

**2014 OPERATING BUDGET AND
CAPITAL IMPROVEMENT
PROGRAM**





2012-2013 LOVELAND CITY COUNCIL

Back row, left to right: Mark Fitzgerald, Brenton Zuch, Mayor Robert Weisgerber, Vice Mayor David Bednar

Front Row, left to right: Linda Cox, Angela Settell, Paulette Leeper

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.

SENIOR CITY STAFF

City Manager _____ Tom Carroll
 Finance Director _____ Tom Vanderhorst
 Clerk of Council _____ Misty Cheshire
 Police Chief _____ Tim Sabransky
 Fire Chief _____ Otto Huber
 Public Works Director _____ Scott Wisby
 City Engineer _____ Cindy Klopfenstein
 City Solicitor _____ Franklin A. Klaine, Jr.
 Mayors Court Magistrate _____ Karla Burtch
 Prosecutor _____ Joe Braun
 Human Resources Manager _____ Douglas Duckett

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David Bednar, Chairman	Gregg Hothem
Mike Veroni, Vice Chairman	John Rost
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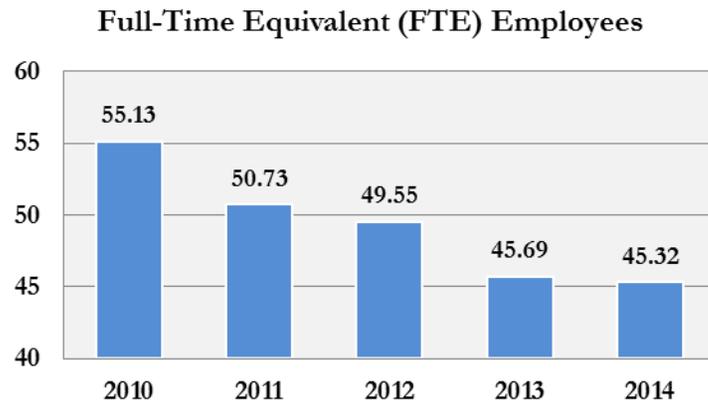
November 1, 2013

Mayor and City Council
120 West Loveland Avenue
Loveland, Ohio 45140



Dear Mayor Weisgerber and City Council,

Submitted herewith is the proposed 2014 City of Loveland Budget and Capital Improvement Program (CIP). The Budget is balanced and recommends \$2,957,495 of investments in the City's infrastructure and replacement equipment. This is the first draft budget in five budget cycles that is not contemplating service reductions, benefit cuts, or position eliminations. This draft Budget is balanced only because of systematic budget cuts which started in 2010 and continued through 2013, as reflected in the table below showing the reduction in Loveland's workforce.



The City's FTE count, which includes seasonal, part-time and full-time employees, has been reduced from 55.13 in 2010 to 45.32 in 2014, a 17.8% reduction in five years.

No additional service cuts are contemplated in 2014, though the planned 2014 elimination of a full-time police officer position was completed in 2013 when a police officer position became vacant. Other than keeping this earlier-than-expected cut in the LPD, no new cuts are planned in 2014 beyond those made from 2010-2013, though all prior cuts will be continued. City Council's pro-active budget cutting—combined with improving income tax collections—have forestalled the need to further reduce services in 2014.

Revenue Overview

Loveland and other units of local governments in Ohio have now absorbed the full weight of prior State-imposed revenue reductions, and Loveland has lowered expenditures to match reduced revenues. The recommended 2014 Budget and CIP has no estate tax revenue because this tax was eliminated by the State in 2012 and the last taxable estates from that year are presumed to be settled. Local Government Fund, tangible personal property tax, and interest income are all down from 2011 levels.

On the bright side, income tax revenue has had two consecutive years of healthy growth. The City's income tax revenue is up and is projected to be \$3.7 million in 2013, well above the 2013

budget figure. While there have been some new businesses moving to town or expanding, there have also been some business losses in 2013, including the high profile departure of Pure Romance's headquarters from our Commerce Park. On balance, though, these new or expanded businesses are expected to replace most lost revenue, so for this reason the 2014 income tax revenue forecast is expected to be modestly reduced from the 2013 year-end projection.

