1	1	1	1
Part-time Administrative Support (non-sworn)	N/A	950 hrs				
Police Department Sub-total (FTEs)		20.88	20.88	20.88	20.88	20.88
Department of Public Works						
Public Works Director	Unclassified, 10	1	1	1	1	1
City Engineer	Unclassified, 9	1	1	1	1	1
Maintenance Crew Leader	Classified, 6	2	2	2	2	2
Mechanic/Maintenance Worker	Classified, 4	1	1	1	1	1
Maintenance Worker	Classified, 3	8	8	8	8	8
Seasonal Employees	N/A	2,539 hrs	3,079 hrs	2,600 hrs	3,580 hrs	3,100 hrs
Public Works Department Sub-total (FTEs)		14.2	14.5	14.3	14.7	14.5
City of Loveland Total FTEs		45.49	45.42	43.91	44.31	44.31

There is no change in full-time equivalents projected for 2017.

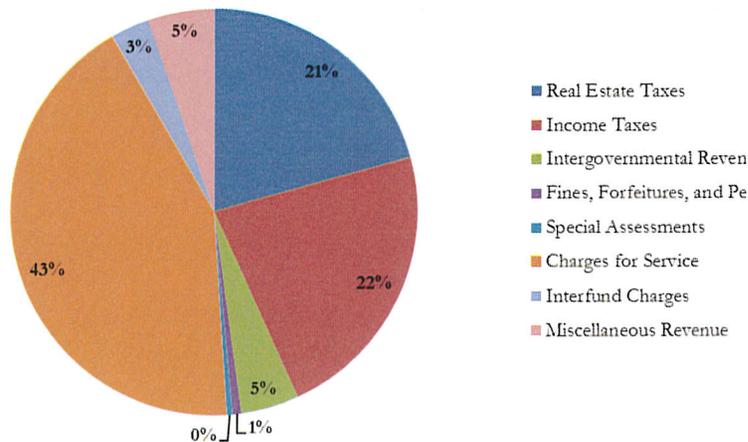
REVENUE, ALL FUNDS SUMMARY

The revenue section of the 2017 Budget and CIP is organized by fund. Each fund's revenue table is preceded by a description of the fund and major revenue sources collected by the fund. The following pie chart shows all revenue and other financing sources— debt proceeds, grants, and transfers into funds from other funds— estimated to be received in fiscal year 2017. Other financing sources are separated in the second set of pie charts to illustrate the difference between operating revenues and those other financing sources used to fund projects or transfers, which vary from year to year.

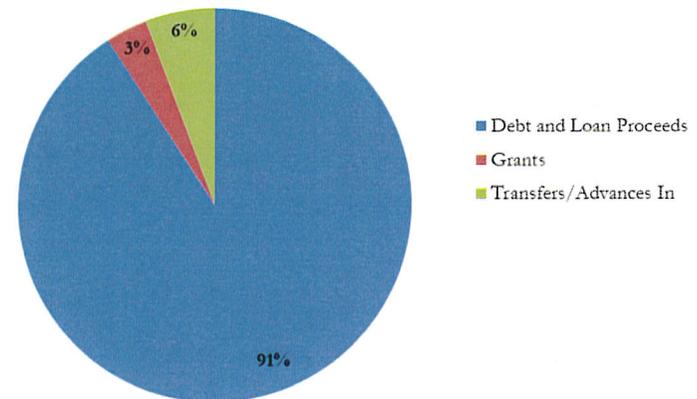
All Funds Revenue and Other Financing Sources Summary



All Funds Revenue Summary



All Funds Other Financing Sources Summary



GENERAL FUND

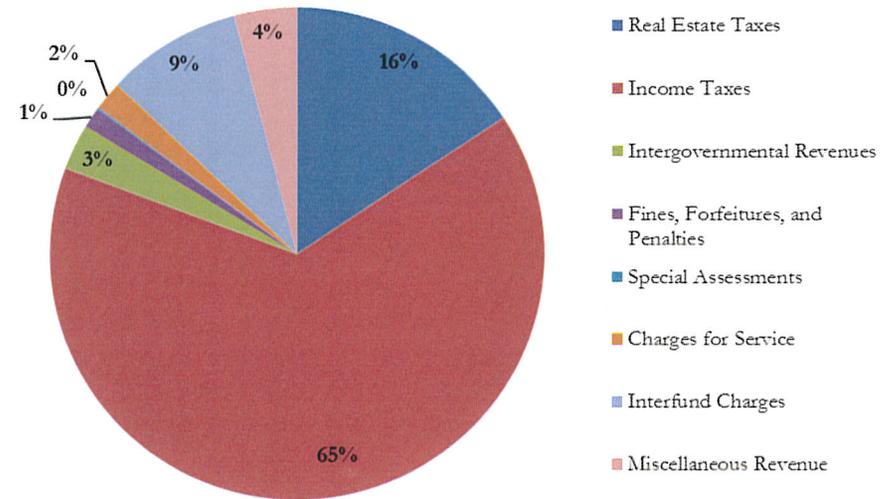
The City of Loveland's General Fund receives all financial resources not restricted by law (or City policy) to any specific purposes. Its primary source of revenue is Loveland's 1% income tax (with a full reciprocity for taxes paid to other communities), followed by property tax (3.15 mills) and the administrative overhead transfer payment from other funds (see Table 11 for more details). These three revenue sources represent about 90% of the General Fund's total revenue estimate for 2017.

The City of Loveland relies on trend analysis and informed assumptions to generate its revenue forecasts. Staff examines the historical trend of the revenue source in addition to other factors such as changes in the local economy, housing starts, and changes in fees. The City receives an estimate of budget-year property tax revenue each year from the County Auditor.

For income tax estimates, the City forecasts year-end collections based on the percentage of collections through each month starting at the end of March. Analysis revealed that this method of forecasting enables the City to predict year-end actual income tax collections within 1%, though the conversion to the Regional Income Tax Agency (RITA) for income tax collections in 2010 has lessened the confidence in this model's predictive power.

The State of Ohio has reduced revenue-sharing arrangements dating back to 1934, eliminated the Estate tax in 2013 (which in one form or another has been in place since 1893), and accelerating the end of tangible personal property taxes. Between 2011 and 2013, the City lost approximately \$1 million in annual revenue from these and other factors.

General Fund Revenue Distribution



The General Fund pays for services such as Police, Finance, Building and Zoning, general administration and other general government programs and services. The General Fund also supports or supplements the Street Maintenance Fund and advances money to Tax Increment Financing District Funds to assist with cash flow.

REVENUES

	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
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Projected General Government Revenues: General Fund

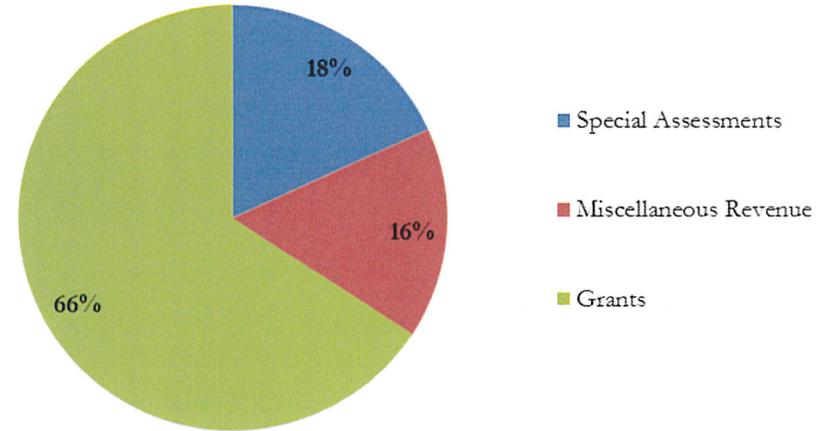
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
Beginning Balance	1,749,735	1,094,045	891,693	917,355	1,182,938	1,836,788
13.15.4150 Real Estate Tax	776,210	785,649	820,312	835,952	850,000	855,000
13.15.4200 Homestead Reimbursement	103,215	105,040	110,173	108,512	108,512	111,132
13.15.4205 Local Government Fund, County	154,610	152,762	168,011	162,975	162,975	162,975
13.15.4210 Local Government Fund, State	19,924	17,468	14,900	5,250	6,000	5,500
13.15.4215 Estate Tax	298,003	23,069	6,388	-	25,300	-
13.15.4220 Liquor & Cigarette Tax	15,603	19,658	17,676	16,000	16,000	16,000
13.15.4225 Cable Franchise Fee	157,974	155,857	152,338	150,000	152,000	150,000
13.17.4500 Magistrate Court	114,025	115,766	104,796	112,000	80,000	85,000
13.51.4400 Building Permits and Fees	117,320	130,581	119,660	90,000	100,000	100,000
13.15.4785 Administrative Cost Recovery to General Fund	449,773	449,773	544,773	497,010	497,010	544,773
13.15.4228 Grants	-	-	-	-	19,900	-
13.21.4285 Police Grants	21,030	13,503	15,084	10,000	21,000	10,000
13.21.4286 Equipment Liquidation	8,088	7,859	5,000	5,000	5,000	2,500
13.15.4125 Employee Insurance Withholdings	51,212	55,784	56,298	59,407	57,000	59,000
13.15.4401 Assessments, Property Maintenance	8,010	1,048	1,550	1,223	3,500	5,000
13.15.4733 Insurance Claims	1,372	3,604	13,016	-	-	-
13.15.4732 Lease Income	3,787	3,804	3,170	3,804	4,055	4,055
13.15.4375 Water Tower Leases	18,118	18,596	17,487	17,457	18,470	18,945
13.15.4730 Refunds and Reimbursements	50,494	40,342	7,019	4,000	35,000	7,000
13.21.4287 Police Continuous Training State	-	-	1,600	2,800	1,600	1,600
13.15.4625 Reimbursement from Other Funds (Advance In)	10,000	38,000	80,589	80,000	80,000	360,000
13.18.4619 De Minimis TIF Transfer (Reserves of Loveland & Northend)	18,675	62,938	3,423	-	-	-
<i>Parks and Leisure</i>						
13.15.4410 Impact Fees	29,500	40,500	30,270	10,000	22,000	10,000
13.15.4620 Recreation Usage and Rental	15,684	24,685	23,474	23,500	18,000	18,000
<i>Income Tax</i>						
13.22.4100 Income Tax Collections	3,731,651	3,695,641	3,942,423	3,725,000	4,250,000	4,000,000
Revenue Total	6,174,279	5,961,926	6,259,430	5,919,890	6,533,322	6,526,480
Total Revenue + Beginning Balance	\$ 7,924,014	\$ 7,055,971	\$ 7,151,123	\$ 6,837,245	\$ 7,716,260	\$ 8,363,269
Secure Revenue (excludes beginning balance)	\$ 5,846,776	\$ 5,898,357	\$ 6,222,772	\$ 5,909,890	\$ 6,486,022	\$ 6,516,480
Unsecure Revenue	\$ 327,503	\$ 63,569	\$ 36,658	\$ 10,000	\$ 47,300	\$ 10,000

SPECIAL PROJECTS FUND

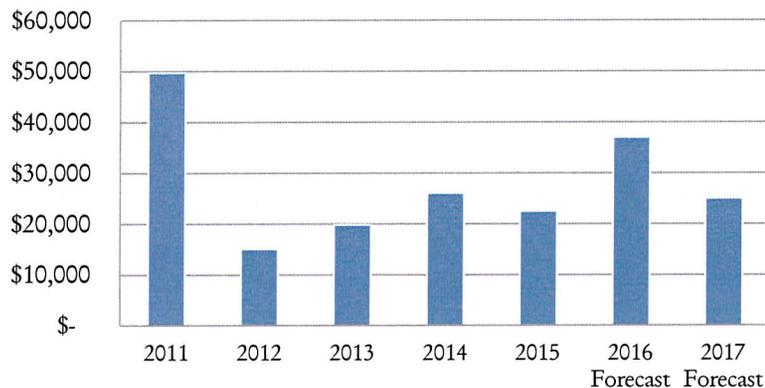
This fund is used to account for various large capital projects, studies, economic development activity, and the sidewalk reimbursement program. Historically, the largest source of funding has been interest earnings from the City’s treasury, though the current interest rate climate has made this a much smaller source of revenue than in years past. In 2015 and 2016, the Special Projects Fund received transfers from the General Fund to support projects associated with downtown redevelopment.

Additionally, the City established a pro-active sidewalk replacement program in 2009 in response to resident feedback at a neighborhood meeting. One of the sidewalk repayment options allows a property owner to assess sidewalk repairs over a three-year period. Special Projects also receives payments from residents who participate in the 50-50 sidewalk reimbursement program. The sidewalk program is on hold for 2017 in order to revamp the program and complete a higher priority of replacing the streetlight heads to more efficient LED lights.

Special Projects Revenue and Other Financing Sources



Interest Income Revenue



Though the City’s treasury and cash reserve has been stable since 2009, interest income is down considerably over that time period. This is a function of the current climate for interest rates. The City’s average annual yield between 2009 and 2011 was approximately 1.71%. By comparison, that figure was 4.26% in 2008 and 5.71% in 2007. As a result, interest income has decreased dramatically. Our income portfolio was restructured in 2016, which resulted in higher interest, however, to be conservative we are forecasting interest to remain relatively flat in 2017.

37

38 **SPECIAL PROJECTS**

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	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
Beginning Fund Balance	29,103	53,419	430,942	20,805	354,766	292,440
42.16.4205 Union Cemetery Project, Symmes Township	-	85	17,412	-	-	-
42.16.4210 Union Cemetery Project, Hamilton County	-	148,689	-	-	-	-
42.15.4252 Special Assessment, Historic Loveland	3,750	4,025	3,513	3,500	3,800	3,500
42.15.4253 Resident Sidewalk Payments (Split 50/50)	27,614	53,250	63,791	-	-	-
42.15.4254 Assessment Revenue, Sidewalk Program	21,442	16,560	24,378	28,575	30,824	25,000
42.16.4615 Grants	-	-	-	-	-	103,078
42.16.4616 SCIP Loans	-	-	-	-	-	-
42.15.4617 CDBG Grant - Loveland Initiative	-	-	10,169	10,300	3,225	-
42.15.4618 CDBG Grant - Road Paving	-	-	90,000	-	-	-
42.15.4619 Wedding Donations	-	-	300	-	800	-
42.15.4711 Interest Income	19,827	26,056	27,354	22,500	37,000	25,000
42.16.4730 Reimbursable Expenses	32,360	1,258	-	-	-	-
42.15.47XX Reimbursement from Other Funds	85,000	17,000	-	-	-	-
42.15.4750 Transfer in from General Fund	-	514,370	180,555	205,000	205,000	-
Revenue Total	189,994	781,293	417,472	269,875	280,649	156,578
Total Revenue + Beginning Balance	\$ 219,097	\$ 834,712	\$ 848,414	\$ 290,680	\$ 635,415	\$ 449,018
Secure Revenue (excludes beginning balance)	\$ 170,166	\$ 755,237	\$ 390,118	\$ 247,375	\$ 243,649	\$ 131,578
Unsecure Revenue	\$ 19,827	\$ 26,056	\$ 27,354	\$ 22,500	\$ 37,000	\$ 25,000



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FIRE AND EMERGENCY MEDICAL SERVICE FUNDS

The City of Loveland has four property-tax supported funds that enable the City of Loveland to provide fire and emergency medical services (EMS) for the residents and visitors of the community. The four property tax levies have all been approved by wide margins by voters on multiple occasions over the last twenty-eight years. Because these levies are voter-approved and therefore considered to be “outside mills” for property tax calculations, these levies generate a relatively constant rate of revenue for the City year over year, and thus overtime become out of balance. The four funds are called the Fire & EMS 2001 Levy Fund, the Fire Fund, the EMS Fund, and the Fire & EMS 2014 Fund.

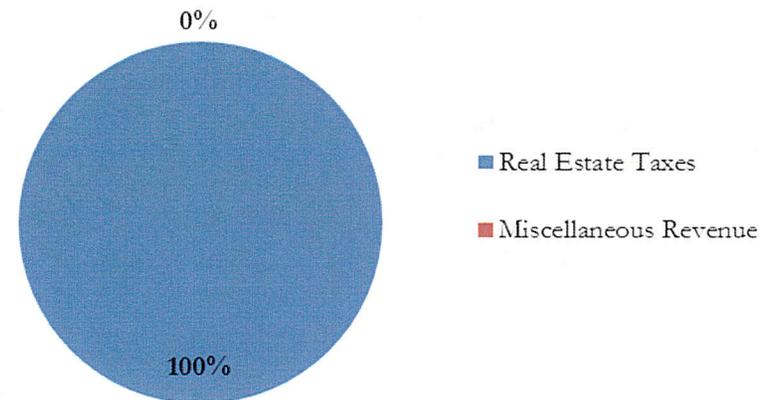
FIRE & EMS 2001 LEVY FUND

The Fire & EMS Fund was established in 2001 after another affirmative vote of the residents, and was set up to enable the City to expend resources from this Fund on either EMS or fire services. (Both the Fire Fund and EMS Fund are not flexible, with voter-approved Fire Fund taxes being restricted to fire services only and EMS Fund taxes being restricted to medical services only.) The similarity of the name can create some confusion, however.

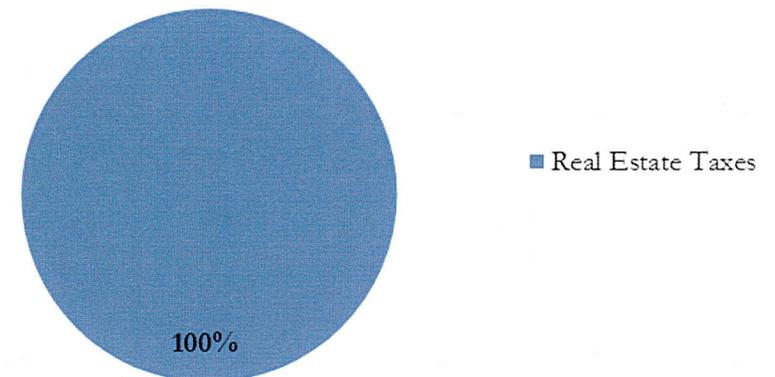
FIRE & EMS 2014 LEVY FUND

The Fire & EMS 2014 Levy Fund was new in 2015 following voter approval of a new 1.75 mill levy in May 2014. It received its first revenue in 2015, and proceeds from this levy can be used to expend resources on either EMS or fire services.

Fire & EMS 2001 Levy Fund Revenue Sources



Fire & EMS 2014 Levy Fund Revenue Sources



FIRE FUND

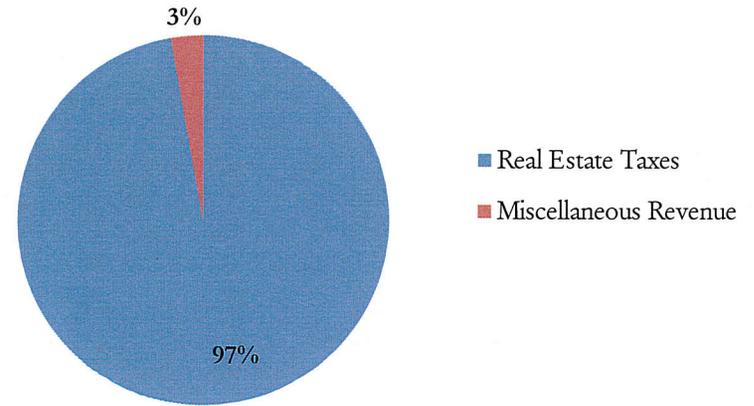
The Fire Fund is supported by a special property tax levy that was first approved by Loveland voters in November of 1985. The current millage, 2.10 mills, was approved in 2006. Revenue for the Fire Fund comes from two primary sources: real estate tax levied on the assessed valuation of property inside the City limits, and State of Ohio homestead reimbursements which offset local property tax losses from the State of Ohio Homestead Act.

EMS FUND

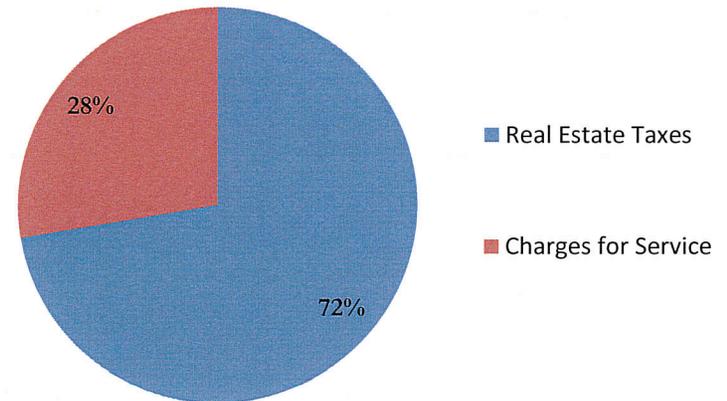
The EMS Fund is supported by a special property tax levy which was first approved by Loveland voters in November of 1986. The current millage, 3.10 mills, was approved in 2006. As in the Fire Fund, revenue for the EMS Fund comes from real estate tax and the homestead reimbursements from the State of Ohio.

In 2015, the City of Loveland began receipting EMS runs revenue to the EMS Fund as a result of a new contract with the Loveland-Symmes Fire Department. The City received 11 months of this revenue in 2015, but with a full 12 months expected in 2016, this revenue source is expected to account for roughly 28% of the EMS Fund's total revenues in 2016. Also in 2015, the City also began a partnership with the Attorney General's Local Government Collections Program, which is being used to collect past-due balances of EMS service users who live outside the City's jurisdiction.

Fire Fund Revenue Sources



EMS Fund Revenue Sources



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FIRE & E.M.S., 2001 LEVY (Approved Millage = 2.0 Mills, Effective Mills = 1.802926)								
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
24.24.4150	Real Estate Tax	447,312	454,722	476,588	476,578	470,578	470,578	
24.24.4200	Homestead Reimbursement	59,217	60,359	62,224	62,224	62,492	62,492	
	Refinance Rescue Truck Reimbursement	31,000	-	-	-	-	-	
	Bond Proceeds	214,704	-	-	-	-	-	
24.24.4610	Equipment Liquidation	-	-	58,000	-	-	-	
24.24.4620	Miscellaneous	2,549	22,487	8,208	-	-	-	
	Beginning Balance	146,659	285,844	34,348	156,025	159,449	169,138	
Total		\$ 901,440	\$ 823,413	\$ 639,368	\$ 694,827	\$ 692,519	\$ 702,208	

FIRE FUND (Approved Millage = 2.10 Mills, Effective Mills = 2.10 Mills)								
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
25.25.4150	Real Estate Tax	536,017	544,912	560,924	560,912	560,950	560,950	
25.25.4200	Homestead Reimbursement	71,759	73,144	75,301	75,301	75,728	75,728	
25.25.4745	Lease Income - NECC	18,600	18,600	18,600	18,600	18,600	18,600	
25.25.4620	Miscellaneous	830	-	-	-	-	-	
	Beginning Balance	12,424	45,649	84,532	92,157	88,663	85,570	
Total		\$ 639,631	\$ 682,305	\$ 739,357	\$ 746,970	\$ 743,941	\$ 740,848	

E.M.S. FUND (Approved Millage = 3.10 Mills, Effective Mills = 3.10 Mills)								
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
23.23.4150	Real Estate Tax	791,265	804,396	828,032	828,015	830,000	830,000	
23.23.4200	Homestead Reimbursement	105,930	107,975	111,158	111,158	111,158	111,158	
23.23.4330	EMS Runs Revenue	-	-	343,965	330,000	360,000	360,000	
	Reimbursement of Ambulance Runs	60,000	60,000	-	-	-	-	
23.23.4620	Miscellaneous	-	-	-	-	-	-	
	Beginning Balance	121,786	113,982	70,821	56,704	93,347	142,106	
Total		\$ 1,078,980	\$ 1,086,352	\$ 1,353,976	\$ 1,325,877	\$ 1,394,505	\$ 1,443,264	

FIRE & E.M.S., 2014 LEVY (Approved Millage = 1.75 Mills, Effective Mills = 1.75 Mills)								
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
29.29.4150	Real Estate Tax			513,162	513,153	513,153	513,153	
29.29.4200	Homestead Reimbursement			9,757	9,757	10,502	10,502	
	Beginning Balance			-	154,576	154,585	219,019	
Total		\$ -	\$ -	\$ 522,919	\$ 677,486	\$ 678,240	\$ 742,674	

GOVERNMENTAL FUNDS

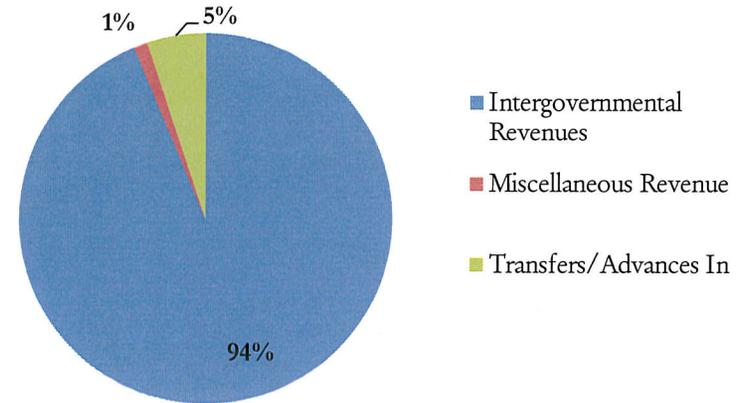
STREET MAINTENANCE FUND

The Street Maintenance Fund is a governmental fund that receives payments from the State of Ohio from gasoline tax and motor vehicle registrations. The Street Maintenance Fund is used to pay for routine maintenance of Loveland's roadways, such as plowing, patching, sweeping, etc. Because gasoline taxes and motor vehicle registration revenue has been insufficient to meet the City's expenditures for current service levels, the General Fund has been subsidizing it for several years.

OTHER ROAD-RELATED FUNDS

The City receives other governmental fund revenue from the State of Ohio and from each of the three counties Loveland resides in for roadway maintenance. These funds are segregated from the Street Maintenance Fund and (other than the State Route 48 Fund) are used exclusively for the annual road rehabilitation program. These Other Road-Related Funds include: the State Route 48 Fund, the Citywide Road Capital Improvement Fund, and the Hamilton, Clermont and Warren County Motor Vehicle Registration Funds. The City annually spends down any fund balance carried over from the prior year to put into annual salt purchases and road rehabilitation program.

Street Maintenance Fund Revenue Sources



98

DEPARTMENT OF PUBLIC WORKS

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STREET MAINTENANCE FUND							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
102 31.61.4230	Motor Vehicle Registrations	86,835	82,196	84,247	80,000	80,000	80,000
103 31.61.4235	Gasoline Tax	380,031	390,252	392,629	380,000	380,000	380,000
104 31.31.4125	Employee Pay Withholdings	6,676	7,551	8,093	7,736	7,736	6,044
105 31.61.4700	Advance from General Fund	60,000	15,000	20,000	50,000	50,000	-
106 31.61.4730	Reimbursement/Operations	4,611	13,681	4,967	-	-	-
107	Transfer from General Fund	-	-	-	-	-	25,000
108	Beginning Balance	88,514	178,525	91,405	65,234	96,432	69,488
109	Total	\$ 626,667	\$ 687,205	\$ 601,341	\$ 582,970	\$ 614,168	\$ 560,532

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OTHER ROAD-RELATED FUNDS							
STATE ROUTE 48 FUND							
113 32.61.4230	Motor Vehicle Registrations	6,158	6,187	6,341	6,000	6,000	6,000
114 32.61.4235	Gasoline Tax	28,605	29,374	29,553	28,500	28,500	28,500
115 32.61.4730	Miscellaneous	8,138	-	-	-	-	-
116	Beginning Balance	18,537	42,717	2,445	2,591	3,739	20,739
117	Total	\$ 61,437	\$ 78,277	\$ 38,339	\$ 37,091	\$ 38,239	\$ 55,239

118

LOVELAND ROAD CAPITAL IMPROVEMENT FUND							
120 33.61.4230	MVR Fees	103,898	102,970	107,790	100,000	104,000	100,000
121 33.61.4410	Road Capital Improvement Impact Fees	29,500	40,500	30,270	10,000	23,000	20,000
122	Beginning Balance	21,157	25,491	58,961	22,240	31,030	26,730
123	Total	\$ 154,556	\$ 168,961	\$ 197,021	\$ 132,240	\$ 158,030	\$ 146,730

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County Motor Vehicle Registration (MVR)							
126 34.61.4230	Hamilton Co MVR	21,663	21,488	22,430	20,000	20,000	20,000
127 34.61.4410	Hamilton Co MRF Grant	104,150	-	-	-	-	-
128	Hamilton Co MVR, Begin. Bal.	21,944	3,029	5,754	1,488	2,918	1,430
129 35.61.4230	Clermont Co MVR	15,221	15,743	16,766	15,000	15,500	15,000
130	Clermont Co MVR, Begin. Bal.	8,743	3,315	5,557	742	2,259	2,017
131 36.61.4230	Warren Co MVR	1,598	1,625	1,715	1,475	1,550	1,550
132	Warren Co Rte 48 Funding	-	-	-	-	-	-
133 36.61.4230	Warren Co MVR Grant	-	27,185	-	-	-	-
134	Warren Co MVR, Begin. Bal.	2,602	1,071	1,221	175	315	215
135	Total	\$ 175,921	\$ 73,456	\$ 53,443	\$ 38,880	\$ 42,542	\$ 40,212

136

ANNUAL ROAD REHABILITATION PROGRAM							
138	Combined MVR & Road Cap Imp Funds	297,570	170,923	250,464	171,120	170,180	178,150
139	Road Rehabilitation from General Fund	101,000	57,428	131,129	131,129	130,000	201,960
140	CDBG Grant	-	-	-	-	-	-
141	Total	\$ 398,570	\$ 228,351	\$ 381,593	\$ 302,249	\$ 300,180	\$ 380,110

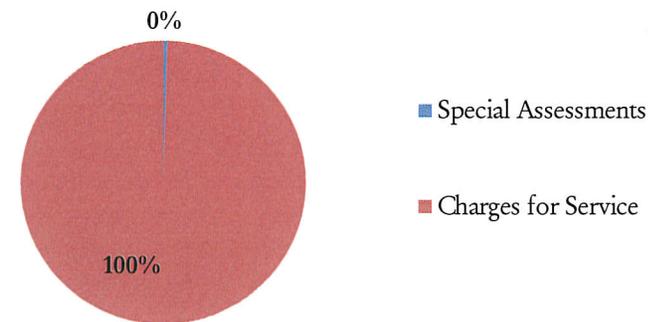
ENTERPRISE FUNDS

WATER OPERATIONS AND WATER CAPITAL IMPROVEMENT FUNDS

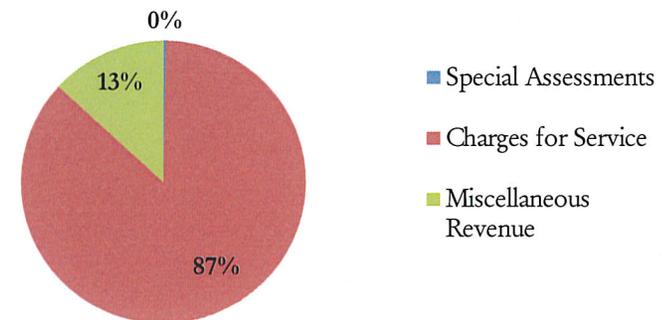
The Water Operations Fund and Water Capital Improvement Fund are enterprise funds that receive payments for the generation and distribution of water in and around Loveland. Utility bill payments are determined by reading water meters, which are then used to generate bills to our 5,000 water customers. The City generates about 1.6 million gallons per day on a typical day, with summer consumption requiring as much as 3 million gallons at peak. Residents pay a fixed fee each month for the first 4,000 gallons or less of water used. This fee is charged whether the resident uses water or not, and is currently \$12.98. The minimum fee is to cover the water system's fixed costs to generate and distribute water throughout the community. Residents pay \$3.25 per 1,000 gallons above the 4,000 minimum charges. These funds are deposited into the Water Operations and Water Capital Fund and are used to pay for the water utility. The City uses the Water Capital Fund for debt service, engineering, design, special projects, and for capitalized equipment.

Water consumption has decreased over the last two years, leading to a revenue reduction in these funds despite conservative rate increases during the same time period. The Water Capital Fund will transfer money into the Water Operations Fund to ensure it has a positive fund balance. Fund balance in the Water Operations Fund will remain relatively flat due to transfer from the Water Capital Fund to stabilize the fund's revenue stream. There are not any transfers programmed into the 2017 budget.

Water Operations Fund Revenue and Other Financing Sources



Water Capital Improvement Fund Revenue Sources

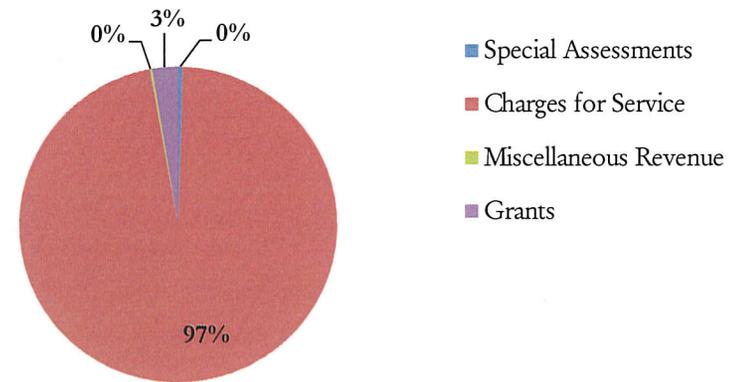


SANITATION AND ENVIRONMENT FUND

The Sanitation and Environment Fund is an enterprise fund that receives payments from monthly sanitation charges. The City provides an exclusive agreement for sanitation services for all residential property inside the City limits. Residents thus pay the City a sanitation fee as well as an environmental fee. Commercial properties are allowed to contract with whomever they wish for sanitation services, and thus pay the City of Loveland an environmental fee only. The environmental fee is primarily used to pay for historic landfill closure costs.

In addition, residents receive curbside brush pick up twice a year, have the ability to drop off brush for free at Evans Landscaping, and receive two curbside leaf collections in the fall. In 2010, the City of Loveland was able to reduce monthly sanitation charges because the City joined with three other communities to bid solid waste services and received a more competitive price through cooperation. The City is joined with the same communities to bid the 2016 solid waste and recycling services contract.

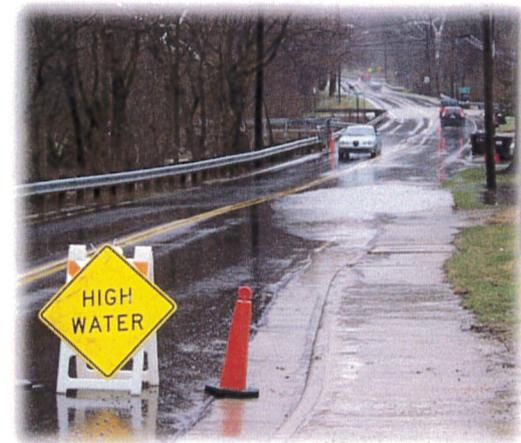
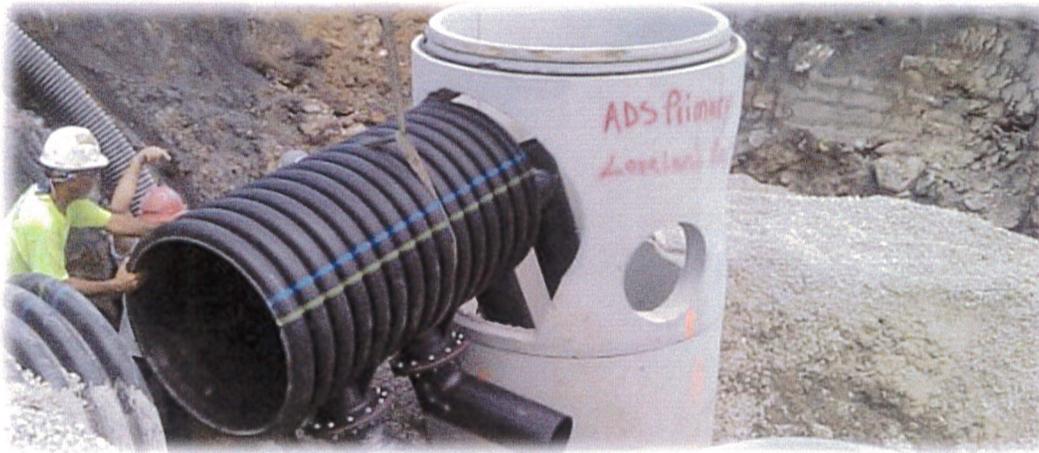
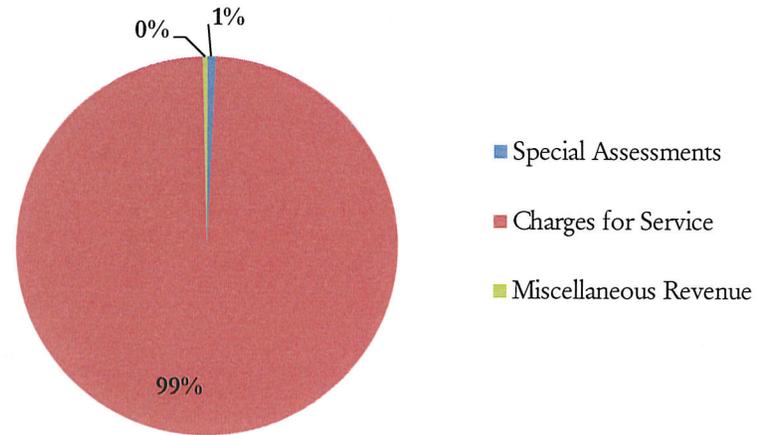
Sanitation and Environment Fund Revenue and Other Financing Sources



STORMWATER FUND

The Stormwater Fund is an enterprise fund created in 2003 which receives payments from monthly charges. The City charges property owners based on the size of the property and the intensity of the land use. Each residential property is charged \$4.25 per month, and commercial properties are charged \$4.25 per equivalent residential unit (ERU). The City Engineer calculates how much impervious surface (blacktop, building footprints, etc.) each non-residential property has, and divides that total square footage by 2,500 to determine the ERU total. The commercial property owner has the right to review the calculations and appeal the calculation. The fund was created in 2003 to reduce flooding, maintain existing storm water infrastructure, and comply with the requirements of Phase II of the National Pollutant Discharge Elimination System (NPDES) mandates from the Federal government.

Stormwater Fund Revenue Sources



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WATER OPERATIONS FUND							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
60.71.4350	Utility Service Charges	844,561	852,799	888,858	890,545	900,000	918,000
	Water Hauler Retail Sales	1,068	-	-	-	-	-
60.71.4360	Water Meter Sales	12,394	8,052	8,509	2,000	7,500	3,000
60.71.4401	Assessments, Utility Bills	7,150	9,128	5,195	4,108	5,500	4,108
60.60.4125	Employee Insurance Withholdings	6,051	8,657	11,473	12,123	11,527	9,449
60.71.4620	Miscellaneous	6,914	5,933	24,001	-	300	-
60.71.4711	Investment Income	-	-	-	-	30	200
	Transfer in from Sewer Billing Fund for Meter Reading	-	26,856	-	-	-	-
60.71.4361	Transfer in From the Water Capital Fund	54,000	150,000	140,000	120,000	120,000	-
	Beginning Balance	158,756	59,878	59,065	55,532	120,952	158,364
Total		\$ 1,090,894	\$ 1,121,303	\$ 1,137,101	\$ 1,084,308	\$ 1,165,809	\$ 1,093,121

WATER CAPITAL IMPROVEMENT FUND							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
61.71.4350	Utility Service Charges	552,439	566,729	587,593	591,814	591,814	603,650
61.71.4365	Impact Fees, Water	93,070	106,845	101,375	20,000	90,000	75,000
61.71.4375	Cell Phone Tower Lease Income	18,118	18,596	17,487	16,795	16,795	16,795
61.71.4401	Assessments, Utility Bills	3,716	4,534	2,561	2,089	2,890	2,089
61.71.4600	Bond Proceeds	3,568,173	-	-	-	-	-
61.71.4615	Grants	-	-	-	-	-	-
61.71.4616	SCIP Loans	-	-	-	-	-	-
61.71.4620	Miscellaneous	2,691	-	-	-	-	-
61.71.4711	Interest Income	-	-	-	-	18	150
	Beginning Balance	735,615	2,477,890	880,707	235,235	250,574	190,953
Total		\$ 4,973,822	\$ 3,174,594	\$ 1,589,723	\$ 865,933	\$ 952,091	\$ 888,637

SANITATION & ENVIRONMENT FUND							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
62.73.4350	Utility Service Charges	1,053,196	1,074,438	1,109,227	1,097,359	1,100,000	1,101,650
62.73.4260	Recycling Grants	36,918	37,475	32,489	30,000	34,000	30,000
62.73.4401	Assessments, Utility Bills	10,358	12,564	5,409	5,355	7,458	5,355
62.62.4125	Miscellaneous	806	809	1,994	-	-	-
62.73.4620	Employee Pay Withholdings	-	819	1,863	2,487	2,487	2,337
62.73.4711	Investment Income	-	-	-	-	2	10
	Beginning Balance	31,164	91,429	94,157	141,543	171,969	173,956
Total		\$ 1,132,441	\$ 1,217,533	\$ 1,245,139	\$ 1,276,744	\$ 1,315,916	\$ 1,313,308

STORMWATER FUND							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
65.65.4125	Employee Pay Withholdings	7,877	7,358	2,016	1,637	1,637	1,561
65.75.4350	Utility Service Charges	420,914	420,034	425,413	413,000	415,000	413,000
65.75.4401	Assesments, Utility Bills	3,234	4,487	2,997	2,892	3,505	3,000
65.75.4615	Grants	-	-	-	-	-	276,950
65.75.4616	SCIP Loans	-	-	-	-	-	276,950
65.75.4620	Miscellaneous	1,103	749	6	-	-	-
65.75.4700	Bond Proceeds	-	-	-	-	-	-
65.75.4711	Investment Income	-	-	-	-	12	90
	Beginning Balance	78,469	113,222	97,287	107,146	125,453	156,593
Total		\$ 511,595	\$ 545,851	\$ 527,719	\$ 524,675	\$ 545,607	\$ 1,128,144

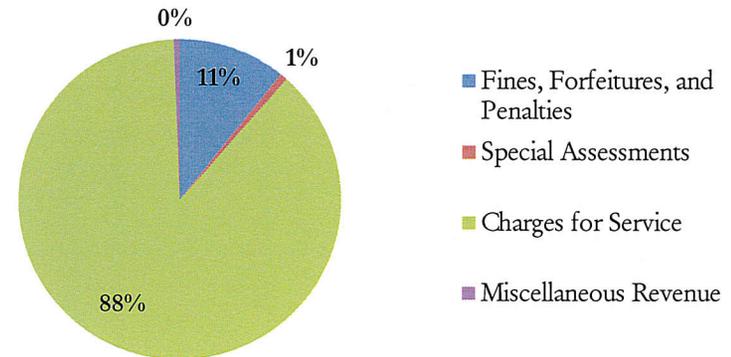
SEWER BILLING FUND

The Sewer Billing Fund is an enterprise fund used to account for 7% of the sanitary sewer service charges collected by the City of Loveland. Sewer charges are calculated based on water consumption, as measured by the City of Loveland's water meters readings. The City retains 7% of collections pursuant to the 1985 Agreement between the City of Loveland and Hamilton County, and the payment covers charges for reading meters, billing and collecting funds for sanitary sewer services.