For the third year in a row, the Fire and EMS funds are in a steep structural deficit. The five-year forecast shows these funds in an absolute deficit in 2016 even after a two-year contract freeze at 2012 levels, the deferment of capital expenditures, and other cost cutting measures. As communicated previously, staff will be recommending that City Council place a property tax levy on the ballot in 2014 (payable in 2015) to address the deficit situation for emergency medical and fire-related services. This levy has been planned for several years. More analysis will be needed in the coming months and the final numbers will be subject to a new contract being negotiated with Loveland Symmes Fire Department. Still, it is projected that this levy will need to be between 1.5 and 2.0 mills to restore structural balance to these funds.

The General Fund is also subsidizing the Street Maintenance Fund, and is advancing funds to the Downtown TIF to cover debt service payments and development agreement obligations since development has not yet generated much incremental revenue. Staff has prepared a financial analysis of how this TIF will perform based on the current development agreement and development plan. In short, the development will generate enough new revenue to pay for all of the TIF's obligations and refund prior advances to the General and Special Projects funds.

Special Projects

The five year interest rate yield curve has been low and flat, and as a result, interest earnings have been minimal since 2009. While the interest rate environment is expected to improve modestly in 2014, the pace of quantitative easing is expected to be slow and not significantly improve anemic interest earnings. Because interest income on the City's treasury has historically been the funding source for the Special Projects, low interest earnings will likely suppress 2014's revenue again. However, the Special Projects Fund will enjoy a continued repayment of an advance to the Sewer Billing Fund, and a transfer from the General Fund to cover two downtown-related expenses not eligible for TIF funding. Special Projects will also continue to receive assessment revenues from the sidewalk program. This revenue stream has become very much a revolving loan fund housed within Special Projects.

Street Maintenance Fund

Permissive and gasoline taxes paid to the Street Maintenance Fund are again insufficient to meet current obligations for 2014, even after two consecutive mild winters. Loveland's road systems are not being invested in adequately at present, and this is a continuing problem City Council should discuss and ultimately solve to avoid larger, deferred costs in the years ahead.

Enterprise Funds

The draft 2014 Budget and CIP contemplates a 3% increase in water rates and a \$0.25 increase in sanitation rates (from \$16.00 per month to \$16.25). The proposed water rate increase is consistent with the plans staff has shared with City Council during the discussion of the second water tower at the Commerce Park. It is made possible by "wrapping" the debt issued in 2013 around the debt issued in 1997. This avoids an unnecessarily sharp rate increase in 2013 to be followed by an

even sharper rate reduction in 2018. Instead, the City will impose modest 3% rate increases through 2018, control costs, and draw down slightly on Water reserves.

The City's sanitation contract with Rumpke will increase 5% in March of 2014. The proposed 25 cent per month increase provides the resources for the City to meet these increased contract costs, and residents continue to enjoy lower sanitation and recycling costs than were paid prior to 2010. Hamilton County is expected to pass along an 8-10% increase in sanitary sewer rates. No stormwater rate increase is expected.

All enterprise funds are at a near break-even point and can maintain current service levels.

Tax Increment Finance Districts

Tax Increment Financing (TIF) revenues are extremely strong in the Northend TIF, enabling it to retire all debt in 2014 and end ahead of schedule. In 2013, the City was able to end the Reserves of Loveland TIF well ahead of schedule because it has worked so well. This neighborhood is a great example of how the City stepped into the midst of a failure in the housing market, provided stability, and facilitated new growth and development.

The absence of development on the Crane property means that the Recreation Land TIF which was established to purchase the Christman Farm will require an advance from the General Fund again in 2014. This property continues to be held for eventual park development, though no immediate plans have been made to do so.