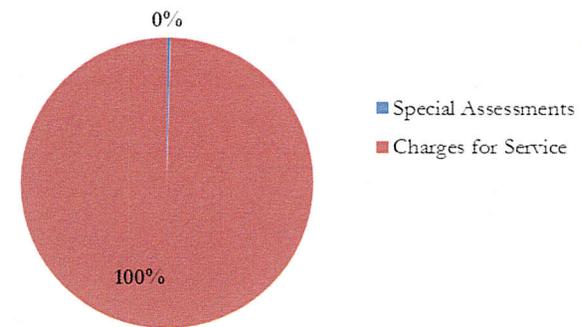
SEWER CAPITAL FUND

The Sewer Capital Improvement Fund is an enterprise fund used to account for 93% of the sanitary sewer service charges collected by the City of Loveland, all of which are remitted to the Metropolitan Sewer District (MSD). This fund formerly was used by the City of Loveland to set aside funds for sewer construction projects, but now is used exclusively as a pass through fund for revenues sent to MSD pursuant to the 1985 Agreement between the City of Loveland and Hamilton County.

Sewer Billing Fund Revenue Sources



Sewer Capital Fund Revenue Sources



WATER AND SEWER RATE SURVEY

Each year the City of Oakwood collects and compiles water and sanitary sewer rate information from jurisdictions in Southwest Ohio and presents the results in an annual report. The survey was based on 22,500 gallons of water in a three-month period. The average rates among jurisdictions for the survey were \$118.13 for water and \$133.38 for sewer. For the usage and time period specified, Loveland's water rate is \$72.96 and the sewer rate, established by MSD, is \$240.81.

For water rates, which are set by Loveland City Council, Loveland has the 7th lowest rate among 63 jurisdictions surveyed in 2016.

For sewer rates, which are set by the Metropolitan Sewer District, Loveland has the highest rate among all cities surveyed in 2016.

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OTHER FUNDS

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SEWER BILLING FUND								
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
64.72.4350	Utility Service Charges	244,229	255,685	271,404	284,577	271,500	285,075	
64.72.4370	Late Payment Fees	45,921	40,512	39,875	35,000	35,000	35,000	
64.72.4401	Assessments, Utility Bills	4,391	4,714	2,740	2,342	3,460	2,342	
64.64.4125	Employee Pay Withholdings	-	469	1,796	1,416	1,416	1,510	
64.72.4620	Miscellaneous	423	375	6	-	-	-	
64.72.4711	Investment Income	-	-	-	-	120	500	
	Beginning Balance	15,907	33,723	60,010	39,774	48,327	52,252	
	Total	\$ 310,871	\$ 335,478	\$ 375,831	\$ 363,109	\$ 359,823	\$ 376,679	
SEWER CAPITAL IMPROVEMENT FUND								
63.72.4350	Utility Service Charges	3,244,985	3,396,950	3,605,798	3,780,805	3,615,798	3,796,588	
63.72.4401	Assessments, Utility Bills	25,005	28,154	17,425	13,932	18,356	13,932	
	Beginning Balance	756,980	825,647	815,321	858,189	899,592	779,655	
	Total	\$ 4,026,970	\$ 4,250,752	\$ 4,438,544	\$ 4,652,926	\$ 4,533,746	\$ 4,590,175	

OTHER FUNDS

The City of Loveland maintains a number of other funds that account for various special purpose revenues and earmarked expenditures. Some are mandated by law and others have been set for administrative convenience or fiscal accountability.

STATE CAPITAL IMPROVEMENT PROGRAM (SCIP) FUNDS

The City of Loveland is the fourth most successful entity in applying for SCIP funds from Hamilton County. Even though the City is split among three counties and the seat of government is in Clermont County, Loveland competes for SCIP funds through Hamilton County because the majority of the City's population resides in Hamilton County. The City of Loveland routinely receives SCIP loans for replacing four-inch water lines; typically, these loans are zero percent (0%) loans that are paid back from the Water Capital Improvement Fund. The City also routinely receives grants through the SCIP program. Grants invariably have a local match to them ranging from 51% of the project construction cost to 11%. In the past, the City accounted for the SCIP activity in this fund, however, since it typically applies to enterprise funds and this is a governmental fund, adjusting entries were needed for financial statement purposes. For this reason, the SCIP fund will not be used beginning in 2017, but the activity will instead be accounted for in the applicable fund that relates to the project.

GENERAL BOND FUND

The General Bond Fund is the clearing house from which all long-term municipal debt is paid. The only source of revenue into the General Bond Fund is transfers from other city funds.

Each transfer is associated with a previous debt issue or borrowing. Table 9 in the Budget Summary section 7 shows all municipal debt from 2016 through its retirement. Because the revenue for the Bond Fund is transfers in from other funds, including it as revenue overstates the City's overall revenue collections.

RESERVE AND ESCROW FUND (REF)

The Reserve and Escrow Fund (REF) is a governmental fund that receives transfers and advances from other City of Loveland funds for specific purposes. This fund was relabeled (formerly it was called simply the Escrow Fund) in the 2013 Budget and CIP to reflect its increasingly important role: in 2013, the REF received a General Fund transfer to account for the Emergency Reserve set forth by Resolution 2010-59. These funds are appropriated but cannot be spent unless Council passes a resolution authorizing it or there is an emergency defined by Chapter 157 of the Code of Ordinances. Thus, the Emergency Reserve will be kept in the REF rather than in the General Fund to isolate it and better account for it, though there is no change in the manner in which it may be used and the City's Reserve Policy is fully complied with. In addition, the City will have a reserve set aside for the Employee Leave Reserve and for the Fire and EMS and Stormwater Fund, all of which are set by other financial policies. Finally, this fund will continue to serve its traditional purpose of accounting for builder performance bonds, developer nuisance bonds, and other similar payments held by the City for specific performance by a third party.

COMMUNITY IMPROVEMENT CORPORATION (CIC)

The CIC is a separate legal corporation organized under statute for the purpose of promoting economic development in the City of Loveland. Prior to November 2016, the CIC Board consisted of 11 members comprised of all seven Council members, the City Manager, a representative of the Chamber of Commerce, a representative from the Loveland City School Board, and a resident at large. The Board recently changed to a five member Board of two elected or appointed officials of the City and three residents, business or property owners of the City of Loveland. The City of Loveland Finance Director accounts for CIC revenues and expenditures.

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)

The Drug and Alcohol Fund for Training (DAFT) is a governmental fund which receives monies from drug seizures, operating under the influence fines and fees, and other similar forfeitures. The revenue is used primarily by the Police Department to promote drug awareness, eradicate drug use in the Loveland community, and other similar objectives.

MAYOR'S COURT COMPUTER FUND (MCCF)

The Mayor's Court Computer Fund (MCCF) is a governmental fund which receives monies from fees paid to the Loveland Mayor's Court. It is required by state law for all communities operating a Mayor's Court. Monies remitted to this fund are used for the maintenance of the information technology used to operate an effective court computer system.

TAX INCREMENT FINANCE (TIF) DISTRICT FUNDS

A TIF is a proven financing tool that allows a city to define a geographic area, create a special district, and capture a significant portion of additional tax revenue from new development within the district. These captured revenues can then be used to pay for public improvements that support the new development. TIFs have been used in the United States since 1952, but Loveland established its first in 2005, more than fifty years after the first TIF was established in California. Loveland has created four TIFs, all of which are kept in separate funds:

- **North-end TIF.** This TIF was established by Ordinance 2005-5, and was adopted on January 25, 2005. The funds have been used to upgrade an eight-inch sewer line on Maple Avenue to enable the development to take place at the Butterworth Glen subdivision. The City retired this TIF in December of 2014.
- **Downtown TIF.** This TIF was created by Ordinance 2005-73, and was adopted on December 13, 2005. The TIF involved a negotiated agreement between the City of Loveland and the Loveland City School District. It was adopted prior to state changes in TIF law which began in 2006. The downtown TIF is the largest of the City's four TIF districts, and is generally bound by the Little Miami River on the West, the O'Bannon Creek on the North, Third Street on the East, and Eads Fence on the South.



The area in red indicates Loveland's Downtown Tax Increment Finance District.

- **Recreation TIF.** This TIF was created by Ordinance 2008-38 and was adopted on May 27, 2008. The Recreation TIF consists of approximately 27 acres, and includes the property known generally as the Christman Farm as well as the Crane property. The City of

Loveland acquired the Christman Farm for its first public park in Warren County, and the development of the Crane property will eventually pay for the Christman Farm land acquisition and eventual park development. Since this TIF is not yet generating revenue, General Fund transfers are necessary for this TIF Fund to make its annual debt service payment.

- **Reserves of Loveland TIF.** This TIF was created by Ordinance 2010-51 and was adopted on August 24, 2010. The City essentially stepped into the shoes of a bankrupted developer and created the TIF to pay for public improvements beyond those funded with a settlement from Fifth Third. The City retired this TIF in October of 2013, having completed the improvements.

LIGHTING DISTRICT FUND

Loveland has created three lighting districts. All these are accounted for separately, and all receive revenue from special assessments on the property owners' property tax bills. The City receives these funds to pay for electrical charges, including the amortization of lighting poles. The following lighting districts have been created:

- **Brandywine Lighting District.** This district creation process began on July 10, 2005 with the adoption of Resolution 2005-41. This process was begun at the request of the residents who were paying significant amounts of money each year from homeowners association dues for street lighting and pole rental fees.

- **White Pillars Lighting District.** This district creation process began on August 9, 2005 with the adoption of Resolution 2005-47. This process was undertaken after agreement between the City of Loveland and the original developers of the White Pillars development. Since that time, the City has created lighting districts for the next two phases of White Pillars, but all three phases are contained within one line-item.
- **Hermitage Pointe Lighting District.** This district creation process began on May 24, 2011 with the adoption of Resolution 2011-33. This process was begun at the request of the residents who were paying significant amounts of money each year from homeowners association dues for street lighting and pole rental fees.

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State Grants, City Matches, and S.C.I.P Loans							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
State Grants							
	SCIP Grant (Union Cemetery)			659,561		-	-
	SCIP Grant (Fifth Street)			105,300		-	-
	Beginning Balance					-	-
	State Grant =	\$ -	\$ -	\$ 764,861	\$ -	\$ -	\$ -
State Grants (City Match)							
	Union Cemetary Match						
	Fifth Street Match						
	City Match =	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SCIP Loans							
	Four-Inch (4") Waterline Replacement	233,992				-	-
	Stoneybrook Stormwater Loan	203,448	76,152			-	-
	Park Center	95,525				-	-
	Union Cemetery Waterline Loan			519,778		110,868	-
	Fifth Street Stormwater Loan			35,909		-	-
	State Loans =	\$ 532,965	\$ 76,152	\$ 555,687	\$ -	\$ 110,868	\$ -
	Project Totals =	\$ 532,965	\$ 76,152	\$ 1,320,548	\$ -	\$ 110,868	\$ -

This is a governmental fund, therefore, in 2017, enterprise SCIP projects will no longer be accounted for in this fund.

TRAINING TOWER BUILDING FUND							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
	Bond Proceeds	-	-	-	-	600,000	-
	Investment Income	-	-	-	-	-	-
	Beginning Balance	-	-	-	-	-	-
	Total	-	-	-	-	600,000	-

GENERAL BOND FUND							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
Transfer-in							
	General Fund	187,873	176,722	146,882	144,831	144,831	151,866
	Street Maintenance Fund	56,665	56,049	51,120	50,186	50,186	50,624
	Fire and EMS Fund	202,427	144,543	152,841	151,339	151,339	151,267
	Training Tower Debt Revenue	-	-	-	-	49,515	49,515
	Stormwater Fund	180,717	190,057	196,678	196,109	196,109	194,521
	Water Capital Improvement Fund	560,552	597,844	585,826	599,424	584,663	580,862
	Sanitation and Environment Fund	10,240	9,959	5,652	5,440	5,440	5,734
	Historic Loveland TIF	106,085	104,985	103,885	102,648	102,648	101,273
	Northend TIF	80,239	78,000	-	-	-	-
	Recreation Land TIF	48,002	52,237	51,000	49,725	49,725	48,488
	Beginning Balance	5,489	-	-	-	-	-
	Total	1,438,289	\$ 1,410,396	\$ 1,293,884	\$ 1,299,702	\$ 1,334,456	\$ 1,334,150

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RESERVE AND ESCROW FUND (REF)							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
Transfer to Escrow Fund for Leave Reserve	50,000	115,180	17,914	17,198	17,198	22,151	
Transfer in From General Fund for De Minimis TIF Transfer	18,675	-	-	-	-	-	
Grants	22,760	-	56,290	80,000	99,050	-	
Transfer in From General Fund for Emergency Reserve (2010-59)	1,021,201	-	-	-	-	-	
Transfer in From General Fund for Storm & Fire (2012-81)	135,000	-	-	-	-	-	
Transfer in From General Fund for Recreation Reserves	49,750	39,500	28,270	10,000	10,000	22,000	
Beginning Balance	60,149	1,348,259	1,387,766	1,266,722	1,266,812	1,260,402	
Total	\$ 1,357,535	\$ 1,502,939	\$ 1,490,240	\$ 1,373,920	\$ 1,393,060	\$ 1,304,553	

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)							
REVENUES							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
DUI	535	1,030	465	250	650	250	
Forfeiture	-	-	782	-	-	-	
Drug Fines	-	-	752	250	-	250	
Miscellaneous	-	-	-	-	-	-	
Beginning Balance	6,636	6,533	7,563	6,512	7,704	8,354	
Total	\$ 7,171	\$ 7,563	\$ 9,562	\$ 7,012	\$ 8,354	\$ 8,854	

MAYOR'S COURT COMPUTER FUND							
REVENUES							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
Magistrate Court	5,874	7,046	12,430	12,875	10,107	8,900	
Beginning Balance	8,558	8,762	9,854	16,477	16,032	3,639	
Total	\$ 14,432	\$ 15,808	\$ 22,284	\$ 29,352	\$ 26,139	\$ 12,539	

COMMUNITY IMPROVEMENT CORPORATION (CIC)							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
Debt Proceeds						10,000,000	
Lease Income							
Advance from the General Fund		174,443	110,886	75,886	75,886	-	
HCDC Grant			39,859	-	-	-	
Sale of Asset	-	-	-	-	3,962	500,000	
Receipts		11,469	57	-	40,000		
Beginning Balance	3,767	1,767	53,026	51,186	51,310	54,772	
Total	\$ 3,767	\$ 187,679	\$ 203,828	\$ 127,072	\$ 171,158	\$ 10,554,772	

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Tax Increment Financing District Funds and Lighting District Funds							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
HISTORIC LOVELAND TIF							
58.81.4700	Revenue, Notes	664,648	629,133	593,617	550,000	558,063	515,000
58.81.4704	Revenue, Bonds			-		-	-
58.81.4150	Real Estate Tax, TIF capture	2,118	2,550	7,000	7,000	8,600	87,000
58.81.4200	Homestead Reimbursement	61	30	1	15		
58.81.4701	Sale of Property		180,000				
58.81.4705	Grants			68,356		227,144	
58.81.4702	Miscellaneous	1	-	-	-	-	-
58.81.4710	Advance from General Fund	300,000	300,000	575,000	250,000	270,000	200,000
58.81.4711	Advance from Reserve and Escrow Fund			105,000			
	Beginning Balance	140,149	124,968	163,144	218,304	550,447	17,117
	Total	\$ 1,106,976	\$ 1,236,680	\$ 1,512,118	\$ 1,025,319	\$ 1,614,254	\$ 819,117
NORTH END T.I.F.							
55.64.4150	Real Estate Tax, TIF capture	272,531	289,438	3,644	-	-	-
55.64.4200	Homestead Reimbursment	39,108	45,767	-	-	-	-
	Beginning Balance	220,027	28,003	-	-	-	-
	Total	\$ 531,667	\$ 363,208	\$ 3,644	\$ -	\$ -	\$ -
RECREATION LAND T.I.F.							
44.64.4150	Real Estate Tax Refund			-			
44.81.4704	Advance from General Fund	99,000	26,000	16,000	49,725	49,725	48,488
	Beginning Balance	12,197	63,195	36,957	1,957	1,957	1,957
	Total	\$ 111,197	\$ 89,195	\$ 52,957	\$ 51,682	\$ 51,682	\$ 50,445
RESERVES OF LOVELAND T.I.F.							
	Real Estate Tax, TIF capture	48,750	2,171				
	Homestead Reimbursement	6,447					
	Advance from General Fund	-	-	-	-	-	-
	Beginning Balance	37,698	-	-	-	-	-
	Total	\$ 92,895	\$ 2,171	\$ -	\$ -	\$ -	\$ -
LIGHTING DISTRICT FUNDS							
52.15.4150	Property Tax Assessment	33,095	34,223	16,720	9,275	11,800	15,000
	Beginning Balance	35,693	38,568	43,411	38,759	40,920	40,317
	Total	\$ 68,788	\$ 72,791	\$ 60,131	\$ 48,034	\$ 52,720	\$ 55,317

CITY COUNCIL, CITY MANAGER'S OFFICE, CITY SOLICITOR, AND MAYOR'S COURT

The City of Loveland is a Council-Manager form of government. Seven elected residents serve staggered four-year terms on City Council. Council elects a mayor and vice mayor from its ranks in the December immediately following a Council election. The Mayor and Vice Mayor lead Council meetings and perform several other duties, including marrying couples wishing to start their marriage in the Sweetheart of Ohio.

As a body, Council is responsible for the legislative function of the municipality such as establishing policy, passing ordinances, appropriating funds, and developing an overall vision for the community. Council meetings are held on the second and fourth Tuesday of each month at 7:00 p.m. in the Council Chambers of City Hall, located at 120 W. Loveland Ave. Council meetings are open to the public, and any citizen may bring a matter to the Council's attention during the Open Forum portion of the agenda. The Mayor appoints and Council confirms residents to serve on committees, boards, and commissions. Each year, citizen volunteers on the City's various committees receive \$1, a token of appreciation for their hours of service to the City of Loveland.

Council also appoints four administrative officers: the City Manager, City Solicitor, City Clerk, and Finance Director.

The City Manager oversees the administrative operations of the City of Loveland, implements Council's policies, and advises Council on various policy matters coming before the City. All City employees other than those appointed by City Council report directly or indirectly to the City Manager. Other duties include negotiating contracts and agreements on behalf of the City,



preparing the annual budget, enforcing ordinances, and delegating duties to other City employees for the effective administration of the City's functions.

The City Solicitor is the Director of the Department of Law, and is the legal advisor, attorney and counsel for the City and all its departments, divisions, committees and boards. In 2016, Joseph Braun was appointed City Solicitor replacing Franklin Klaine, Jr. who served as the City Solicitor since 2001. The City Solicitor provides the City with a full range of legal services, from litigation, real estate, human resources, labor relations, Mayor's Court prosecution, and general counsel.



Seniors from Loveland High School participate in Student Government Night at City Hall. This has been an annual event for over thirty years.

The City Clerk gives notices of Council meetings, keeps records and minutes of Council actions, advertises meetings, and oversees the publication of the Code of Ordinances. For many years, the person who serves as the City Clerk is also the City Manager's Executive Assistant. The City Manager's Office is also responsible for economic development in the City and public relations, including the City's "Straight From The Heart" weekly e-newsletter.

The City provides local government lessons to the next generation through the Student Government Night program. For more than thirty years, seniors from Loveland High School spend two meetings working closely with City Council and City staff to learn how the City works. Each student is paired with a member of City Council or senior staff. The students spend one evening observing a typical City Council meeting. Then, between Council meetings, students meet individually with their City official counterpart to

discuss their role, the upcoming meeting agenda, and the perspective of the City official. At the second Council meetings, students take the place of the Mayor, Council and senior staff and actually run the Council meeting.

The Mayor's Court department is placed under this section of the Budget for organizational purposes. The Mayor appoints and Council confirms the selection of an independent Magistrate to oversee the operations of the Mayor's Court. Since the Mayor appoints the Magistrate and since the City Solicitor is by Code the prosecutor, it makes organizational sense to place this function under the Legislative and Legal section of the Budget. The Clerk of Courts reports on a day-to-day basis to the Police Chief.

City Manager's Office Goals

The City Manager's Office goals for 2017 are:

1. Continue implementing City Council Goals established in 2016 and those added in 2017 at their annual strategic planning meeting. Included within these goals is the prioritization of the re-purposing of the City Hall property to capitalize on the recent downtown development.
2. Finalize the wayfinding program in the downtown district including the enforcement of parking restrictions.
3. Move forward with the development of the City-owned Chestnut Street property following the completed EPA testing in 2016.
4. Continue to expand the City of Loveland's economic base by providing assistance to existing businesses along with

new businesses looking to locate within the City.

5. Identify and secure available funding to complete projects to lessen the burden on maintaining the City's aging infrastructure.
6. Finalize the sale and development of the City-owned Bowling Alley property on Loveland Madeira Road.
7. Oversee proposed residential and commercial developments within the downtown district.
8. Expand zoning and property maintenance enforcement throughout the City limits.

	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
Projected General Government Expenditures: General Fund							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
Legislative & Administration							
1	13.11.5100	City Council Salary	39,163	39,863	40,563	41,205	41,205
2	13.11.5101	City Clerk Salary	8,534	8,716	8,918	9,104	9,377
3	13.11.5110	Ohio Public Employee Retirement System (OPERS)	11,244	10,952	11,876	12,074	12,140
4	13.11.5113	Workers' Compensation	1,031	896	940	1,037	911
5	13.11.5112	Medicare	821	815	830	802	807
6	13.11.5200	Association Dues and Subscriptions	5,290	9,534	9,050	7,900	9,000
7	13.11.5201	Professional Development & Training	-	-	-	-	2,000
8	13.11.5306	Miscellaneous	1,449	3,709	2,415	3,000	3,000
9		Personnel Subtotal	60,794	61,242	63,127	64,222	64,439
10		Non-Personnel Subtotal	6,739	13,243	11,465	10,900	14,000
11		Subtotal, City Council	\$ 67,533	\$ 74,486	\$ 74,592	\$ 75,122	\$ 78,439

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MAYOR'S COURT									
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget		
13.17.5100	Salary	49,538	50,742	51,380	52,211	52,211	53,629		
13.17.5110	Ohio Public Employee Retirement System (OPERS)	13,056	12,524	12,648	12,819	12,819	13,130		
13.17.5230	Health Insurance	6,644	8,739	8,938	9,310	9,310	9,913		
13.17.5229	Health Savings Account Contributions	6,450	6,550	6,650	6,750	6,750	6,750		
13.17.5114	Longevity & Vacation Sellback	1,560	1,440	1,320	1,200	1,200	1,080		
13..17.5231	Life Insurance	254	281	288	293	293	302		
13.17.5113	Workers' Compensation	1,100	980	1,000	1,103	949	912		
13.17.5112	Medicare	793	800	807	852	852	873		
13.17.5235	Employee-Paid Supplemental Benefits	828	1,185	1,211	1,211	1,211	1,235		
13.17.5204	Professional Development and Conferences	-	-	-	-	-	800		
13.17.5214	Magistrate	6,000	6,500	6,000	6,500	6,500	8,500		
13.17.5215	Prosecutor	13,595	15,955	16,738	15,000	11,000	18,000		
13.17.5217	Public Defender	900	-	250	1,000	750	1,000		
13.17.5250	Incarceration	4,620	3,780	2,546	4,000	2,500	3,500		
13.17.5300	Office Supplies	441	952	1,037	2,000	1,000	1,000		
13.17.5306	Miscellaneous	319	990	235	1,000	1,000	200		
	Personnel Subtotal	80,222	83,241	84,242	85,749	85,595	87,824		
	Non-Personnel Subtotal	25,874	28,177	26,806	29,500	22,750	33,000		
	Total	\$ 106,096	\$ 111,418	\$ 111,048	\$ 115,249	\$ 108,345	\$ 120,824		



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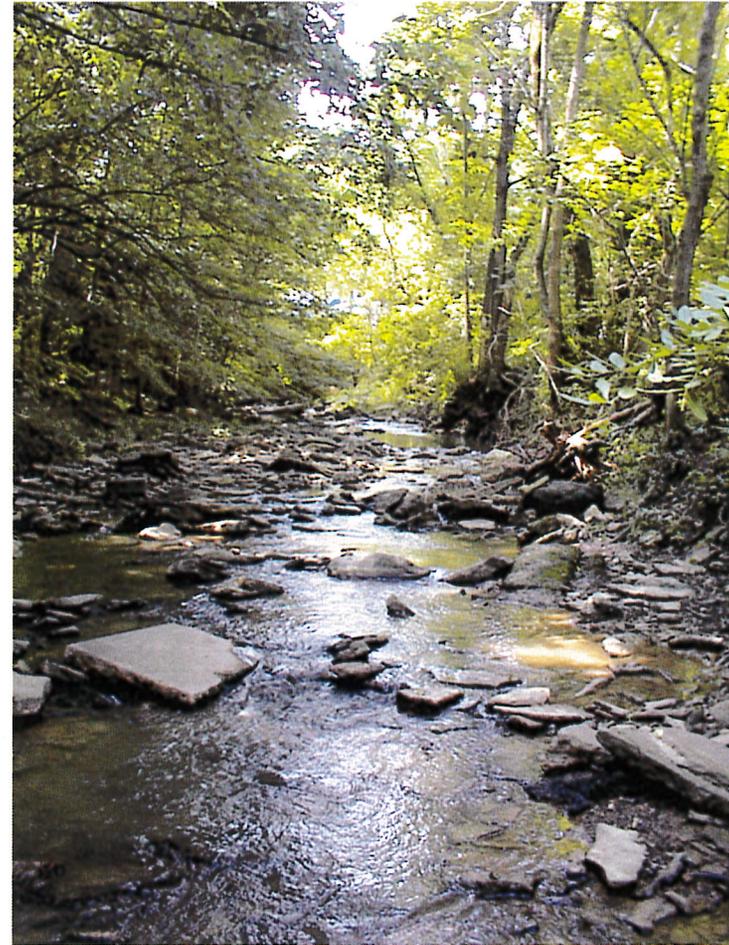
FINANCE DEPARTMENT

The Finance Department administers all the fiscal operation of the City. The department provides customer service and financial services including utility billing of approximately 5,100 accounts, income tax services, payroll, investment management, accounts payable, accounts receivable, budgeting and financial reporting.

The Finance Department, under the supervision of the Finance Director, provides financial expertise and support to City administration, other departments and to our community partners. The department prepares monthly financial reports and quarterly financial memos for the Finance Committee and City Council used to evaluate the City's financial position and proactively manage its strategic position. The department prepares an annual Comprehensive Annual Financial Report (CAFR) report and provides field support for the State-mandated audit. The City completed its first CAFR for the year ended December 31, 2012 and has received the Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting for the past four years.

In 2016 the City received its third Distinguished Budget Presentation Award from the GFOA.

In 2011, the City converted from bi-monthly utility billing to its current practice of monthly billing with utility meters being read every other month and reducing meter reading costs. Approximately 50% of customers receive monthly bills based on an actual reads while the other half receive an estimated bill each month. Upon calculating customer charges in-house, the City utilizes a private vendor to print and mail bills and an offsite



contracted lockbox processing vendor for payment processing. The City utilizes the services of the Regional Income Tax Agency (RITA) for income tax collections. Income tax services, such as acceptance of payment, assistance with tax returns and compliance efforts, are also provided by department staff at City Hall.

The City maintained its excellent Aa2 bond rating in 2013 with the rating being re-affirmed by Moody's after its January 17, 2013 rating call with the City. Relative stability of the tax base and local economy supported by ongoing population growth and healthy General Fund reserves were cited as reasons for awarding the favorable grade to the City's credit rating.

2017 Finance Department Goals

The primary goals for 2017 are as follows:

1. Apply for and receive the Government Finance Officers Association (GFOA) Excellence in Budgeting Award and GFOA Excellence in Financial Reporting (CAFR) Award.
2. Issue a Request for Proposals for utility billing printing and mailing services.
3. Continue to leverage our contractual relationship with RITA to maximize income tax collections and increase tax income and subpoena program. Continue landlord/tenant reporting project to increase tax compliance of residents who rent property in the City.
4. Revisit the methodology behind the administrative cost recovery formula in advance of 2018 budget proceedings.
5. Improve long-term forecasting and budget planning by reviewing the efficiency of the budget process.

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FINANCE							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
13.15.5100	Finance Director Salary	86,008	67,282	79,808	83,000	74,355	84,000
13.15.5105	Salaries	135,306	150,120	122,322	117,664	119,733	125,526
13.15.5110	Ohio Public Employee Retirement System (OPERS)	57,096	49,577	44,559	48,837	47,019	51,059
13.15.5230	Health Insurance	26,938	28,945	25,936	21,797	21,797	33,975
13.15.5229	Health Savings Account Contributions	19,350	22,400	24,050	14,350	13,876	17,920
13.15.5114	Longevity & Vacation Sellback	3,840	3,960	3,360	1,824	1,824	2,220
13.15.5231	Life Insurance	1,236	1,211	1,083	1,188	1,188	1,240
13.15.5113	Workers' Compensation	4,657	4,242	4,461	4,376	3,763	3,746
13.15.5112	Medicare	3,522	3,438	3,122	3,254	3,125	3,402
13.15.5235	Employee-Paid Supplemental Benefits	2,040	1,382	528	484	868	1,745
13.15.5203	Association Dues and Subscriptions	754	1,192	920	1,250	1,000	1,000
13.15.5204	Professional Development and Conferences	3,587	1,547	4,276	5,000	4,500	5,000
	Regional Income Tax Agency (RITA) Charges*	100,429	-	-	-	-	-
	Income Tax Refunds*	129,594	-	-	-	-	-
13.15.5300	Office Supplies	-	375	767	500	850	500
13.15.5305	Postage	755	-	-	-	-	-
13.15.5226	Office Equipment Leasing and Maintenance	1,267	970	713	965	850	850
13.15.5216	Outside Contracted Services		3,538	13,839	5,000	-	5,000
13.15.5308	Miscellaneous	909	1,859	683	1,100	750	750
	Personnel Subtotal	339,993	332,556	309,229	296,774	287,548	324,833
	Non-Personnel Subtotal	237,294	9,480	21,198	13,815	7,950	13,100
	Total	\$ 577,287	\$ 342,036	\$ 330,427	\$ 310,589	\$ 295,498	\$ 337,933



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BUILDING AND ZONING DIVISION

The City of Loveland Building and Zoning Division protects and enhances the quality of life for City residents through the implementation of the Ohio Residential Code and the Ohio Building Code, while providing professional, friendly and quality customer service to the community. The Division also enforces the Loveland Zoning Code, which regulates the use of land within the community; this includes requirements for the placement of new additions to residential and commercial buildings, swimming pools, detached garages, decks, sheds, fences, etc.

The Division prides itself in reviewing all building, zoning and water permit applications and plans with an excellent turn-around time. The Division plays a key role in new development and re-development services by working side by side with the City Manager, assisting existing and potential business owners, their developers, and architects through site plan review processes and coordinating development review with the City Engineer, Police and Fire Departments. The Division, along with the City Manager, serves as Staff to the Planning and Zoning Commission and Board of Zoning Appeals by reviewing and processing applications, coordination of city staff submission reviews, completion of case files for packets and facilitation of meetings.

In addition, the Division works with the City Manager's office to promote economic development and continues to play a significant key role in attracting new businesses to the community while providing excellent customer service to ensure business retention. The Division works closely with the City Engineer to ensure compliance with all subdivision rules and regulations and also serves as liaison to Hamilton, Warren, and Clermont County



McCluskey Automotive Headquarters broke ground in 2016 in the City's Commerce Park.

Auditor's Offices. It also coordinates contracted services related to development, such as Hamilton County Health Department, Hamilton County Plumbing Department, Inspection Bureau Incorporated (IBI), and the Metropolitan Sewer District (MSD).

Along with building and zoning permits, the Division reviews and issues Loveland water tap & meter permits and collects Loveland road & recreation impact fees for the convenience to the customer. The Division can also receive applications for outside agencies such as plumbing, sewer and electric permits, creating a one-stop shop for all the construction and development needs of our customers, large and small. Additionally, the Division recently took on the role of issuing the City's Nisbet Park Rental and Sound Amplification permits.

The Building and Zoning Division maintains among the highest ratings offered to building departments by the Insurance Services Office (ISO). ISO reaffirmed the City of Loveland Class 3 rating for both residential and commercial properties. Among communities in Ohio, the Class 3 rating places Loveland in the 72nd percentile for residential and the 87th percentile for commercial. The City is a clear leader in ensuring the safety of our residential and commercial structures when compared to our peers.



The Broadway Brownstones development is scheduled to break ground in 2017. The row homes will be designed to capture elements and honor the heritage of the existing Wagner Building.

2017 Building and Zoning Goals

1. Maintain service levels as measured by permit processing times and other performance metrics.
2. Continue the coordination of site plan review, field inspections, building & zoning permits, water permits, and communications between developers, contractors, and city department staff to ensure successful outcomes for large scale commercial projects such as McCluskey Automotive Headquarters, Kemper Road Strip Center, Broadway Brownstones, Bowling Alley Property Development and Loveland Madeira Proposed SPD 16 Development.
3. Continue to oversee new commercial and residential projects as well as the management and implementation of developing subdivisions.

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DEPARTMENT OF PUBLIC SAFETY

BUILDING & ZONING								
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget		
13.51.5100	Salary	87,649	86,834	85,368	87,984	87,984	95,064	
13.51.5110	Ohio Public Employee Retirement System (OPERS)	23,460	20,946	20,805	21,404	21,404	23,075	
13.51.5230	Health Insurance	11,381	14,234	29,115	30,325	30,325	32,294	
13.51.5229	Health Savings Account Contributions	6,450	6,550	12,650	13,500	13,500	13,500	
13.51.5114	Longevity & Vacation Sellback	1,560	1,440	1,320	1,200	1,200	1,080	
13.51.5231	Life Insurance	360	440	491	507	507	549	
13.51.5113	Workers' Compensation	1,776	1,616	1,670	1,874	1,612	1,658	
13.51.5112	Medicare	1,421	1,393	1,250	1,449	1,402	1,560	
13.51.5235	Employee-Paid Supplemental Benefits	449	449	1,812	1,710	1,710	1,710	
13.51.5200	Association Dues and Subscriptions	115	380	-	500	150	500	
13.51.5201	Professional Development and Conferences	219	274	498	2,000	500	500	
13.51.5120	Automobile Expenses	1,231	1,200	1,200	1,200	1,200	1,200	
13.51.5216	Building Inspection Contract Services	45,384	37,008	57,693	60,000	55,000	60,000	
13.51.5217	Property Maintenance Enforcement Services	944	4,083	5,613	7,500	6,500	10,000	
13.51.5218	Property Maintenance Remediation Services	2,930	3,445	3,135	5,000	4,750	5,000	
13.51.5600	Outside Contracted Services	-	-	6,579	5,000	3,500	3,500	
13.51.5300	Office Supplies	417	487	1,153	3,000	1,000	1,000	
13.51.5301	Furnitures and Fixtures	1,451	-	-	-	-	-	
13.51.5275	State Fees	1,971	2,260	1,976	3,500	2,000	3,500	
13.51.5306	Miscellaneous	1,055	1,043	780	1,000	1,000	1,000	
	Personnel Subtotal	134,507	133,903	154,481	159,953	159,644	170,489	
	Non-Personnel Subtotal	55,716	50,180	78,627	88,700	75,600	86,200	
	Total	\$ 190,223	\$ 184,082	\$ 233,108	\$ 248,653	\$ 235,244	\$ 256,689	

POLICE DEPARTMENT

The Loveland Police Department is a full service law enforcement agency consisting of 16 full-time and 3 part-time sworn officers, a full-time systems manager, and a part-time records management assistant. The police division also works in conjunction with a full-time mayor's court administrator.

The patrol shifts are staffed continuously by officers working 12 and 8 hour shifts. The 12 hour shifts are staffed with four squads of two officers each. four officers work an 8 hour shift and provided extra patrol coverage during peak call times. This schedule allows two officers to be on duty at all times and three officers during peak times. Part time officers are available to cover shift vacancies due to training, vacation, or illness. Patrol shifts respond to citizen calls for service, provide traffic direction and enforcement, first responder criminal investigation and apprehension, crime suppression and prevention activities, as well as a wide range of services in a community-oriented policing format. Patrol shifts utilize a variety of strategies including mountain bikes, plainclothes surveillance, and directed patrols to answer specific complaints of a criminal nature, traffic accidents and violations, or nuisance complaints.



SPECIAL ASSIGNMENTS

The City's K-9 team provides patrol coverage and serves as a search and rescue resource, engages in drug interdiction activities, and provides an excellent resource for school and community activities. The K-9 team serves as a resource in the tri-county area for search and apprehension.

The City of Loveland provides the Loveland City School District with a full-time school resource officer (SRO) at no cost to the Loveland City School District pursuant to a 2005 Downtown TIF agreement. The SRO provides a variety of services to the schools, including safety and security surveys, on-site crime prevention and suppression, reporting and enforcement activities, classroom instruction, a safety resource for students, and liaison with students, parents, and teachers to insure and enhance a safe school environment.

Patrol officers work on a myriad tasks including coordinating the crime prevention activities of the division for Loveland businesses, neighborhoods, and schools. Officers coordinate a child-safety seat program, appear at numerous community outreach events, and coordinate the Citizens Police Academy and Junior Police Academy. Graduates of the Citizens Police Academy are invited to participate in an alumni organization which utilizes this cadre of "community partners" who can assist the Loveland

Police Department during times of community emergencies or



LPD officers visit the Lodge Retirement Community for a game of "Are You Smarter Than A Lodge Resident?"

with special events.

The division also has two full-time detectives who investigate cases requiring special expertise or longer-term follow up and investigation. They also provide assistance to patrol units for investigations. Advanced investigative and crime scene techniques continue to be the long-term focus of department training. With the increase of computer and technology-related criminal activity, identity theft, electronic crimes, and crimes against children, to include internet access activities, have been the most recent focus. The Loveland Police Division maintains a property room, frequently and participates in the Drug Awareness and Reduction Task Force.

PROFESSIONAL DEVELOPMENT

The Police Division maintains a detailed training and education program providing the most up-to-date training for division members. All officers receive annual firearms training and qualification as directed by the State of Ohio. In addition, all officers receive annual training with patrol rifles that are deployed in the field each day. The division has two certified armorers who also serve as certified firearms instructors. They also have a certified defensive tactics instructor. Loveland Police have partnered with several surrounding departments in the purchase of a Firearms Training Simulator (Justified Use of Force System) JUFS. The City of Loveland provides Tasers for all patrol officers, and as a result, the frequency of use of force incidents remains low.

Additional professional development is provided for officers and supervisors to enhance their personal abilities, as well as the capabilities of the entire agency. Supervisors attend the most modern training in management and leadership including the Supervisor Training and Evaluation Program, Police Executive Leadership College, the Certified Law Enforcement Executive Program, and the FBI National Academy.

The division participates in a cooperative drug enforcement effort with Hamilton, Clermont, and Warren counties, through sharing information and resources. These multi-agency cooperatives provide a more effective resource in combating drug trafficking into and out of Loveland.

The division is represented throughout the year at numerous community, Loveland School, and professional law enforcement functions to present and enhance the most positive and

professional image of our agency. Such functions include the Ohio Association of Chiefs of Police Conference, Ohio Attorney General's Expo, Law Enforcement Administrative Professional's Conference, College Career Days, Veterans and Memorial Day functions, Independence Day Celebration, and Christmas in Loveland. The division also maintains Facebook[®] and Twitter[®] accounts to further enhance communications with our community.

2017 POLICE DEPARTMENT GOALS

Each year the Police Division sets goals to further the police mission and achieve its strategic priorities. The department met both of its 2016 goals. The goals for 2017 include:

1. Successfully plan and implement a transition for a detective position and the school resources officer position due to pending retirements.
2. Train three police sergeants and the systems manager in the operations of the police department. Rebalance projects, responsibilities, and priorities among the leadership team.

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POLICE		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
13.21.5100	Salary	1,414,609	1,402,008	1,451,081	1,523,045	1,500,000	1,579,576
13.21.5110	Ohio Public Employee Retirement System (OPERS)	33,282	28,352	37,628	39,956	35,000	50,565
13.21.5111	Ohio Police and Fire (OPF)	372,211	269,810	271,973	289,812	250,000	288,344
13.21.5230	Health Insurance	130,201	130,866	121,371	151,193	151,193	153,050
13.21.5229	Health Savings Account Contributions	80,650	71,800	69,465	79,400	74,865	74,350
13.21.5114	Longevity & Vacation Sellback	29,108	27,798	23,455	23,120	23,000	21,320
13.21.5231	Life Insurance	6,223	6,887	6,856	7,179	7,300	7,262
13.21.5113	Workers' Compensation	31,125	27,465	28,781	31,900	27,400	28,862
13.21.5112	Medicare	21,136	20,914	21,711	23,008	20,000	23,788
13.21.5235	Employee-Paid Supplemental Benefits	7,102	8,093	5,994	6,585	9,400	9,358
13.21.5200	Association Dues and Subscriptions	3,445	4,340	3,268	4,500	4,700	5,100
13.21.5204	Professional Development and Conferences	22,285	29,108	19,306	25,000	25,000	26,338
13.21.5211	Employee Administration and Relations	9,708	6,309	8,864	20,000	10,000	15,000
13.21.5207	Special Operations	5,758	4,779	13,106	12,100	10,000	10,000
13.21.5201	Continuous Training (state-mandated line item)	-	-	-	1,600	1,600	1,600
13.21.5308	Policing Tools and Equipment	4,992	6,271	6,808	10,500	10,000	10,000
13.21.5300	Office Supplies	7,218	9,026	11,654	13,500	13,500	13,500
13.21.5301	Office Equipment Leasing and Maintenance	7,761	8,448	4,314	8,000	5,000	6,000
13.21.5221	Municipal Facilities Maintenance	12,422	18,039	17,566	25,000	30,000	25,000
13.21.5222	Municipal Facilities Supplies	808	758	1,044	-	-	-
13.21.5233	Property Liability Insurance	18,581	20,927	17,622	18,000	18,500	19,500
13.21.5270	Electric and Gas Utilities	17,443	21,884	17,713	23,800	16,500	18,000
13.21.5240	Telephone and Radio Charges	18,198	17,697	18,339	20,000	20,000	20,000
13.21.5262	Hamilton County Communications Center PSAP	9,990	9,990	11,822	12,088	12,088	12,700
13.21.5261	Dispatching Charges	127,486	128,372	158,931	165,000	160,000	165,000
13.21.5226	IT Software Maintenance Contract (RMS)	9,203	9,509	10,824	11,000	11,000	16,345
13.21.5219	IT Hardware & Software (Non-CIP)	1,149	1,130	455	1,500	1,000	1,200
13.21.5217	Data & Voice Transmission Services	8,849	7,627	7,625	8,838	8,100	8,580
13.21.5304	Uniforms	19,441	15,847	19,239	20,000	15,000	20,000
13.21.5220	Vehicle & Equipment Repairs	25,713	34,490	43,465	40,950	40,950	40,950
13.21.5310	Fuel	48,567	48,039	31,525	48,000	35,000	35,000
13.21.5205	Reimbursable Cost Items	3,372	6,454	-	2,500	5,000	5,000
13.21.5216	Outside Contracted Services	-	2,000	-	-	11,000	7,500
13.21.5306	Miscellaneous	2,772	2,891	5,527	4,000	4,000	4,000
13.21.5405	CIP Equipment	120,734	74,522	80,680	82,673	90,148	132,162
13.21.5601	Transfer to Bond Fund, Debt Service	68,144	67,728	68,816	68,068	68,068	68,952
	Personnel Subtotal	2,125,647	1,993,992	2,038,315	2,175,198	2,098,158	2,236,475
	Non-Personnel Subtotal	574,039	556,188	578,513	646,617	626,154	687,427
	Total	\$ 2,699,686	\$ 2,550,180	\$ 2,616,828	\$ 2,821,815	\$ 2,724,312	\$ 2,923,902

PUBLIC WORKS DEPARTMENT

The City of Loveland operates a full service Public Works Department, consisting of 13 full-time employees. This includes one Public Works Director, a City Engineer, two Maintenance Crew Leaders, a Mechanic/Maintenance Worker, and eight Maintenance Workers, as well as seasonal laborers during the summer and fall.