The Downtown TIF is expected to take off once the current development plan is executed. A development agreement was signed in October with River Trail Flats to build no less than

15,000 square feet of retail and commercial space and up to 92 luxury apartment units. There is still a great deal of hard work ahead of the City and the developer—and plenty of time for community input and engagement—yet zoning is in place and the City has a development agreement which will allow the TIF to meet all its obligations and repay all advances from the General and Special Projects Fund.

The number one focus of the administration in the coming six months is to make sure that all of the inevitable challenges that crop up in this due diligence period are systematically addressed to ensure the plan is executed.

Reserve & Escrow Fund

The Reserve & Escrow Fund (REF) has existed for many years, but in 2013 received transfers from several other funds so that the City's reserves will be shown in one location and tracked annually. This allows each fund to better reflect the actual cost of services rather than showing service costs plus reserves, a past practice which made it unnecessarily challenging to determine how much is actually being expended in a given fiscal year. This includes the Emergency Reserve set by Resolution 2010-59, the Fire & EMS and Stormwater Reserves set by Resolution 2012-81 and employee leave reserves set forth by Resolution 2013-10.

Reserves historically carried in the General Fund for a number of years which were established by private donations for an East Loveland Nature Preserve pedestrian bridge and a special needs, accessible playground were also transferred to the REF. These privately-started reserves are now sufficient to undertake both projects in 2014, assuming the City receives an Ohio Clean Trails grant to pay for 75% of the East Loveland Nature Preserve Bridge. It will be rewarding to undertake these projects in 2014 as they were conceived many years ago.

The one exception to showing reserves in the REF is in the Water Capital Fund. Instead, this reserve mandated by the City's financial policy is shown as an expenditure in the Water Capital Fund, even though it is not expected to be spent in 2014 and should be available as beginning working capital in 2015. This is similar to our past practice, but is being continued here because of the restricted nature of the funding source. All the other reserves were funded with General Fund dollars, even the reserves for Stormwater and Fire services.

This is the first year since the financial crisis began in 2008 that the City has, at the submission of the draft budget, not deviated from any financial policies Council has established. This has come about through a careful review of our financial policies and fiscal discipline to ensure we are complying with these rules we have decided to impose upon ourselves. This is a good thing and one which City Council should be rightly proud of even as the full weight of state budget cuts are felt in 2014.

Expenditure Overview

The draft 2014 Budget and CIP maintains service levels provided in 2013, and most expenditure line items will be held constant at 2013 budget. Some line items will be adjusted upward or downward based on trends; these adjustments are largely offsetting and therefore do not generally increase costs on the balance.

Personnel costs are the area where there is the most variation from prior years. First, 2013 pension costs have a 2013, one-time spike in the Police Department because of two factors. The Ohio Police and Fire Pension system has switched from quarterly payments to monthly payments, which means that the City paid fourteen months of payments in the current fiscal year. Also, the City paid off a modest accrued liability to this pension system

because the interest rate on the liability was 4.25% and it was cost-beneficial to take current treasury earning less than this percentage to retire this circa-1968 obligation. This was an additional \$31,371 payment this year. Combined, these two factors created a one-time spike in OPF payments in 2013.

The draft 2014 Budget and CIP plans for a two percent wage increase next year, with a one percent base pay addition on January 1 and a December one percent lump sum payment for all non-union employees covered by the Wages and Classifications Ordinance. The City's two collective bargaining agreements with unionized employees expire on May 14, and labor negotiations will be commencing early in 2014. The draft Budget and CIP assumes that a two percent wage increase will be agreed to after May 14th, though this may be more or less than what is agreed to by the parties or awarded by an arbitrator.

This budget plans for a 10% increase in health insurance costs in 2014. Final premium numbers are not known at this time from our current health insurance pool, though we are exploring an alternative pool through the Center for Local Government (which the City used to belong to some years ago) and this estimate is reasonable based on this alternative. Longevity pay will continue to be reduced next year as it marches towards a phase out, saving the City an additional \$2,000 per year—\$12,000 cumulatively between 2012-2014 because these savings accumulate—as the top rung of the longevity ladder is removed annually. Other benefits will remain unchanged unless amended through the collective bargaining process.