Loveland Public Works is rather unique among municipal service departments in that it operates as a large labor and equipment pool rather than creating artificial divisions specializing in municipal functions. All the employees in Loveland's Public Works Department plow snow, read water meters, mow grass, patch potholes, pick up dead animals along the roadway, collect leaves or chip brush, maintain equipment, and other diverse public works functions. This provides variety to the public works employees but also provides the Public Works Director and his crew leaders flexibility to assign work daily based on the needs of the community rather than be hamstrung by the silos of a larger operation. Some public works employees have developed specialties and some have important credentials (e.g. water licenses), but generally speaking all the employees are capable of doing a wide range of public works tasks in a given day.

The diversity of services provided by this department includes the following:

- Street construction and maintenance
- Sign manufacturing, installation and maintenance
- Street sweeping
- Curb and gutter construction and maintenance



In 2016, the City of Loveland made safety improvements to the railroad crossing at the Little Miami Scenic Trail crossing. The work was one of the requirements necessary to pursue establishing a Quiet Zone downtown. Besides Quiet Zone improvements, there are five other City-managed projects underway in downtown Loveland this year. They include the traffic signal upgrades (radar detection and ped. push buttons), picnic shelter work in Nisbet Park, wayfinding signage, sidewalk and parking lot resurfacing on East Loveland Ave.

- Storm sewer, drainage swale, and culvert construction and maintenance
- Stormwater capital project management
- Stormwater education and enforcement activities
- Sidewalk repair and replacement
- Dead animal removal and disposal
- Set up, support during, and clean-up after special events

- Water main installation and maintenance
- Water generation and treatment
- Building maintenance
- Park and recreation facility maintenance
- Snow removal
- Pavement markings
- Maintenance of traffic control lights
- Review and approve right of way permits
- Traffic studies
- Funding applications for construction projects
- Review site plans for private developments
- Coordination with Duke Energy on street light issues
- Waste collection for all residences and businesses is provided to the residents of the City of Loveland through a contract with Rumpke. This service is billed as a utility and is paid as such. In addition, Rumpke's service includes the collection of recyclables (glass, cans, plastic, corrugated cardboard, magazines, catalogs, and newspaper).
- Additional curbside yard waste collection is provided by the Public Works Department, including twice a year curbside brush collection, fall curbside leaf collection, and Christmas tree removal in December and January each year.
- Since 1985, sanitary sewerage collection and treatment for all residences and businesses is provided to the residents of the City of Loveland through an agreement with Hamilton County.

Water for the City of Loveland is pumped from the ground at the well field at Betty Ray. There are three wells at that location, each of which is capable of producing 1,300 gallons per minute (GPM). Each well is approximately 85 feet deep and taps into a natural aquifer. These wells are capable of producing more than 5,000,000 gallons of ground water a day. The water is treated on site with chlorine and fluoride before it is pumped to consumers. The City of Loveland has emergency interconnections with the Greater Cincinnati Water Works, Western Water, and Clermont County.

Besides providing quality drinking water, the Public Works Department, under the direction of the Public Works Director, is trained to respond to a variety of inquiries and emergencies. Because they can be reached by telephone, radio, pager, and email 24 hours a day, their response is prompt. Residents have been assisted in locating and stopping leaks, and in understanding everything from their water bills to complex water quality issues and regulations. They've also been assisted in handling downed trees and making recommendations for private storm water issues.

The City of Loveland maintains 13 facilities for recreation/leisure activities. These sites are located on 129.67 developed acres of public park land. When these active recreation acres are combined with the 267 acres of passive recreation space, Loveland residents enjoy more than 1,430 square feet of open space per person. The ratio of facilities and acreage on a per resident basis is remarkable, resulting in many opportunities for Loveland residents to enjoy active sports as well as natural and scenic beauty.

2017 Public Works Department Goals

1. Manage the construction of the McCoy Park project.
2. Manage annual road maintenance program.
3. Manage OPWC funding-contingent projects such as Loveland-Madeira storm sewer replacement, Main and Chestnut Water Line Replacement, and Broadway St. Stabilization projects.
4. Observe construction of public infrastructure installations and review subdivisions and other private developments.
5. Observe construction of additional requirements for a Quiet Zone.

159 DEPARTMENT OF PUBLIC WORKS
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162 **ENGINEERING (20%)**

	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
164 13.18.5100 Salary	17,575	17,697	16,949	17,299	17,299	17,818
165 13.18.5200 Association Dues and Subscriptions	455	1,882	970	1,225	750	1,000
166 13.18.5204 Professional Development and Conferences	713	1,315	307	1,500	500	750
167 13.18.5306 Miscellaneous	1,437	1,454	1,477	1,500	1,500	1,500
168 Personnel Subtotal	17,575	17,697	16,949	17,299	17,299	17,818
169 Non-Personnel Subtotal	2,605	4,651	2,754	4,225	2,750	3,250
170 Total	\$ 20,180	\$ 22,348	\$ 19,703	\$ 21,524	\$ 20,049	\$ 21,068

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172 **PARKS & LEISURE, OPERATIONS**

	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
174 13.41.5100 Salary	129,933	186,667	175,621	186,231	180,461	191,732
175 13.41.5110 Ohio Public Employee Retirement System (OPERS)	33,037	49,823	47,620	49,723	44,129	51,164
176 13.41.5230 Health Insurance	11,841	24,818	24,162	28,156	28,156	25,230
177 13.41.5229 Health Savings Account Contributions	12,450	13,930	13,049	15,462	14,022	13,254
178 13.41.5114 Longevity & Vacation Sellback	2,670	4,091	3,742	3,408	3,408	3,154
179 13.41.5231 Life Insurance	483	1,003	974	1,027	1,027	1,064
180 13.41.5113 Workers' Compensation	3,791	3,764	3,718	4,267	3,670	3,839
181 13.41.5112 Medicare	1,962	3,051	2,940	3,304	3,029	3,400
182 13.41.5235 Employee-Paid Supplemental Benefits	1,183	3,587	3,316	3,268	2,645	2,124
183 13.41.5115 Unemployment Insurance	-	84	-	-	-	-
184 13.41.5205 Reimbursable Cost Item	125	100	-	-	100	-
185 13.41.5216 Outside Contracted Services	2,040	3,560	2,160	5,600	22,400	3,000
186 13.41.5217 Portolet Service	2,425	1,898	2,234	4,000	2,500	3,500
187 13.41.5226 Office Equipment Leasing and Maintenance	1,851	1,389	116	1,700	-	-
188 13.41.5240 Telephone and Radio Charges	4,471	4,656	4,952	5,120	5,120	5,120
189 13.41.5270 Electric and Gas Utilities	20,258	20,456	20,284	22,500	20,000	21,000
190 13.41.5310 Fuel	9,000	11,108	10,088	11,500	11,000	11,500
191 13.41.5319 Vehicle and Equipment Repairs	3,704	10,375	7,073	11,000	10,000	10,000
192 13.41.5323 Material & Supplies	28,206	20,698	22,218	22,000	25,000	30,000
193 13.41.5328 Recreation Board	-	-	-	-	-	25,000
194 13.41.5329 Beautification	758	1,443	3,800	3,500	4,300	7,000
195 13.41.5340 Special Events	-	-	-	-	39,700	2,000
196 13.41.5411 Miscellaneous	1,062	992	1,041	1,100	1,100	1,100
197 13.41.5421 Veteran's Memorial	-	-	-	-	-	500
198 13.41.5423 Fourth of July	8,300	4,250	1,500	1,500	-	25,000
199 13.41.5424 Historic Loveland Materials	795	1,122	4,851	4,000	4,025	4,000
200 13.41.5425 Christmas in Loveland	-	-	-	-	-	15,000
201 13.41.5430 Trees	1,593	2,887	550	-	500	2,000
202 Personnel Subtotal	197,351	290,817	275,142	294,846	280,547	294,961
203 Non-Personnel Subtotal	84,587	84,934	80,867	93,520	145,745	165,720
204 Subtotal, Operations	\$ 281,939	\$ 375,751	\$ 356,009	\$ 388,366	\$ 426,292	\$ 460,681

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206 **PARKS & LEISURE, CAPITAL**

207 13.41.5410 CIP Equipment	62,742	54,525	43,725	67,625	67,000	117,800
208 13.41.5431 Transfer to Reserve and Escrow Fund	49,750	39,500	28,270	10,000	10,000	22,000
209 13.41.5601 Transfer to Bond Fund, Debt Service	88,035	88,166	57,438	56,360	56,360	57,761
210 Subtotal, Capital (Non-Operating)	\$ 200,527	\$ 182,191	\$ 129,433	\$ 133,985	\$ 133,360	\$ 197,561
211 Total Parks & Leisure	\$ 482,466	\$ 557,941	\$ 485,442	\$ 522,351	\$ 559,652	\$ 658,242



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GENERAL OPERATIONS

Not all General Fund expenditures fit nicely into a department budget, and the General Operations section of the City's Budget captures and details those expenditures either not associated with any one department or which are horizontal across the organization.

Expenditures associated with organization-wide training, non-department specific property and casualty insurance premiums, the City's wellness program, general facilities maintenance, and all computer and IT replacements are found in this budget section.

The City's annual recodification costs, general postage, election expenses, legally-required legal advertisements, and other similar expenses are found in the General Operations section of the Budget and CIP.

Community-wide expenditures, such as the electrical bill the City pays for street lighting and the City's annual health contract with Hamilton County, can be found in this section.

Transfers and advances from the General Fund to other funds (e.g. Street Maintenance) are shown in the General Operations section. This includes transfers to the General Bond Fund for items like the City Hall HVAC debt service, as well as transfers to the Reserve and Escrow Fund for the employee leave policy obligations.

Finally, the General Fund's undesignated fund balance is shown in this section of the budget. Undesignated fund balance is the expected amount of money the General Fund will begin the next fiscal year with; it is money that is available to be spent in the current fiscal year but which is not planned for any itemized

expenditure. In years past, undesignated fund balance was shown in the income tax section of the budget. The income tax section of the budget was discontinued.

Cost associated with income tax collections also appear here. These include charges from our income tax collection agency, the Regional Income Tax Agency (RITA), and charges for income tax refunds.



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GENERAL CITY OPERATIONS							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
13.16.5100	Municipal Facilities Salary	14,398	3,317	-	-	-	-
13.16.5110	Ohio Public Employee Retirement System (OPERS)	4,134	670	-	-	-	-
13.16.5112	Medicare	1,345	87	-	-	-	-
13.16.5113	Workers' Compensation	333	234	-	-	-	-
13.16.5211	Employee Administration & Relations	7,746	7,901	10,528	11,000	10,000	10,000
13.16.5201	Continuous Improvement Training	4,000	-	489	4,000	4,500	4,000
13.16.5203	Wellness Program	12,081	6,083	14,864	13,000	10,000	12,500
13.22.5622	Regional Income Tax Agency (RITA) Charges	-	89,011	109,457	111,750	111,750	115,000
13.22.5280	Income Tax Refunds	-	155,698	143,614	150,000	143,000	150,000
13.16.5300	Office Supplies	6,269	6,454	6,835	6,500	6,500	6,500
13.16.5305	Postage	3,000	4,604	5,854	7,200	6,000	6,000
13.16.5328	Public Relations and Communications	-	-	-	-	-	1,500
13.16.5226	Office Equipment Leasing and Maintenance	12,507	14,023	9,210	13,965	10,000	12,000
13.16.5301	Furniture and Fixtures	7,291	-	-	-	-	-
13.16.5220	Rentals and Leases	-	-	-	-	-	69,167
13.16.5221	Municipal Facilities Maintenance	13,814	29,160	32,867	32,940	32,940	43,000
13.16.5223	Property Liability Insurance	26,344	30,215	28,098	29,500	32,500	35,000
13.16.5233	Property & Liability Claim	-	-	1,000	1,000	-	1,000
13.16.5270	Electric and Gas Utilities	37,222	32,601	34,919	37,000	30,000	17,500
13.16.5222	Street Lights	49,479	63,203	66,319	69,900	66,000	100,000
13.16.5240	Telephone and Radio Charges	15,210	15,097	17,242	20,000	18,000	20,000
	Warning Sirens	2,200	-	-	-	-	-
13.16.5216	Information Technology (IT) Contract Services	50,607	56,100	48,000	54,000	48,000	50,000
13.16.5219	IT Software Maintenance Contract (CMI, SIRE et al)	25,665	24,602	23,388	27,000	25,000	25,000
13.16.5302	IT Hardware & Software (Non-CIP)	10,801	2,299	7,407	9,500	7,000	8,500
13.16.5217	Data & Voice Transmission Services	8,849	14,061	13,139	15,158	14,000	15,000
13.16.5205	Reimbursable Cost Items	1,609	30	-	-	12,000	2,000
13.16.5306	Miscellaneous	1,022	648	806	500	1,000	500
13.16.5241	Legal and Job Advertisement	16,886	13,887	18,760	12,000	12,000	12,000
13.16.5244	Recodification Services and Code Printing	6,102	3,931	4,583	6,100	6,000	6,000
13.16.5260	Health Inspections Contract with Hamilton County	12,970	12,965	13,335	13,715	13,715	14,011
13.16.5273	Board of Elections Expenses	2,580	3,827	1,642	4,000	7,861	10,000
13.16.5212	County Auditors Fees	18,467	14,522	13,360	15,000	14,000	15,000
13.16.5213	State G.A.A.P. Report & Audit	20,324	18,067	16,575	17,500	16,000	18,000
13.16.5214	Bank Fees	1,336	1,486	2,312	3,000	3,000	3,000
13.16.5600	Outside Contracted Services	-	1,500	-	-	9,000	4,500
13.16.5406	IT CIP	22,103	46,935	34,512	24,566	18,000	79,100
13.22.5409	Road Rehabilitation	101,000	57,428	131,129	130,000	130,000	201,960
13.16.5407	Records Retention and Digitization	1,165	-	-	-	-	-
13.22.5601	Transfer to Bond Fund, Debt Service	31,694	20,828	20,628	20,403	20,403	25,153
13.22.5116	Transfer to Escrow Fund for Vested Leave Reserve	50,000	-	-	12,080	12,080	11,062
	Transfer to Emergency Reserve Fund for Res. 2010-59	1,021,201	-	-	-	-	-
	Transfer to Emergency Reserve Fund for Res. 2012-82	135,000	-	-	-	-	-
13.22.5116	Transfer to the Reserve and Escrow Fund	18,675	115,180	12,871	-	-	-
	Transfer to Street Maintenance Fund	-	-	-	-	-	25,000
13.16.5611	Advance to Street Maintenance Fund	60,000	15,000	20,000	50,000	50,000	-
13.16.5617	Advance to Recreation Land TIF Fund	99,000	26,000	16,000	49,725	49,725	48,488
13.16.5615	Advance to Downtown TIF Fund	300,000	300,000	575,000	250,000	270,000	200,000
13.28.5720	Advance to the Community Improvement Corp. Fund	-	174,443	110,886	75,886	75,886	-
13.16.5721	Transfer to Special Projects Fund	-	514,370	180,555	205,000	205,000	-
	Personnel Subtotal	20,210	4,308	-	-	-	-
	Non-Personnel Subtotal	2,214,220	1,892,158	1,746,184	1,502,888	1,500,860	1,377,441
	Total	\$ 2,234,430	\$ 1,896,465	\$ 1,746,184	\$ 1,502,888	\$ 1,500,860	\$ 1,377,441

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Undesignated Fund Balance	\$ -	\$ -	\$ -	\$ 879,157	\$ 1,836,788	\$ 2,226,269
Total Expenditures, General Fund	\$ 6,829,969	\$ 6,164,278	\$ 5,968,185	\$ 6,837,245	\$ 7,716,260	\$ 8,363,269
General Fund Capital	307,744	233,410	290,046	304,864	305,148	531,022
General Fund Reserves/Contingencies	0	0	0	879,157	1,836,788	2,226,269
General Fund Non-Essential	44,015	23,686	36,582	37,000	73,025	107,000
Essential Expenditures	6,478,210	5,907,181	5,641,557	5,616,224	5,501,299	5,498,978
Personnel Expenditures	3,360,899	3,177,305	3,179,140	3,322,438	3,229,003	3,431,901
Non-Personnel Expenditures	3,469,070	2,986,973	2,789,045	3,514,807	4,487,257	4,931,368



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SPECIAL PROJECTS							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
Special Projects, Operations							
42.81.5282	Outside Contracted Services	2,212	1,469	1,502	2,000	1,000	2,000
42.16.5213	State G.A.A.P. Report & Audit	72	2,328	2,050	2,350	2,050	2,350
42.16.5212	State & County Auditors Fees	-	1	775	700	100	700
42.16.5409	Sidewalk Repair	85,273	144,040	146,144	5,000	4,000	10,000
42.16.5274	Economic Development	78,120	252,170	150,107	33,000	25,000	25,000
42.16.5306	Miscellaneous	-	-	-	-	800	-
Subtotal, Operations		\$ 165,678	\$ 400,009	\$ 300,578	\$ 43,050	\$ 32,950	\$ 40,050
Special Projects, Capital							
42.16.5205	Union Cemetery Project, Symmes Township	-	85	17,412	-	-	-
42.16.5210	Union Cemetery Project, Hamilton County	-	3,677	75,488	-	69,525	-
42.16.5214	Bike Trail Crossing Project	-	-	-	-	-	46,000
42.16.5215	McCoy Park Project	-	-	-	-	-	67,000
42.16.5217	CDBG Grant - Loveland Initiative	-	-	10,169	10,300	3,500	-
42.16.5218	CDBG Grant - Road Paving	-	-	90,000	-	-	-
42.16.5219	Wayfinding Program	-	-	-	115,000	115,000	-
42.16.5220	Downtown Traffic Signals (Engineering & Construction)	-	-	-	119,500	122,000	5,000
42.16.5221	State Route 48 Guardrail Project	-	-	-	-	-	46,000
42.81.5281	Undesignated Fund Balance	-	-	-	2,830	292,440	244,968
Subtotal, Capital		\$ -	\$ 3,761	\$ 193,069	\$ 247,630	\$ 602,465	\$ 408,968
Total, Special Project Fund		\$ 165,678	\$ 403,770	\$ 493,647	\$ 290,680	\$ 635,415	\$ 449,018
S.P. Capital							
S.P. Capital		0	3,761	193,069	244,800	310,025	164,000
S.P. Reserves/Contingencies							
S.P. Reserves/Contingencies		0	0	0	2,830	292,440	244,968
S.P. Non-Essential							
S.P. Non-Essential		163,393	396,210	296,251	38,000	29,000	35,000
S.P. Essential							
S.P. Essential		2,284	3,798	4,327	5,050	3,950	5,050

LOVELAND-SYMMES FIRE DEPARTMENT

The City of Loveland and Symmes Township both contract for service with the Loveland-Symmes Fire Department (LSFD). Each community has two firehouses, strategically located to respond to emergencies with the utmost efficiency. The LSFD is composed of 100 career and part-time firefighters and paramedics staffing Life Squads, Fire, and Rescue apparatus. This highly skilled group of professionals provides not only advanced life support medic units, but also fire and rescue service unparalleled in the region. These firefighters are on call seven days a week, 24 hours a day. This department serves approximately 27,000 Loveland-area residents, as well as business owners, employees, and visitors. Because the department is a private fire company, it is able to provide the communities of Loveland and Symmes Township the highest quality, most cost-effective fire, rescue and paramedic services.

Contracting with a single private fire company allows the residents of Loveland and Symmes Township to benefit from full-time, around the clock fire service and EMS protection. This eliminates duplication in fire and EMS equipment and personnel, and allows the department to operate as a streamlined business. This reduces costs and increases organizational efficiency, and provides response times that are significantly lower than the norm from four strategically located fire stations. The training division of the Loveland-Symmes Fire Department provides services to both the staff of the fire department, as well as coordinating joint training opportunities with our neighboring community's emergency service agencies. The training division is tasked with staff development and enrichment duties, such as



assisting our EMTs with enrollment in an Accredited Paramedic School. The training division also provides maintenance services such as continuing emergency medical education to assist our EMTs and Paramedics in meeting all national and state mandated requirements for re-certification. LSFD members attend daily shift drills where the entire department comes together to train on specialized topics.

The City of Loveland began providing the LSFD a supplemental training budget from 2008 to 2012 to further enhance professional development. In 2014 four senior staff members of the LSFD completed the rigorous and highly coveted Ohio Fire Executive (OFE) program through The Ohio Fire Chief's Association (OFCA). With last year's graduation, all of the command level officers have completed the OFE program, setting a precedent not seen by many

departments in Ohio. Fire Chief Ott Huber received the Chief Fire Officer (CFO) designation from the Commission of Professional Credentialing, an achievement shared with only 3% of Fire Chiefs in the United States.

The Task Force One Rescue Team (TF-1) was started in 1988 as a cooperative effort between the Loveland-Symmes Fire Department's Search and Rescue Dive Team, LSFDF Technical Rescue Team and the Hamilton County Sheriff Office's Dive Team. The collaboration and regionalization of these agencies was way ahead of the times. In the decades following, the team has expanded to provide a multitude of technical services, including but not limited to, Dive Rescue/Underwater Recovery, Ice Rescue, Swift Water Rescue, Building Collapse Rescue, Confined Space Rescue as well as Hi-Angle & Low Angle Rope



Rescues. TF-1 established a Tactical Emergency Medical Support team in the early 1990's. This is a group of specially trained and equipped Tactical paramedics that respond with local SRT/SWAT teams to provide immediate advanced life support for the Tactical Law Enforcement Officers. Each technician attended hundreds of hours of specialized training. In addition, Team training occurs every month. Agencies involved with the Team now include the LSFDF, Hamilton, Clermont, and Butler County Sheriff's Office.

The Loveland-Symmes Fire Department doesn't feel the residents they serve should just take their word that services they're being provided are the very best possible. The third party accolades are not just limited to the department's EMS service. In 1996, the LSFDF achieved an Insurance Service Offices Inc. Public Protection Classification of ISO 2. In 2012 the LSFDF was re-evaluated by the Insurance Service Offices Inc. and again earned a Public Protection Classification of ISO 2, putting them in the top 1% of fire service providers in Ohio.

In 1997, the LSFDF achieved accreditation from the Commission on Accreditation on Ambulance Services (CAAS) for its Emergency Medical Services. The LSFDF was the first private Fire/EMS Department in the United States to receive the prestigious CAAS Accreditation. To this day the Loveland-Symmes Fire Department is still the only accredited private fire company in the country.

The Commission on Accreditation of Ambulance Services was established to encourage and promote quality patient care in America's medical transportation system. Based initially on the efforts of the American Ambulance Association, the independent

Commission established a comprehensive series of standards for the ambulance service industry. Accreditation signifies that your service has met the "gold standard" determined by the ambulance industry to be essential in a modern emergency medical services provider. These standards often exceed those established by state or local regulation. The CAAS standards are designed to help increase operational efficiency and decrease risk and liability across the entire spectrum of the organization. The process includes a comprehensive self-assessment and an independent external review of the EMS organization. This independent process provides verification to your Board of Directors, city council, medical community and others that quality care is provided to the community. The City of Loveland is quite proud of the quality of service provided by its Fire and Emergency Medical Departments.

In 2013 the department achieved international accreditation for its fire protection service from the Commission on Fire Accreditation International, a division of The Center for Public Safety Excellence (CPSE). CPSE's Accreditation Program reflects a comprehensive self-assessment and evaluation model that enables fire and emergency service organizations to examine their service levels and performance in a way that allows them to compare to industry best practices. This process leads to improved service delivery by helping fire departments to:

- Determine community risk and safety needs.
- Evaluate the performance of the department.
- Establish a method for achieving continuous organizational improvement.

Local government executives face increasing pressure to "do more with less" and justify their expenditures by demonstrating a direct link to improved or expanded services. Particularly for emergency services, local officials need criteria to assess professional performance and efficiency. The accreditation process provides a well-defined, internationally recognized benchmark system to measure the quality of fire and emergency services. With this achievement, the department joins an elite group of fire departments across the globe.





The Loveland-Symmes Fire Department responds in less than four minutes to emergency calls 90+% of the time. Additional services provided include a Paramedic Bike Program, and a host of fire prevention and public education programs.

In October of 1999, the Loveland-Symmes Fire Department, the City of Loveland, and Symmes Township added an emergency public safety dispatch center to better serve our residents. The center, staffed by certified tele-communicators, handles not only calls that don't require an immediate response, but also calls including police reports, vehicle lockouts, fire and crime prevention, auto accidents, and minor illness or injuries.

The Fire Department, in addition to the standards measured by ISO, provides a high level of physical safety through a comprehensive fire safety program. Prevention is emphasized through fire safety programs in the schools, regular fire drills, and inspections of commercial properties, multi-family dwellings, and places of public assembly.

In 2009, LSFDF joined with the fire departments of Sharonville, Sycamore Township and Blue Ash to form the Northeast Fire Collaborative. The City of Mason joined in 2010. This initiative allows these five agencies serving six communities to share resources, reduce expenditures, operate with the same policies and procedures, ensure adequate staffing, and improve life safety practices for the residents. This coordinated autonomy is cutting edge for Southwest Ohio, and will serve as a model for other proudly independent agencies that need to cooperate and collaborate in today's economy.

2017 LSFDF Goals

1. Implement new dispatch EMD program.
2. Install security camera system at East Loveland Complex
3. Develop dispatch relationship with neighbors.
4. Centralize corporate filing system.
5. Implement Share Point software.
6. Write specification and purchase new ambulances for City of Loveland
7. Write specification and purchase new ambulances for Symmes Township

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DEPARTMENT OF SAFETY

FIRE & EMS FUND (2001 LEVY)

	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
24.24.5263 Contract Supplemental	192,219	157,683	-	35,360	35,360	70,720
24.24.5264 Professional Development and Conferences	8,800	7,042	-	-	-	-
24.24.5212 County Auditors Fees	6,322	6,463	6,954	7,100	7,100	8,000
24.24.5213 State G.A.A.P. Report & Audit	3,930	3,484	2,723	3,000	3,000	3,000
24.24.5226 Office Equipment Leasing and Maintenance	9,719	9,719	810	9,719	9,719	9,719
24.24.5216 Municipal Facilities Maintenance	30,703	39,821	32,074	35,000	35,000	35,000
24.24.5233 Property Liability Insurance	18,581	20,927	18,247	17,756	19,000	19,000
24.24.5270 Electric and Gas Utilities	26,971	29,613	27,394	27,500	27,500	28,875
24.24.5241 Telephone and Radio Charges	18,294	12,966	14,351	17,500	17,500	17,500
24.24.5262 Hamilton County Communications Center PSAP	9,990	9,990	11,822	12,088	12,088	12,114
24.24.5242 Dispatching Charges	55,589	57,282	70,690	71,500	71,500	75,075
24.24.5266 IT Software Maintenance Contract (CAD, Firetracker, & Location)	10,201	14,921	17,985	18,000	18,000	18,000
24.24.5217 Data & Voice Transmission Services	17,898	15,254	15,249	17,675	17,675	17,675
24.24.5306 Outside Contracted Services	-	3,500	6,090	-	-	-
24.24.5224 118 S Lebanon Lease/Improvements	-	-	-	3,600	3,600	-
24.24.5401 Debt Issuance Costs	4,791	-	3,600	-	-	3,600
24.24.5305 Miscellaneous/Reimbursables	63	20,797	4,089	-	-	-
24.24.5606 CIP Equipment	-	235,061	-	-	-	-
24.24.5261 Transfer to the General Fund, Administrative Cost Recovery	-	-	95,000	95,000	95,000	95,000
24.24.5601 Transfer to Bond Fund, Debt Service	201,524	144,543	152,841	151,339	151,339	151,267
24.24.5281 Undesignated Fund Balance	-	-	-	172,690	169,138	137,663
Total	\$ 615,596	\$ 789,067	\$ 479,919	\$ 694,827	\$ 692,519	\$ 702,208

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FIRE FUND							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
25.25.5263	Contract with LSF	495,632	495,632	520,321	520,321	520,321	538,547
25.25.5241	Emergency Support Unit (ESU)	1,927	2,242	3,468	3,500	3,500	3,500
25.25.5318	Fire Supplies	2,328	2,858	3,285	3,000	3,000	3,000
25.25.5212	County Auditors Fees	7,540	7,693	8,223	8,400	8,400	8,400
25.25.5219	IT Hardware & Software (Non-CIP)	287	89	182	1,150	1,150	1,150
25.25.5220	Vehicle and Equipment Repairs	42,039	33,539	48,859	44,000	44,000	46,200
25.25.5317	Material & Supplies	2,297	4,000	4,140	4,000	4,000	4,000
25.25.5322	Turn-Out Gear	16,563	15,179	16,351	20,000	20,000	18,000
25.25.5319	CIP Equipment	25,370	36,541	45,865	54,000	54,000	19,150
25.25.5281	Undesignated Fund Balance	-	-	-	88,599	85,570	98,901
Total		\$ 593,982	\$ 597,773	\$ 650,694	\$ 746,970	\$ 743,941	\$ 740,848

EMS FUND							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
23.23.5263	Contract with LSF	850,722	891,092	1,144,321	1,144,321	1,144,321	1,184,405
23.23.5323	Contract Supplement, Paramedic Pay	50,000	44,166	-	-	-	-
23.23.5317	Medical Supplies	17,124	18,158	20,484	25,000	21,099	21,731
23.23.5321	Small EMS Equipment	-	2,930	2,219	3,000	2,219	2,219
23.23.5318	EMS Equipment Maintenance	1,250	445	440	2,000	440	440
23.23.5212	County Auditors Fees	11,130	11,357	12,139	12,500	12,139	12,139
23.23.5219	IT Hardware & Software (Non-CIP)	287	63	234	650	234	234
23.23.5220	Vehicle and Equipment Repairs	21,980	23,835	23,683	27,000	24,867	26,111
23.23.5330	EMS Revenue Collection	-	-	23,539	23,100	22,300	22,300
23.23.5320	Computer Replacements	-	-	8,995	6,297	3,000	3,000
23.23.5319	CIP Equipment	12,506	23,486	24,575	25,500	21,780	14,378
23.23.5281	Undesignated Fund Balance	-	-	-	56,509	142,106	156,307
Total		\$ 964,999	\$ 1,015,532	\$ 1,260,629	\$ 1,325,877	\$ 1,394,505	\$ 1,443,264

FIRE & EMS FUND (2014 LEVY)							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
29.29.5263	Contract with LSF	-	-	255,360	311,167	311,167	264,305
29.29.5204	Professional Development and Conferences	-	-	-	-	1,000	1,338
29.29.5212	County Auditor Fees	-	-	6,606	6,900	6,900	7,120
29.29.5216	Outside Contracted Services	-	-	-	-	9,028	-
29.29.5317	Materials & Supplies	-	-	-	-	-	-
29.29.5319	CIP Equipment	-	-	-	-	-	43,000
29.29.5612	Transfer to Bond Fund, Debt Service	-	-	-	-	24,758	24,758
29.29.5612	Lease Payment - Engine/Tower/Radios	-	-	106,368	106,368	106,368	106,368
	Transfer to the General Fund, Administrative Cost Recovery	-	-	-	-	-	-
	Undesignated Fund Balance	-	-	-	253,051	219,019	295,785
Total		\$ -	\$ -	\$ 368,334	\$ 677,486	\$ 678,240	\$ 742,674

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STREET MAINTENANCE FUND								
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
31.61.5100	Salary	187,271	235,853	220,656	211,290	211,290	217,540	
31.61.5110	Ohio Public Retirement System (OPERS)	50,227	57,936	53,910	51,619	51,619	53,116	
31.61.5230	Health Insurance	17,668	29,055	28,054	29,251	28,000	26,198	
31.61.5229	Health Savings Account Contributions	12,250	16,247	15,086	16,050	14,550	13,750	
31.61.5114	Longevity & Vacation Sellback	5,910	4,799	4,346	3,540	3,540	3,276	
31.61.5231	Life Insurance	1,041	1,169	1,126	1,066	1,200	1,104	
31.61.5113	Workers' Compensation	4,219	4,369	4,308	4,430	3,810	3,985	
31.61.5112	Medicare	2,896	3,571	3,387	3,431	3,431	3,530	
31.61.5235	Employee-Paid Supplemental Benefits	4,098	4,230	3,877	3,400	2,800	2,202	
31.61.5115	Unemployment Insurance	-	99	-	-	-	-	
31.61.5203	Association Dues and Subscriptions	-	112	109	250	100	150	
31.61.5324	Road Salt	-	6,000	31,775	54,000	54,000	10,000	
31.61.5315	Street Signage	5,957	5,388	7,998	6,000	7,800	7,500	
31.61.5314	Traffic Control Maintenance	9,214	17,892	14,885	15,000	10,000	15,000	
31.61.5306	BMV Audit	216	162	216	270	200	250	
31.61.5221	Municipal Facilities Maintenance	2,888	2,297	3,954	4,000	4,000	4,000	
31.61.5233	Property Liability Insurance	8,114	9,139	7,687	9,139	8,054	8,500	
31.61.5270	Electric and Gas Utilities	9,506	10,302	10,190	11,000	11,000	10,000	
3.61.5240	Telephone and Radio Charges	4,598	4,203	4,539	4,700	4,700	4,700	
31.61.5304	Uniforms	3,689	3,224	2,828	4,500	3,500	4,000	
31.61.5220	Vehicle and Equipment Repairs	26,627	22,074	12,825	15,000	13,000	15,000	
31.61.5310	Fuel	14,355	16,637	11,139	15,000	12,000	14,000	
31.61.5323	Materials and Supplies	5,771	6,348	7,401	11,500	10,000	10,000	
31.61.5216	Outside Contracted Services	5,009	4,495	-	10,000	1,500	5,000	
31.61.5405	CIP Equipment	9,954	74,151	3,493	34,400	34,400	16,500	
31.61.5611	Transfer to Bond Fund, Debt Service	56,665	56,049	51,120	50,186	50,186	50,624	
31.61.5281	Undesignated Fund Balance	-	-	-	13,948	69,488	60,607	
	Personnel Total	285,580	357,329	334,750	324,077	320,240	324,701	
	Non-Personnel Total	162,561	238,471	170,159	258,893	293,928	235,831	
	Total	\$ 448,141	\$ 595,800	\$ 504,909	\$ 582,970	\$ 614,168	\$ 560,532	

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OTHER ROAD-RELATED FUNDS							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
State Route 48 Fund							
32.61.5324	Road Salt	18,721	75,832	34,600	34,600	17,500	41,500
32.61.5408	Undesignated Fund Balance	-	-	-	2,491	20,739	13,739
	Total	\$ 18,721	\$ 75,832	\$ 34,600	\$ 37,091	\$ 38,239	\$ 55,239
Citywide Road Capital Improvement Fund							
33.61.5409	Citywide Road Capital Improvement MVR Revenue	129,065	110,000	165,991	132,240	131,300	140,000
33.61.5281	Undesignated Fund Balance	-	-	-	-	26,730	6,730
	Total	\$ 129,065	\$ 110,000	\$ 165,991	\$ 132,240	\$ 158,030	\$ 146,730
County Motor Vehicle Registration (MVR) Funds							
34.61.5409	County MVR Fund	40,578	18,763	25,266	21,488	21,488	21,000
	County MRF Grant	104,150	-	-	-	-	-
	Undesignated Fund Balance	-	-	-	-	1,430	430
	Subtotal, Hamilton County MVR Fund	\$ 144,728	\$ 18,763	\$ 25,266	\$ 21,488	\$ 22,918	\$ 21,430
35.61.5409	Clermont County MVR Fund	20,648	13,500	20,065	15,742	15,742	15,500
	Undesignated Fund Balance	-	-	-	-	2,017	1,517
	Subtotal, Clermont County MVR Fund	\$ 20,648	\$ 13,500	\$ 20,065	\$ 15,742	\$ 17,759	\$ 17,017
36.61.5409	Warren County MVR Revenue	3,128	1,475	2,621	1,650	1,650	1,650
	Warren County MVR Grant	-	27,185	-	-	-	-
	Undesignated Fund Balance	-	-	-	-	215	115
	Subtotal, Warren County MVR Fund	\$ 3,128	\$ 28,660	\$ 2,621	\$ 1,650	\$ 1,865	\$ 1,765
	Total County MVR Funds	\$ 168,505	\$ 60,923	\$ 47,952	\$ 38,880	\$ 42,542	\$ 40,212
ANNUAL ROAD REHAB PROGRAM							
	Combined MVR & Road Cap Imp Funds	297,570	170,923	213,943	171,120	170,180	178,150
	General Fund Contribution	101,000	57,428	131,129	130,000	130,000	201,960
	CDBG Grant (2015)	-	-	-	-	-	-
	Total	\$ 398,570	\$ 228,351	\$ 345,072	\$ 301,120	\$ 300,180	\$ 380,110



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WATER OPERATIONS FUND							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
60.71.5100	Salary	337,031	305,382	313,869	331,402	332,775	341,478
60.71.5110	Ohio Public Retirement System (OPERS)	87,281	74,344	76,599	80,957	73,700	83,381
60.71.5230	Health Insurance	27,122	38,010	39,784	46,033	44,409	41,296
60.71.5229	Health Savings Account Contribution	14,310	22,473	21,816	25,149	22,812	21,677
60.71.5114	Longevity and Vacation Sellback	6,240	6,019	6,103	5,527	5,527	5,163
60.71.5231	Life Insurance	1,209	1,484	1,595	1,672	1,853	1,733
60.71.5113	Workers' Compensation	5,422	5,576	6,108	6,947	5,975	6,254
60.71.5112	Medicare	4,926	4,571	4,689	5,380	5,028	5,541
60.71.5235	Employee-Paid Supplemental Benefits	2,249	5,545	5,420	5,300	4,509	3,392
60.71.5115	Unemployment Insurance	2,600	123	-	-	-	-
60.71.5200	Association Dues and Subscriptions	1,037	1,400	984	3,000	3,000	2,000
60.71.5320	Water Treatment Supplies	21,452	24,395	23,645	25,000	25,000	25,000
60.71.5321	New Meters & Repairs	19,148	7,733	7,647	8,000	21,500	22,500
60.71.5265	Western Water Payment	4,380	4,517	4,580	6,800	6,800	6,000
60.71.5300	Utility Billing Cost	8,633	10,305	13,439	6,650	6,650	8,000
60.71.5226	Office Equipment Leasing and Maintenance	2,777	2,777	231	3,595	-	-
60.71.5221	Municipal Facilities Maintenance	3,504	4,792	4,182	8,000	4,500	10,550
60.71.5233	Property Liability Insurance	12,171	13,708	11,603	11,603	12,157	12,765
60.71.5234	Property & Liability Claim	5,411	-	-	-	-	-
60.71.5270	Electric and Gas Utilities	106,542	125,492	120,825	128,000	128,000	126,567
60.71.5240	Telephone and Radio Charges	7,892	7,068	8,819	9,100	9,100	9,082
60.71.5261	Dispatching Charges	5,000	5,287	7,069	7,284	7,000	7,000
60.71.5219	IT Software Maintenance Contract	7,113	7,384	7,379	7,400	8,000	8,000
60.71.5217	Data & Voice Transmission Services	11,799	10,169	10,166	11,000	11,000	11,000
60.71.5304	Uniforms	3,689	3,120	2,739	4,500	4,000	4,000
60.71.5220	Vehicle and Equipment Repairs	12,562	11,709	4,888	17,000	15,000	15,000
60.71.5310	Fuel	9,000	15,487	8,039	10,000	7,500	7,500
60.71.5322	Materials and Supplies	33,955	35,967	33,697	39,000	35,000	35,000
60.71.5216	Outside Contracted Services	700	44,982	2,085	1,000	500	500
60.71.5275	State Fee	6,660	6,660	6,660	6,660	7,000	7,000
60.71.5213	State G.A.A.P. Report & Audit	6,549	4,289	3,397	3,600	3,400	3,600
60.71.5282	Property Tax	2,181	3,651	15,952	3,800	-	-
60.71.5214	Bank Fees	3,022	2,409	2,336	2,600	2,800	2,800
60.71.5212	County Auditors Fees	335	399	202	250	400	400
60.71.5280	Refunds	8,300	6,198	789	2,500	1,500	1,500
60.15.5116	Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-	-
60.71.5701	Transfer to the General Fund, Administrative Cost Recovery	238,813	238,813	238,813	191,050	191,050	238,813
60.71.5281	Undesignated Working Capital	-	-	-	58,549	158,364	18,629
	Personnel Total	488,392	463,527	475,983	508,367	496,588	509,915
	Non-Personnel Total	542,625	598,711	540,166	575,941	669,221	583,206
	Total	\$ 1,031,016	\$ 1,062,237	\$ 1,016,149	\$ 1,084,308	\$ 1,165,809	\$ 1,093,121

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WATER CAPITAL IMPROVEMENT FUND							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
61.71.5612	CIP Equipment	9,000	66,992	8,261	22,075	21,800	11,000
61.71.5422	Repair / Repaint Water Tanks	-	294,308	422,996	-	-	-
61.71.5408	Commerce Park Water Tower & Booster Station	1,705,463	1,103,227	147,206	-	-	-
61.71.5440	CIP Projects	98,314	70,384	19,775	-	-	-
61.71.5409	Water System Repair and Replacement	2,675	5,300	10,440	5,000	5,000	5,000
61.71.5450	G.I.S.	1,000	1,000	1,000	1,000	1,000	1,000
61.71.5453	Computer Replacements	-	-	-	24,500	24,775	1,550
61.71.5216	Outside Contracted Services	-	3,047	2,000	10,000	2,000	4,000
61.71.5224	Debt Issuance Fees	77,754	-	-	-	-	-
61.71.5214	Bank Fees	2,011	1,589	1,544	1,750	1,750	1,700
61.71.5212	County Auditors Fees	173	198	100	150	150	150
61.71.5282	Water Fund Reserve (Resolution 2012-81)						101,615
61.71.5460	Transfer to Water Operations Fund	54,000	150,000	140,000	120,000	120,000	-
61.71.5601	Transfer to Bond Fund, Debt Service	545,543	597,844	585,826	599,424	584,663	580,862
61.71.5281	Undesignated Working Capital	-	-	-	82,034	190,953	181,760
	Total	\$ 2,495,932	\$ 2,293,887	\$ 1,339,148	\$ 865,933	\$ 952,091	\$ 888,637

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SANITATION & ENVIRONMENT FUND							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
62.73.5100	Salary	57,243	57,139	63,179	79,386	65,469	82,115
62.73.5110	Ohio Public Retirement System (OPERS)	16,173	13,975	14,995	19,360	19,041	20,021
62.73.5230	Health Insurance	3,872	7,878	7,681	10,388	10,108	9,874
62.73.5229	Health Savings Account Contribution	-	5,990	5,003	6,051	5,688	5,655
62.73.5114	Longevity & Vacation Sellback	120	989	1,114	1,220	1,220	1,185
62.73.5231	Life Insurance	118	304	342	425	463	441
62.73.5113	Workers' Compensation	1,602	1,103	1,241	1,661	1,429	1,500
62.73.5112	Medicare	915	848	910	1,287	1,151	1,331
62.73.5235	Employee-Paid Supplemental Benefits	466	970	790	943	1,089	879
62.73.5115	Unemployment Insurance	2,600	14	-	-	-	-
62.73.5267	Garbage & Recycling Contract	810,538	827,331	841,703	862,745	895,000	895,000
62.73.5403	Street Sweeping Contract	-	4,977	5,006	10,500	9,600	9,600
62.73.5702	Brush Drop Off Contract	1,250	1,250	1,300	1,350	1,400	1,450
62.73.5612	Recycling Materials	-	30,358	-	-	-	-
62.73.5268	Landfill & Environmental Costs	-	-	-	1,000	-	-
62.73.5300	Utility Billing	4,840	3,800	2,975	8,998	8,500	8,500
62.73.5226	Office Equipment Leasing and Maintenance	1,389	1,389	116	1,388	-	-
62.73.5233	Property Liability Insurance	2,660	2,996	2,538	2,538	2,660	2,793
62.73.5240	Telephone and Radio Charges	2,825	2,742	3,161	3,510	3,500	3,500
62.73.5304	Uniforms	2,652	1,912	1,984	2,500	2,500	2,500
62.73.5609	Vehicle and Equipment Repairs	3,765	6,189	7,121	7,000	7,000	7,000
62.73.5310	Fuel	8,552	10,947	7,628	9,000	7,000	7,000
62.73.5227	Materials & Supplies	4,245	1,085	1,066	6,000	4,000	4,000
62.73.5600	Outside Contracted Services	275	1,464	11,197	2,000	3,000	4,000
62.73.5213	State G.A.A.P. Report & Audit	3,922	3,484	2,723	3,000	3,000	3,000
62.73.5214	Bank Fees	3,855	4,100	2,913	4,100	3,000	3,000
62.73.5212	County Auditors Fees	482	549	210	220	500	500
62.73.5280	Refunds	-	-	-	-	-	-
62.73.5606	CIP Equipment	30,631	56,823	19,294	26,325	18,875	1,550
62.73.5611	Equipment Lease Purchase (Chipper)	4,456	1,485	-	-	-	-
62.73.5701	Transfer to Bond Fund, Debt Service	10,240	9,959	5,652	5,440	5,440	5,734
62.73.5281	Transfer to the General Fund, Administrative Cost Recovery	61,327	61,327	61,327	61,327	61,327	61,327
62.73.5281	Undesignated Working Capital	-	-	-	137,082	173,956	169,853
	Personnel Total	83,108	89,211	95,255	120,721	105,658	123,001
	Non-Personnel Total	957,904	1,034,166	977,914	1,156,023	1,210,258	1,190,307
	Total	\$ 1,041,012	\$ 1,123,377	\$ 1,073,169	\$ 1,276,744	\$ 1,315,916	\$ 1,313,308