Both union and non-union wage increases contemplated herein are at or below the projected rate of inflation for 2014. Over the time I have been City Manager, City employees have experienced real wage equilibrium as cumulative wage increases have kept

pace with inflation or been modestly below inflation. At the same time the City has held the line on wage increases, the City has eliminated unsustainable benefits and implemented a unique consumer-driven healthcare program to control costs, all while still offering employees excellent healthcare coverage. This is a deliberate strategy to manage personnel costs, yet it has simultaneously reduced effective buying power for City employees and shifted financial responsibility to them to manage healthcare costs. Loveland is often used as an example of a municipality that has a model wellness program, a consumer-driven healthcare plan that incentivizes employees to take considerable responsibility for their healthcare utilization, and offers employees tools to navigate the complexities of medical systems.

Fire employees have also made sacrifices to balance a challenging budget situation. A 5% increase in contractual obligations to the Loveland Symmes Fire Department was foregone in 2013 and will again be foregone in 2014. Without this sacrifice by LSFD, and ultimately the employees who serve in our EMS and fire services, the General Fund subsidies to the City's contractual obligations in 2014 would be much greater, and in turn this would ripple through a variety of basic government service line items that would negatively impact the City's ability to provide basic government services.

Capital Improvement Program

The total recommended CIP contemplates \$2,957,495 of investments in the community's infrastructure, rolling stock, and other equipment. These expenditures can be found in various line items throughout the budget and are summarized in Tables 8.1 and 8.2 in the Budget Summary section of this Budget. The majority of the equipment and capital purchases are replacements of existing assets.

As such, the City's capital program will not increase ongoing operating expenses because we are not adding new equipment to serve the residents but instead are simply replacing new equipment for older assets. If anything, operating costs could be reduced because newer equipment and vehicles are generally more fuel efficient and less expensive to service.

Public Safety

The Loveland Police Division is a leader in pro-actively managing its fleet. The move to the more rugged and durable Tahoes as a first-line police vehicle last year means that the LPD will not replace any vehicles in 2014; the phasing out of the Crown Victoria will mean a change in the way we replace our police vehicles and there will be years like 2014 when no vehicles are replaced. The LPD is truly an expert at managing its fleet costs, and there is no greater testament to this than the ability to forego the largest capital expenses the LPD has annually when the City needs it the most. The LPD will nevertheless replace ballistic vests and other smaller equipment such as Tasers used in their jobs. The Fire Department will similarly replace a normal array of small fire and EMS tools, but will continue to defer the replacement of two pumper apparatuses scheduled for replacement by 2014 until at least 2015.

It is clear that deferring fleet replacements for these expensive fire apparatuses cannot be continued forever. Staff is exploring a financing plan to be considered in 2015—assuming a new levy is approved by the voters—to replace these 20 year-old pumpers.

Public Works

The Department of Public Works has improved its fleet significantly over the last decade. This CIP replaces one heavily used dump truck which was not replaced in 2013, and two smaller pickup trucks deferred last year as well. Without more

investment after 2014, the City's improved fleet will fall behind and become more expensive to maintain annually. Over time, this will be more expensive to the taxpayer and will negatively impact service delivery.

Road Rehabilitation

The 2014 budget provides \$281,853 for the annual road rehabilitation, or \$22.56 per capita. The City Engineer's analysis shows that this is only slightly more than 1/3 of the necessary investment to maintain our road system and well below our ICMA benchmarks. Thus, the City is deferring maintenance on our second most important infrastructure system, and City Council should focus on providing a policy solution to avoid this from continuing for too much longer.

Water System

In 2014, the City will complete the construction of the second water tower at the Commerce Park, refurbish two ground storage tanks in need of repainting and life cycle repairs, and replace an aging and often broken ten-inch water line on Union Cemetery. The water system's master plan has identified these needs, and once completed, these investments will improve the stability and reliability of the water system for many years to come. All of this is being done with modest rate increases of 3% annually over the next five years, taking advantage of the fact that the City will retire huge amounts of debt in 2017 and 2018.

General

The City is also undertaking a \$10,000 project to assess various systems—lighting, plumbing, mechanical, electrical, etc.—in its major facilities to determine how to best extend the useful life of these systems and plan for expected replacements in the coming decade. This planning expense is found in the "Outside Contracted Services" line items in various funds.

The City will also start an organization-wide software solution for records management, starting in 2014 with the basic infrastructure and a roll-out in City Hall, to be followed in subsequent years in other departments.

Financial Policy Compliance

The City's Emergency Reserve is fully funded in the 2014 year. The Emergency Reserve for 2014 is \$1,021,201, and for the second year, is being held in the Reserve and Escrow Fund instead of the General Fund.

Similarly, a transfer was made in 2013 to the Reserve and Escrow Fund for the Fire & EMS Reserve and Stormwater Reserve which were set forth in Resolution 2012-81. These funds are held in case of an unfunded need, though these dollars are not expected to be spent otherwise. No reserve is required for the Sanitation and Environment Fund according to the City's policy review and amended policy. A new and more analytical approach has been developed to calculate and fund the Employee Leave Reserve Policy was approved by City Council by way of Resolution 2013-10.

Thus, all fiscal policies are adhered to in 2014, an accomplishment that reflects fiscal discipline following a careful and data-driven review of what our fiscal policies should be.

Benchmarking and Performance Data

For a better understanding of what the City of Loveland does and at what cost, there is no better place to look than the 2014 Performance Measurement section of the draft Budget and CIP.

A careful review of this section will show that some work load measures are demonstrating the results of a 18% reduction in our

work force.¹ Pro-active policing has been reduced, neighborhood meetings were discontinued, property maintenance curtailed, and other similar trends are apparent in the data. Service levels are exemplary, and the employees the City have continued to perform outstanding work. It is simply that there are fewer staff members and the performance data reflects this new reality.

A budget cut in 2014 is the elimination of the City's participation in the ICMA Center for Performance Measurement. The City will continue to track data, but we will not have the same level of benchmarking capabilities that we enjoy today. The City will find other benchmarks, and most importantly, compare our performance to our prior years' data to spot trends.

Format and Style Issues

The 2014 draft Budget and CIP follows the format that was developed in 2013. The City's budget reflects a robust planning process and careful analytical work that ensures each of our increasingly scarce dollars are well spent. Our budget is not just a series of spreadsheets that balance, but a strategic document that looks for trends, workload changes, and long-term threats to the City's ability to provide the services our residents rely upon every day for normalcy. Even though we are a small organization and have gotten even smaller, I am quite proud of the document that shows the rigor and analytical approach to our budget process, which, after all, is the operational plan for the upcoming year.

¹ Even this statistic can be benchmarked against trend. According to the Columbus Dispatch, the average reduction in local government employment since the 2008 recession started has been 8%. Thus, the City of Loveland has had to reduce its workforce more than double the state average, a testament to the fact that the City was running a lean operation even before the start of the recession.

The primary format alteration in 2014 is to relocate the expenditures for the Regional Income Tax Agency (RITA) and tax refunds from the Finance Department to General Operations. This makes the Finance Department budget reflect only those expenses associated with in-house staff and operations.

A new method of budgeting public works labor hours has been developed to improve the predictability of these costs which are spread out across five funds and can vary considerably from year to year based on weather. Public Works employees will continue to fill out time sheets as they do today (though this will be simplified). The City will use two-years of time sheet data to calculate the upcoming budget year's cost allocations. Thus, a rolling average is used which will smooth out weather-related spikes in labor costs. This is a process improvement that both simplifies the operating time spent tracking time for our employees and improves predictability for budgeting, all while still matching labor charges to the actual work performed.