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STORMWATER FUND									
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget		
Stormwater Operations									
65.75.5100	Salary	54,702	77,180	65,120	59,109	54,543	60,762		
65.75.5110	Ohio Public Employee Retirement System (OPERS)	14,928	18,896	16,094	14,392	14,100	14,786		
65.75.5230	Health Insurance	19,921	10,232	7,681	6,754	6,595	6,400		
65.75.5229	Health Savings Account Contribution	12,450	7,278	5,003	4,008	3,762	3,681		
65.75.5114	Longevity & Vacation Sellback	3,030	1,382	1,114	817	816	767		
65.75.5231	Life Insurance	699	396	342	281	232	291		
65.75.5113	Workers' Compensation	2,250	1,452	1,241	1,235	1,062	1,109		
65.75.5112	Medicare	912	1,919	1,116	956	804	983		
65.75.5235	Employee-Paid Supplemental Benefits	4,918	1,328	790	634	760	616		
65.75.5115	Unemployment Insurance	2,600	22						
65.75.5300	Utility Billing	3,491	2,030	3,010	2,347	2,300	2,300		
65.75.5226	Office Equipment Leasing and Maintenance	1,389	1,389	116	1,389	-	-		
65.75.5221	Municipal Facilities Maintenance	940	186	794	1,039	1,000	1,000		
65.75.5233	Property Liability Insurance	2,850	3,210	2,683	2,683	2,811	3,000		
65.75.5240	Telephone and Radio Charges	2,861	2,756	3,208	3,516	3,250	3,250		
65.75.5304	Uniforms	2,836	1,912	1,960	2,800	1,800	1,800		
65.75.5319	Vehicle and Equipment Repairs	1,914	735	1,654	2,000	2,000	2,000		
65.75.5310	Fuel	6,393	6,941	5,668	6,000	5,500	5,500		
65.75.5323	Materials and Supplies	2,286	3,596	1,967	5,000	3,500	3,500		
65.75.5275	State Fee	512	712	512	712	550	550		
65.75.5213	State G.A.A.P. Report & Audit	1,334	2,057	1,499	1,800	1,800	1,800		
65.75.5216	Outside Contract Services	-	4,199	-	1,000	1,000	1,000		
65.75.5224	Debt Issuance Costs								
65.75.5225	Property Tax	1,936	1,936	630	1,000	750	1,000		
65.75.5214	Bank Fees	1,544	1,183	1,120	1,500	1,500	1,500		
65.75.5212	County Auditors Fees	151	197	116	200	250	250		
65.75.5280	Refunds								
65.75.5712	Miscellaneous	1,792	1,540	1,585	2,000	2,000	2,000		
65.75.5116	Transfer to Escrow Fund for Vested Leave Reserve	-	-	5,043	5,118	5,118	11,089		
65.75.5601	Transfer to Bond Fund, Debt Service	180,717	190,057	196,678	196,109	196,109	194,521		
65.75.5701	Transfer to the General Fund, Adminstrative Cost Recovery	56,227	56,227	56,227	56,227	56,227	56,227		
Subtotal, Operations		\$ 385,583	\$ 400,948	\$ 382,971	\$ 380,626	\$ 370,139	\$ 381,682		
Stormwater Capital									
65.75.5448	CIP Equipment	-	29,726	19,294	20,875	18,875	1,550		
65.75.5449	CIP Projects	12,790	17,890						
65.75.5449	Loveland Madeira Storm Sewer						553,900		
65.75.5281	Undesignated Working Capital	-		0	123,174	156,593	191,012		
Subtotal, Capital		\$ 12,790	\$ 47,616	\$ 19,294	\$ 144,049	\$ 175,468	\$ 746,462		
Personnel Total		116,411	120,085	98,501	88,186	82,674	89,395		
Non-Personnel Total		281,962	328,479	303,764	436,489	462,933	1,038,749		
Total		\$ 398,373	\$ 448,564	\$ 402,265	\$ 524,675	\$ 545,607	\$ 1,128,144		

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OTHER FUNDS

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SEWER BILLING FUND

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		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
64.72.5100	Salary	38,178	21,107	55,508	51,978	51,079	54,396
64.72.5110	Ohio Public Employee Retirement System (OPERS)	9,235	5,123	13,265	12,649	12,343	13,256
64.72.5230	Health Insurance	3,427	4,727	6,778	6,776	6,739	6,820
64.72.5229	Health Savings Account Contribution	-	5,240	6,298	3,930	3,816	4,113
64.72.5114	Longevity and Vacation Sellback	390	240	742	705	706	796
64.72.5231	Life Insurance	120	118	318	289	303	304
64.72.5113	Workers' Compensation	673	459	1,126	1,085	933	990
64.72.5112	Medicare	378	315	1,460	841	1,455	881
64.72.5235	Employee-Paid Supplemental Benefits	437	626	281	406	591	497
64.72.5115	Unemployment Insurance	2,600	-	-	-	-	-
64.72.5300	Utility Billing	19,494	21,681	16,414	21,125	22,500	22,500
64.72.5226	Office Equipment Leasing and Maintenance	2,777	2,777	231	2,777	-	-
64.72.5240	Telephone and Radio Charges	-	-	-	2,500	-	-
64.72.5219	IT Software Maintenance Contract	6,097	6,329	7,141	7,250	7,500	7,500
64.72.5302	Data & Voice Transmission Services	11,799	10,169	10,166	11,783	10,000	10,000
64.72.5216	Outside Contracted Services	-	236	-	235	200	200
64.72.5213	State G.A.A.P. Report & Audit	2,659	3,356	2,723	3,000	3,000	3,000
64.72.5214	Bank Fees	12,656	9,383	10,271	11,500	11,500	11,500
64.72.5212	County Auditors Fees	1,362	1,434	784	1,000	1,000	1,000
64.72.5280	Refunds	-	374	-	-	-	-
64.72.5712	Miscellaneous	-	77	-	500	500	500
64.72.5210	Special Legal Counsel	16,462	6,435	20,003	-	-	-
64.72.5701	Transfer to Water Operations Fund for Meter Reading	-	26,856	-	-	-	-
64.72.5604	Transfer to the General Fund, Administrative Cost Recovery	93,406	93,406	93,406	93,406	93,406	93,406
64.72.5604	Reimbursement to General Fund for Prior Advance	-	38,000	80,589	80,000	80,000	80,000
64.72.5281	Reimbursement to Special Projects for Prior Advance	55,000	17,000	-	-	-	-
64.72.5281	Undesignated Working Capital	-	-	0	49,374	52,252	65,020
	Personnel Total	55,436	37,955	85,776	78,659	77,965	82,053
	Non-Personnel Total	221,712	237,513	241,728	284,450	281,858	294,626
	Total	\$ 277,148	\$ 275,468	\$ 327,504	\$ 363,109	\$ 359,823	\$ 376,679

SEWER CAPITAL IMPROVEMENT FUND

63.72.5267	Payment to Metropolitan Sewer District	3,201,323	3,435,430	3,538,953	3,754,091	3,754,091	3,941,796
63.72.5281	Due to MSD	-	-	-	898,835	779,655	648,379
	Total	\$ 3,201,323	\$ 3,435,430	\$ 3,538,953	\$ 4,652,926	\$ 4,533,746	\$ 4,590,175



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State Grants, City Matches, and S.C.I.P. Loans							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
State Grants							
43.71.5280	SCIP Grant (Union Cemetery)	-		659,561		-	-
43.65.5280	SCIP Grant (Fifth Street)			105,300		-	-
State Grant =		\$ -	\$ -	\$ 764,861	\$ -	\$ -	\$ -
State Grants (City Match)							
Water Match							
Fifth Street Match							
City Match =		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SCIP Loans							
43.71.5281	Union Cemetery Waterline			519,778		110,868	-
43.65.5279	Fifth Street Stormwater Loan			35,909		-	-
	Four-Inch (4") Waterline Replacement	233,992					
	Stoneybrook Stormwater Loan	203,448	76,152				
	Park Center Waterline	95,525					
	Historic West Loveland Water Line (Riverside, Ohio, Becker, Victory, Shadycrest)						
	Bellwood Stormwater Project						
State Loans =		\$ 532,965	\$ 76,152	\$ 555,687	\$ -	\$ 110,868	\$ -
Total		\$ 532,965	\$ 76,152	\$ 1,320,548	\$ -	\$ 110,868	\$ -

This is a governmental fund, therefore, in 2017, enterprise SCIP projects will no longer be accounted for in this fund.

TRAINING TOWER BUILDING FUND							
30.30.5409	Training Tower Project	-	-	-	-	600,000	-
Total		\$ -	\$ -	\$ -	\$ -	\$ 600,000	\$ -

GENERAL BOND FUND							
		2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget
Debt Service by Fund							
	General Fund	187,501	176,722	146,881	144,831	144,831	151,866
	Street Maintenance Fund	58,365	56,049	51,120	50,186	50,186	50,624
	Fire and EMS Fund	200,777	144,543	152,841	151,339	151,339	151,267
	Training Tower Debt	-	-	-	-	49,515	49,515
	Stormwater Fund	183,948	190,057	196,678	196,109	196,109	194,521
	Water Capital Improvement Fund	561,446	597,844	585,826	599,425	584,663	580,862
	Sanitation and Environment Fund	11,305	9,959	5,652	5,440	5,440	5,734
	Historic Loveland TIF	106,085	104,985	103,885	102,648	102,648	101,273
	Northend TIF	80,625	78,000	-	-	-	-
	Recreation Land TIF	48,238	52,237	51,000	49,725	49,725	48,488
	Undesignated Fund Balance	-	-	-	-	-	-
Total		1,438,289	\$ 1,410,396	\$ 1,293,883	\$ 1,299,703	\$ 1,334,456	\$ 1,334,150

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RESERVE AND ESCROW FUND (REF)							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
26.14.5216	Builders Bonds & Fees	-	-	-	5,000	-	5,000
26.26.5713	Emergency Reserve (Resolution 2010-59)	-	-	-	998,441	-	968,441
26.26.5714	Stormwater Reserve (Resolution 2012-81)	-	-	-	46,794	-	46,794
26.26.5715	Fire and EMS Reserve (Resolution 2012-81)	-	-	-	110,966	-	140,966
26.26.5623	Nisbet Park Reserve	-	-	81,200	-	-	6,627
26.14.5217	Nisbet Shelter	-	-	-	13,350	25,863	-
26.26.5624	East Loveland Nature Preserve Reserve	-	-	18,750	86,910	86,910	-
	Advance to Downtown TIF (McCoy Project Contribution)	-	-	105,000	-	-	-
26.14.5715	Vested Employee Leave Reserve	-	-	-	78,408	-	80,401
26.14.5713	Vested Employee Leave Payouts	7,856	111,507	18,214	20,804	19,885	15,435
26.14.5112	Medicare	85	1,613	264	302	-	-
	Ohio Public Employee Retirement System (OPERS)	1,335	2,053	-	-	-	-
26.14.5116	Undesignated Balance	0	-	0	12,945	1,260,402	40,889
	Total	\$ 9,276	\$ 115,173	\$ 223,428	\$ 1,373,920	\$ 1,393,060	\$ 1,304,553

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
27.21.5307	Forfeiture, DUI	-	-	-	-	-	-
27.21.5308	Fines, Drugs	-	-	100	-	-	-
27.21.5306	Miscellaneous	637	-	1,758	-	-	500
27.21.5309	Undesignated Fund Balance	-	-	-	7,012	8,354	8,354
	Total	\$ 637	\$ -	\$ 1,858	\$ 7,012	\$ 8,354	\$ 8,854

MAYOR'S COURT COMPUTER FUND							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
17.17.5225	IT Hardware & Software (Non-CIP)	5,670	5,954	6,252	21,000	22,500	5,000
17.17.5281	Undesignated Fund Balance	-	-	-	7,906	3,639	7,539
	Total	\$ 5,670	\$ 5,954	\$ 6,252	\$ 28,906	\$ 26,139	\$ 12,539

COMMUNITY IMPROVEMENT CORPORATION							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
	C.I.C. Expenditures	2,000	-	-	-	-	-
28.14.5213	Property Acquisition	-	118,193	101,388	101,388	100,886	236,586
28.14.5270	897 Loveland Madeira Costs (Tax, Utilities, Misc.)	-	15,585	10,421	10,500	10,500	3,500
28.14.5271	Demolition (Grant)	-	-	39,859	-	-	-
28.14.5216	Outside Contracted Services	-	875	850	500	5,000	850
	Capital Projects	-	-	-	-	-	6,000,000
	Reimbursement to General Fund (for prior Advance)	-	-	-	-	-	280,000
28.14.5214	Undesignated Fund Balance	-	-	-	14,684	54,772	4,033,836
	Total Expenditures	\$ 2,000	\$ 134,653	\$ 152,518	\$ 127,072	\$ 171,158	\$ 10,554,772

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Tax Increment Financing District Funds and Lighting District Funds							
	2013 Actual	2014 Actual	2015 Actual	2016 Budget	2016 Forecast	2017 Budget	
HISTORIC LOVELAND TIF DISTRICT							
Property Acquisition	60,895						
58.81.5225 Property Taxes	9,159	14,002	11,896	5,000	3,350		-
58.81.5220 Public Improvements	25,293	121,671	78,752	246,925	318,488		125,000
58.81.5228 Historic Bike Trail Parking Spur at McCoy			68,356		541,025		-
58.81.5218 BAN Debt Service	710,585	674,595	638,548	602,501	602,501		574,805
58.81.5224 Debt Issuance Costs	7,830	10,271	10,228	11,000	10,500		10,500
58.81.5212 County Auditors Fees	26	43	87	90	125		2,800
58.81.5216 Outside Contracted Services	8,115	40,737	44,651	17,500	17,500		-
58.81.5210 Legal Fees	54,020	107,231	5,268	10,000	1,000		-
58.81.5226 Transfer to Bond Fund, Debt Service	106,085	104,985	103,885	102,648	102,648		101,273
Reimbursement to Other Funds	-	-	-	-	-		-
58.81.5222 Undesignated Fund Balance	-	-	-	29,655	17,117		4,739
Total Expenditures	\$ 982,009	\$ 1,073,536	\$ 961,671	\$ 1,025,319	\$ 1,614,254	\$ 819,117	
NORTHEND TIF DISTRICT							
Debt Service	80,239	78,000	-	-	-		-
Debt Interest			-	-	-		-
County Auditors Fees	3,008	3,070	220	-	-		-
Reimbursement to Special Projects Fund (for prior Advance)							-
Revenue Sharing (LMSD)	420,417	221,235	-	-	-		-
De Minimis TIF Transfer to General Fund		60,903	3,423	-	-		-
Undesignated Working Capital	-	-	-	-	-		-
Total Expenditures	\$ 503,663	\$ 363,208	\$ 3,643	\$ -	\$ -	\$ -	
RECREATION TIF DISTRICT							
Property Tax							
44.81.5281 Debt Service	48,002	52,237	51,000	49,725	49,725		48,488
44.81.5602 Undesignated Fund Balance	-	-	-	1,957	1,957		1,957
Total Expenditures	\$ 48,002	\$ 52,237	\$ 51,000	\$ 51,682	\$ 51,682	\$ 50,445	
RESERVES OF LOVELAND TIF DISTRICT							
Public Improvements	33,612	-	-	-	-		-
County Auditor Fees	608	136	-	-	-		-
Reimbursement to General Fund (for prior Advance)	10,000	-	-	-	-		-
Reimbursement to Special Projects Fund (for prior Advance)	30,000	-	-	-	-		-
De Minimis TIF Transfer to General Fund	18,675	2,035	-	-	-		-
Undesignated Fund Balance	-	-	-	-	-		-
Total Expenditures	\$ 92,895	\$ 2,171	\$ -	\$ -	\$ -	\$ -	
LIGHTING DISTRICT FUNDS							
52.14.5210 Brandywine on the Little Miami Lighting District	3,007	3,486	4,829	3,456	2,890		3,500
52.14.5220 White Pillars Lighting District	24,244	21,068	13,651	12,576	8,890		12,985
52.14.5230 Hermitage Pointe Lighting District	2,958	4,826	726	724	613		750
52.14.5212 County Auditors Fees	10		6	10	10		10
52.14.5281 Undesignated Fund Balance	-	-	-	31,268	40,317		38,072
Total Lighting District	\$ 30,220	\$ 29,380	\$ 19,212	\$ 48,034	\$ 52,720	\$ 55,317	



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The City of Loveland is dedicated to:

Protecting and strengthening our neighborhoods and natural resources, improving economic vitality, enhancing our hometown charm and quality of life, and fostering long-term community stability while achieving balanced growth.

In our city organization, we value and are committed to:

Honesty and Integrity

...our responsibility to be truthful and ethical in our associations with one another and the public by being committed to open communication, respectfulness and loyalty.

Customer-oriented Service

... the recognition that we serve the public and they deserve our conscientious approach to services by our commitment to a strong work ethic and being responsive, reliable, caring and compassionate.

Continuous Improvement

... the ongoing assessment and enhancement of service delivery by our commitment to teamwork and cooperation and being consistent, knowledgeable and competent, and efficient and effective.



CITY OF LOVELAND FINANCIAL POLICIES

The City of Loveland has established a number of financial policies which guide the development preparation process, the fiscal management of the City’s debt and treasury, and reserve levels. All these policies are included in this section of the Budget and Capital Improvement Program, and a notation is made as to whether or not the policy is complied with in the table below.

Financial Policy	Legislation	Purpose	Compliance
Post-Issuance Compliance Policies for Tax-Exempt Bonds	2013-26	The post issuance ordinance was adopted by Council on March 26, 2013 outlining the procedures for spending and investing of tax-exempt bond proceeds to ensure they are used in accordance with Internal Revenue Service Tax Code.	√
Reserve Levels for Restricted Funds	2012-81	This policy sets forth reserve levels for the Water Operations Fund, Fire & EMS Fund, and the Stormwater Fund. These reserve levels were determined by a review of best practices in other high performing municipalities and a review of risk associated with revenue stability. Resolution 2012-81 also eliminated a reserve level for the Sanitation and Environment Fund because the City’s contract for trash and recycling with Rumpke has a performance bond built into it, lowering the risk and thus the need for a reserve.	√
Emergency Reserve	2010-59	The emergency reserve is essentially the City’s “rainy day” fund, and sets aside 15% of the General Fund revenue each year. While these funds are legally appropriated each year in the Reserve and Escrow Fund (REF), they may only be spent if City Council passes a resolution or the City faces an emergency pursuant to Chapter 157 of the Code of Ordinances.	√
Leave Reserve Policy	2013-10	The City recognizes that employees are entitled to a pay out of unused vacation and compensable time, and potentially a portion of sick leave. Employee retirements can be predicted in most cases, and other types of separations happen with some periodicity. This policy is based on an analysis of the City’s labor force and a projection of when employees may leave service.	√
Investment Policy	2016-66	The City seeks to maximize its yield from its treasury through careful cash needs analysis and the safe investment of idle cash until it is needed. The Finance Director develops a cash flow model each year based on periodic revenue flows and monthly cash needs, and this cash flow model is used to determine the best investment approach to time investment maturities. This policy sets forth the City’s investment policy.	√

Debt Policy	1997-15	<p>The City borrows funds from time to time to pay for capital expenditures, and this policy sets forth the manner in which the City may incur debt. Debt is also carefully monitored and is summarized in table 9 in the Budget Summary section.</p> <p>Debt limit calculation: total long-term general obligation (GO) debt will not exceed 3% of the assessed valuation of taxable property, excluding self-supported debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund):</p> <p>Total GO Debt, 2017 year-end: \$ 2,165,000 Total Assessed Valuation: \$ 315,274,711 Percent: .69%</p> <p>Debt service limit calculation: total debt service for long-term general obligation (GO) debt, excluding self-supporting debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund), will not exceed 10% of total annual unrestricted governmental revenue:</p> <p>Total GO Debt Service 2017: \$ 509,252 Total unrestricted governmental revenue, 2017: \$ 6,376,480 Percent: 7.99%</p>	√
Debt Policy Amendment	2012-99	Ordinance 2012-99 amended a section of the debt policy set by Ordinance 1997-15 to enable a one-time debt issuance for the construction of a water tower at a term not to exceed twenty-five years. The term limit for all other debt remains unchanged at twenty years.	√

**** Revenue Line Item Definition Codes ****

Unrestricted Revenues	Definition
Income Tax Collections	Receipts of earnings tax payments, withholdings, etc.
Beginning Fund Balance	Unencumbered carry over revenue from the prior fiscal year
Local Government Fund, County	Revenue from the State of Ohio, distributed through counties
Local Government Fund, State	Revenue from the State of Ohio
Estate Tax	Death tax paid on estates in excess of \$338,500, eliminated in 2013.
Liquor & Cigarette Tax	Local shares of taxes on liquor and cigarettes
Cable Franchise Fee	5% of gross receipts from Time Warner
Interest Income	Revenue from investments, sweep accounts, STAR Ohio, and other treasury earnings
Property Taxes	
Real Estate Tax	Property Tax Payments
Real Estate Tax, TIF capture	Property Tax Payments from the incremental increase in property values
Homestead Reimbursement	Payments from the State for credits offered to property owners
Historical Loveland Property Tax Assessments	Special Assessments on property in the Downtown for streetscape
Resident Sidewalk Payments	Resident payments of 50% of the cost of sidewalks associated with the City Managed Sidewalk program
Assessment Revenue, Sidewalk Program	Property Tax Payments for sidewalk tax assessments
Lighting District Assessment, White Pillars	Property tax assessments pursuant to a City lighting district
Lighting District Assessment, Brandywine	Property tax assessments pursuant to a City lighting district
Lighting District Assessment, Hermitage Pointe	Property tax assessments pursuant to a City lighting district
Assessments, property maintenance	Property tax assessments for City-ordered property maintenance matters which are not paid by the property owner
Real Estate Tax Refunds	Payment to the City for prior year property taxes refunded once a property is declared to be tax exempt
Road and Highway Revenues	
Motor Vehicle Registrations	State revenue share for motor vehicle registrations
MVR, Hamilton County	Hamilton County share of revenue for motor vehicle registrations
MVR, Clermont County	Clermont County share of revenue for motor vehicle registrations
MVR, Warren County	Warren County share of revenue for motor vehicle registrations
Gasoline Tax	State revenue share for gasoline taxes paid
Debt and Loan Proceeds	
Bond Proceeds	Revenue from the issuance of debt for more than one year
Note Proceeds	Revenue from the issuance of debt for one year or less
SCIP Loan Proceeds	State Capital Improvement Program (SCIP) loan revenue
Grants	
Police Grants & Reimbursements	Grants from state or federal agencies to support law enforcement
Fire Grants	Grants from state or federal agencies to support fire or Emergency Medical Service operations
General Fund Grants	Grants from various sources to support specific activities
Recycling Grants	Grants to the City from Hamilton County Solid Waste
Economic Development Grants	Grants from state or federal agencies to encourage job creation
SCIP Grants	Proceeds from grants of the Ohio Public Works Commission
SCIP Loan	Proceeds from grants of the Ohio Public Works Commission

Construction and Development-Related Revenue

Building Permits and Fees	Charges for zoning, plan reviews, permits, etc
Impact Fees, Road	Impact fees for new construction
Impact Fees, Recreation	Impact fees for new construction
Impact Fees, Water	Impact fees for new or increased sized meters

Payments, Voluntary or Compulsary

Magistrate Court	Revenues distributed from the Mayor's Court System
DUI Revenue	Payments to the Drug and DUI fund for operating a motor vehicle while intoxicated
Drug Forfeiture	Cash or market value of items seized from drug trafficking, sales and use
Forfiture	Cash or market value of items seized from non-drug related criminal activity
Lease Income	Revenue received from the lease of land, space or other property
Special Events Donations	Donations which are specifically earmarked to support events and cultural activites
Park Donations	Donations earmarked for specific park improvements
Recreation League Donations	Donations from recreation leagues for improvements to active recreation facilities
Reimbursement of Ambulance Runs	Payment to City from LSFd for insurance payment from residents transported by LSFd
Usage and Rental	Fees payable to the City for using Nisbet Park, the Banners, etc.
EMS Runs Revenue	Payments for EMS services

Reimbursements, Sales Proceeds

Land Sales Proceeds	Gross revenue from the sale of real property
Insurance Claims	Payments from the City's insurance carrier or other party's carrier for accidents, damages, or losses
Equipment Liquidation	Sales proceeds for vehicles or equipment which are declared surplus and sold
Reimbursable Expenses	Grants or other payments corrolated with another specific expense
Employee Pay Withholdings	Employee payroll withholdings
Property Maintenance Revenue	Payments for non-compliance of property maintenance remediation, including payment of bills and tax assessments for the same
FEMA Reimbursement	Federal payments for declared disasters

Utility-Related Revenue

Utility Service Charges	Utility Payments paid to water, stormwater, sewer and sanitation
Water Hauler Retail Sales	Revenue from the retail sale of water to water hauler service providers
Water Meter Sales	Revenue from the sale of new or replacement meters, meter lids, and meter accountments
Late Payment Penalties	Revenue due to non-payment of utility charges on or before the bill due date

Misc Revenue

Administrative Cost Recovery to General Fund	Payments from other funds to the General Fund to cover administrative overhead
Reimbursement from Other Funds	Repayments of previous interfund advances from one fund to another
Transfer from other Fund	Transfer from one fund to another without the expectation of repaying the transfer
Miscellaneous	Revenue not described in another category

****Expenditure Line Item Definition Codes ****

Personnel Related Expenses

Salary, wages and other payments to City personnel
 Pension-Related Expenses
 Life Insurance, workers comp, medicare costs and similar type expenses
 Healthcare and wellness related expenses
 Training and professional-related expenditures

Operating Expenses

Basic Operating Expenditures
 Operating expenses generally associated with activities unique to policing and law enforcement
 Operating expenses generally associated with activities unique to EMS and Firefighting
 Operating expenses generally associated with activities overseen by the Clerk and/or City Manager's office
 Operating and accounting expenses generally associated with activities overseen by the Finance Department
 Operating expenses generally associated with activities overseen by the Building and Zoning Function
 Legal related expenses, including the general legal counsel, litigation, court associated legal services, etc.
 Expenses associated with City-run utilities, such as Water, Sanitation, and Stormwater
 Roads, sidewalks, bridges and the like
 Operating expenses generally associated with Parks, Cultural activities and Leisure services

Non-Operating Expenses

Interfund Transfers and Advances
 Non-operating expenses which are occasional
 Fund Balances
 Reserves

Capital Expenses

New Equipment through the CIP
 Road and Bridge Capital Items
 Uniquely Fire and EMS Capital Items
 Uniquely Police Capital Items
 SCIP or other grant related Capital Expenditures
 Engineering
 Uniquely Water Capital Items

Personnel Services

Definition

Salary	Pay for wages and salaries for services rendered in accordance with the rates, hours, terms and conditions as authorized by law or employment contracts. This may include regular hours, overtime, court time for police officers, etc.
Clerk Salary	Pay for the City Clerk, separated from other salaries because the position is appointed by Council via ordinance.
City Manager Salary	Pay for the City Manager, separated from other salaries because the position is appointed by Council via ordinance.
Finance Director Salary	Pay for the Finance Director, separated from other salaries because the position is appointed by Council via ordinance.
Barfels-Waples Management Internship	Pay for the Loveland Alumni internship program named for former Wayne Barfels and Chuck Waples
Municipal Facilities Salary	Pay for the public works employees who maintain city facilities other than parks.
Ohio Public Employee Retirement System (OPERS)	Payment to the state pension system (24% of wages) for non-sworn general employees.
Ohio Police and Fire (OPF)	The City's contribution to the Police and Fire retirement pension plans (Ohio and City plans).
Life Insurance	The City's payment to cover life insurance for all employees equal to three times their annual salary
Health Savings Account Contributions	The City's contribution to health savings accounts
Longevity & Vacation Sellback	Pay for longevity and for bargaining employees only, vacation sellback
Health Insurance	Payments for health insurance premiums. Employee contributions to premiums are a revenue; this is total premium payment.
Workers' Compensation	Insurance premiums of the State Workers' Compensation Fund
Medicare	Contribution required by federal law
Association Dues and Subscriptions	Costs associated with membership in professional organizations and for professional periodicals, journals, newspapers and other similar items.
Professional Development and Conferences	Expenses to attend conferences, training programs, etc. Travel, related meals, lodging, books and supplies, etc., incurred as part of staff development should be expended from this account. This includes travel and meal advance/reimbursement for all conferences and seminars for the purpose of staff development.
Automobile Expenses	Reimbursement for work-related travel not related to conferences, vehicle allowances, and other similar costs.
Employee Administration & Relations	Charges for grievance expenses, retirement gifts, condolences for departed employees or their family members, team building lunches, retirement parties, etc.
Continuous Improvement Training	Costs associated with interdepartmental trainings, professional coaching and general organizational development.
Wellness Program	Payments for wellness screenings, health coaching services and employee wellness goal incentives.
Unemployment Insurance	Payments made because of termination, separation or layoff to compensate the departing employee, required by law
Employee-Paid Supplemental Benefits	Payments for supplemental benefits employees voluntarily elect to take and for which employees pay 100% of the costs

Operating and Maintenance Expenses

Office Supplies	Consumable office supplies such as office paper, pens, stationary, envelopes, letterhead, staplers, scissors, sticky notes, binders, etc.
Postage	US Postal Service, Fed Ex, or other expenses associated with normal, express or certified mailings.
Utility Billing	Charges to create, generate, mail and receive utility bills for water, stormwater, sanitation, and sanitary sewer services.
Office Equipment Leasing and Maintenance	Charges for equipment such as the mailing machine (Pitney Bowes), copiers, fax machines, credit card machine repair, etc.
Furniture and Fixtures	Office equipment, wall hangings, credenzas, book shelves, tables, etc.
Municipal Facilities Maintenance	Expenses associated with the maintenance, routine repair and custodial services of municipal buildings.
Municipal Facilities Supplies	Expenses associated with supplies used in municipal buildings such as toilet paper, paper towel, hand soap, etc.
Property Liability Insurance	Premium payments for property and casualty insurance provided by a third party.
Property & Liability Claim	A payment made to another party to settle a claim against the City of Loveland.
Electric and Gas Utilities	Charges for the transmission and generation of gas and electric services.
Street Lights	Electrical charges paid by the City for illumination of Loveland's roadways, byways and public spaces.
Telephone and Radio Charges	Costs associated with telephones, cellular phones, mobile data devices, radios and other similar services.
Warning Sirens	Payments to repair and maintain mandated emergency warning sirens for severe weather, civil unrest, or other similar events.
Hamilton County Communications Center PSAP	Payments to Hamilton County Communications Center because Loveland is not a Public Safety Answering Point, or PSAP
Dispatching Charges	Payments to Northeast Communications Center for dispatching of police, fire personnel, or public works.
Information Technology (IT) Contract Services	Technical computer
IT Software Maintenance Contract	Annual service contract costs for computer software, such as RMS, CAD, CMI, ALERT, SIRE, MS Office, etc.
IT Hardware & Software (Non-CIP)	Expenses for repair and replacement of keyboards, monitors, mice, printers and non-capitalized software packages.
Data and Voice Transmission Services	Costs for Cincinnati Bell Technological Solutions (CBTS) for voice and data transmission
Uniforms	For uniforms, clothing allowances and related articles required by Department regulation. Includes uniform maintenance allowance, clothing replacement, uniform nameplates, coveralls, worksuits, rank insignia, or reimbursement.
Vehicle & Equipment Repairs	All expenses associated with repairs and preventative maintenance associated with vehicles, rolling stock, equipment, and other similar durable goods.
Fuel	Gasoline, diesel and oil
Materials and Supplies	Expendable supplies or items not fitting another category, such as: mulch, lining chalk, gravel, retirement gifts, saw blades, tuff tags, wall signs, soap, batteries, tiedowns, chain links, sand packs, turpentine, etc
Equipment Rentals	Short term rentals of equipment, vehicles or other similar items
Outside Contracted Services	Payments to a third party contract service party for a wide range of services, from consulting to cleaning to supplemental service delivery.
State Fees	Compulsory charges from the State of Ohio for permits, reporting, etc
Reimbursable Cost Items	Costs associated with specific revenues, such as replacing broken equipment with insurance proceeds, training associated with specific training scholarships, etc.
Grant-Related Expenditures	Expenses offset by state or federal grants, other than state-mandated continuous improvement training or reimbursable expenses.
Miscellaneous	Operating expenditures not described by another category.

Policing

Special Operations	Expenses associated with drug eradication, K-9 programs, community related policing, and other similar expenses which fall outside of the normal patrol, armory, detective and other similar functions in the Loveland Police Division.
Continuous Training (state-mandated line item)	Police training required by the State of Ohio which is offset by a related revenue line item. This is not a grant, but is a state reimbursable expense.
Policing Tools and Equipment	Tools unique to law enforcement, such as weapons, tasers, handcuffs, etc.

Fire & EMS

Contract with LSFDF	The annual payment to the Loveland Symmes Fire Department pursuant to the annual contract
Contract Supplement, Peak Staffing	Supplemental contract payments for supplemental staffing at peak times
Contract Supplement, Supervisor Pay	Supplemental contract payments to compensate key senior staff members with LSFDF
Contract Supplement, Paramedic	Supplemental contract payments to bring paramedic pay more in line with the marketplace
Contract Supplement, Fuel	Supplemental contract payments when fuel prices unexpectedly spike
Emergency Support Unit (ESU)	Costs associated with the voluntary ESU program
Fire Supplies	Tools unique to fire services, such as jaws of life, axes, etc.
Medical Supplies	Consumable EMS items, such as saline, needles, medications, etc.
Small EMS Equipment	Non-CIP equipment unique to EMS service delivery
EMS Equipment Maintenance	Expenditures associated with the maintenance of EMS equipment

CMO

Legal and Job Advertisement	Costs associated with legally required public notices of City Council legislation, public hearings, job recruitments, and other similar charges.
Recodification Services and Code Printing	Contract costs to update annually the City's Code of Ordinances, provide replacement pages to reflect new code, and host the City's code on-line.
ICMA Center for Performance Measurement	Annual membership payment to the International City/County Management Association's Center for Performance Measurement, rotating annual to different funds for payment.
Health Inspections Contract with Hamilton County	Annual contract costs paid to the Hamilton County Health Department for health inspection, inoculation, and mass casualty services.
Board of Elections Expenses	Expenses for elections involving Loveland candidates, issues or referendums.
Economic Development	Payments for costs to create jobs, such as forgivable loans, redevelopment project consulting fees, surveys, environmental studies, planning projects, and other related costs.
Property Purchase	Acquisition of real property
Property Lease	Leasing of real property

Finance Services

County Auditors Fees	Charges paid to county auditors for the collection and distribution of property taxes and other intergovernmental services.
State G.A.A.P. Report & Audit	Charges for the preparation of the City's annual financial report to the State of Ohio using Generally Accepted Accounting Practice reporting requirements.
Regional Income Tax Agency (RITA) Charges	Charges from the Regional Income Tax Agency for income tax collections
Revenue Sharing	Payments made to another government such as the Loveland City School District under agreements requiring sharing of tax revenues for specific purposes.
Income Tax Refunds	Repayments to Loveland taxpayers for overpayments of tax liabilities.
Sidewalk Repair	Payments for the 50-50 sidewalk reimbursement program and payments to the City's contractor for City-managed sidewalk repair.
Property Tax	Payments to the appropriate county treasurer for City-owned property which is not tax exempt.
Bank Fees	Charges to banks and other financial institutions
Bond Fees	Charges to bond counsel, bond underwriters, and financial institutions associated with debt and debt issuance
Refunds	Payment to a person or corporation because of overpayment for taxes, utilities, or other charges.

Building and Zoning

Building Inspection Contract Services	Costs for structural plans examination, building inspections and reinspections, and other construction, renovation or similar project.
Property Maintenance Enforcement Services	Payments for supplemental property maintenance enforcement services pursuant to professional service contracts.
Property Maintenance Remediation Services	Payments to companies to remediate property maintenance or health violations, such as mowing grass, boarding buildings, removing junk and debris, etc.

Legal Services

City Solicitor, Contracted Services	Payments for the services of the City Solicitor
Special Legal Counsel	Payments made for specialized legal services outside of the normal scope of duties for the City Solicitor, specialized legal services, etc.
Magistrate	Payments for the services of the Magistrate associated with Mayor's Court.
Prosecutor	Payments for the services of the Prosecutor associated with the Mayor's Court.
Public Defender	Payment for the services of the Public Defender associated with the Mayor's Court.
Incarceration	Payment to another police agency for the incarceration of suspects of crimes associated with the Mayor's Court.

City-operated Utility Costs

Water Treatment Supplies	Costs associated with procuring chlorine, fluoride and laboratory testing materials to treat and test potable drinking water.
New Meters & Repairs	New and replacement meters, and costs associated with meter testing, repair and refurbishment
Wester Water Payment	Payments to Western Water Company pursuant to a settlement in the 1990's from the Brandywine Subdivision
Street Sweeping Contract	Charges for contract services to supplement the City's street sweeping operations
Garbage & Recycling Contract	Payments to the City's contractor for solid waste and recycling collections and disposal
Brush Drop Off Contract	Specialized contract to enable residents to dispose of their own brush apart from the City's twice per year curbside service
Recycling Materials	Charges for wheeled totes, carts, recycling bins, etc. owned by the city.
Grant-funded Recycling Equipment	Park recycling containers or other similar items
Historical Landfill & Environmental Costs	Charges associated with the monitoring and closure of the Harper Avenue Landfill

Roads	
Road Salt	Salt procured in bulk to melt snow and ice on roadways.
Street Signage	New or replacement signs to safely direct traffic to and around the Loveland community.
Traffic Control Maintenance	Costs associated with the repairing and maintaining electronic traffic control devices, from traffic signals to the flashing amber light on the Loveland bike trail.
Road Rehabilitation	Payments for the annual road milling, resurfacing, and topical treatment to maintain roadway assets
Citywide Road Capital Improvement Fund	Expenditures on Road Rehabilitation from the fund of the same name
BMV Audit	Audit of addresses of driver's license holders to ensure the City is receiving revenue for motor vehicle registrations within the City.
Parks	
Portolet Service	Costs for the provision of portolets in public spaces not served by permanent restroom facilities open to the public.
Landscape Services	Expenses for hiring unique landscaping services not normally provided by the Department of Public Works.
Veteran's Memorial	Charges for products and services associated with the maintainanc and care of the Veteran's Memorial on Riverside Drive and West Loveland Avenue.
Historic Loveland Materials	Expenses for brick pavers, street furniture repair and replacement, ornamental gas lights, and other similar expenses paid for by special assessments.
Senior Citizen Expenses	Costs associated with the support of the Fifty Forward Committee which serves Loveland's active residents over 50 years of age.
Fourth of July	Expenditures associated with Independence Day fireworks, concerts, event signage, and other related expenses.
Beautification	Costs associated with the activities of the Beautification Committee. In 2012, costs not previously under the purview of Beautification were removed from this line item.
Trees	Tree removal, tree planting, and tree pruning services, equipment and procurement.
Park Maintenance	Non-CIP projects for fixed asset repair and replacement of existing assets, such as slide replacements, shelter reroofing, parking area patching, fence repair, etc.
Park and Playground Equipment Replacement	CIP replacement of existing or new playground apparatus.
Park Improvement Projects	CIP projects to replace or improve park facilities.
Field Work, League Funded	Park projects with dedicated, earmark donations from recreation leagues or other organizations which are thus associated with dedicated revenues.
Non Operating Expenses	
Transfer to Bond Fund, Debt Service	Interfund payments from a fund to the Bond Fund for eventual debt service payments to bond holders.
Transfer to Escrow Fund for Vested Leave Reserve	Interfund payments from a fund to the Escrow Fund to account for accumulated leave obligations of current City employees.
Advance to Street Maintenance Fund	Interfund loans (with expected repayment) to the Street Maintenance Fund.
Advance to Downtown TIF Fund	Interfund loans (with expected repayment) to the Downtown TIF Fund
Advance to Northend TIF Fund	Interfund loans (with expected repayment) to the Northend TIF.
Advance to Recreation Land TIF	Interfund loans (with expected repayment) to the Recreation Land TIF.
BAN Debt Service	Payments made for debt service payments on bond anticipation notes.
Debt Service	Payments made for debt service payments to bond holders.
Adminstrative Cost Recovery	A payment made pursuant to formula to recover costs associated with administrative overhead paid by enterprise funds and Fire & EMS funds
Reimbursement	Reimbursement to another fund for a prior advance
Undesignated Fund Balance	Funds accumulated by the City in a governmental fund which are not intended to be spent in the current fiscal year and which will become beginning fund balances in the subsequent fiscal year.
Undesignated Working Capital	Funds accumulated by the City in an enterprise fund which are not intended to be spent in the current fiscal year and which will become beginning fund balances in the subsequent fiscal year.
East Loveland Nature Preserve Reserve	Funds set aside for eventual improvements to the East Loveland Nature Reserve through a dontation from the developer of the Reserves of Loveland.
Special Needs Park Reserve	Funds set aside for adaptive and accessible playground equipment from private donations, gifts from the Fraternal Order of Eagles, etc.
Stormwater Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolutin 2012-81 which are to be reserved in the budget for stormwater related emergencies
Fire & EMS Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolutin 2012-81 which are to be reserved in the budget for Fire & EMS related emergencies
Water Fund Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolutin 2012-81 which are to be reserved in the budget for Water-related emergencies.
Emergency Reserve (Resolution 2010- 59)	Funds set aside pursuant to a duly passed Resolutin 2010-59 which are to be reserved in the budget for emergencies. A rainy day reserve
Capital Improvement Program (CIP)	
CIP Equipment	Replacement or new equipment purchased through the CIP such as police cruisers, mowers, dump trucks, ambulances, trailers, chippers, and other similar items.
CIP Infrastructure	Repair or construction of physical infrastructure such as road repairs, water lines, stormwater catch basins, sidewalks, etc.
SCIP Project	State Capital Improvement Program (SCIP) paid for with a loan or grant
Traffic Control Replacement (CIP)	Replacement costs associated with traffic controllers, including battery back-ups, electrical boxes, signal boxes, and poles and support systems.
Turn-Out Gear	Personal protective equipment worn by firefighters in fires, and typically replaced every three years
GIS	Geographic Information Systems software, development costs, or project costs
Computer Replacements	New or replacement computers, servers, routers, switches and similar capital items through the CIP.
CIP Design and Engineering Services	Architectural, engineering, surveying and other related services associated with specific CIP projects, typically equal to 8-12% of the project construction cost.
Water System Repair and Replacement	Unexpected water system repair and replacement costs which unexpectedly arise throughout the fiscal year.
Equipment Lease-Purchase	Costs associated with lease payments when, at the end of the lease, the City can purchase the equipment for \$1
Public Improvements	Costs associated with the public improvement projects, often in TIF Districts.



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