One other minor point is worth mentioning. The Fourth of July fireworks were eliminated in 2013 due to budget cuts, but several area businesses stepped forward in June to ensure this event could happen and donated private funds. Terry Schildmeyer has agreed to organize this again in 2014, so this previously cut line item is restored. The private donations are accounted for on the revenue side in the reimbursable expense line item. We appreciate the leadership of Mr. Schildmeyer and the generosity of those who provided private funding for this important civic event.

Recognition

This is the first budget in five budget cycles without service reductions, benefit cuts, staffing reductions, or major reorganizations contemplated. A sincere "Thank you" is owed to

the women and men in the City's organization who have moved forward through five years of uncertainty, change, reductions, and churn. Structural balance has been ensured, and this is in no small way due to their continued efforts. The City continues to field a team of high-performing employees who work hard every day for our customers.

This is also the first time in several years that the same budget review team is in place two budget cycles in a row, and the level of expertise the City has in place is now the best it has ever been. Tom Vanderhorst, Loveland's Finance Director, has been on the job slightly more than one year, and already has advanced the quality of the City's financial reporting. Management Analyst Corey Schmidt is a master at crunching numbers and developing analytical tools separating the sound from the noise in the data.

Assistant Finance Director Myra Kroeger oversees the payroll and accounts payable functions of our organization, and as such is a wealth of knowledge as we analyze trends and examine expenditures. Misty Cheshire is involved in compiling the overall budget document's disparate parts into a unified document, and making the document itself look first-rate. This budget document is in great shape because of this team.

The City's department heads have found ways to save money and led their respective work units in times of austerity. They are esteemed by their peers because they are worthy of esteem. I am very grateful for their leadership, sage advice, and can-do attitude even as they are pressed to provide 2014 service levels with 2004 funding levels.

Each November, I look forward to the rigorous review our Finance Committee offers the draft budget. They challenge our assumptions, force thoughtful discussions, and represent their fellow residents admirably. This document is as open and

transparent as it is in large measure because of those who volunteer a few very long evenings each November to make sure that the dollars we receive from our taxpayers and ratepayers are being wisely and efficiently spent.

Finally, Council has the opportunity to set forth the operational plan for the next year by appropriating the resources to implement the budget. There is no more important task Council does for the community than this annual plan.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Tom Carroll', written in a cursive style.

Tom Carroll
City Manager

GUIDE FOR REVIEWING THE CITY OF LOVELAND'S 2014 BUDGET AND CIP

The City of Loveland spends millions of dollars annually providing services to residents, and the budget document details how these services are provided and paid for.

Because of 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 residents. 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 which 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 2014 Operating Budget is divided into sections by fund.

Second, the Budget is broken down by City department. It can get confusing 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 source 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 this Budget. Public Works provides services paid for 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.

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 for the dollars paid by residents. The best place for an individual to look to see the return on investment for taxes paid is the Performance Measurement section of the Budget. This section demonstrates that the Budget is not just a compilation of spreadsheets but instead is an operational plan and 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 the City Council, City officials, the Finance Committee, and the 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 Utility Billing Clerk and 0.5 Finance Clerk.

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									
Parks	X								
Water					X				
Sanitation						X			
Streets							X		
Stormwater								X	
Engineering	X				X	X	X	X	

* Annual Administrative Cost Recovery charges of \$95,000 historically paid from the Fire & EMS funds to the General Fund have been temporarily eliminated due to a structural imbalance in these service funds. The aforementioned elimination of the charge will be in lieu of a direct fund-to-fund subsidy from the General Fund to the Fire and EMS funds.

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: Money legally approved by City Council by ordinance to be expended for public purposes.

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 operating revenues are equal to or greater than approved operating 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. The City is facing a structurally unbalanced

BUDGET LEGEND

Several lines in the 2014 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 beautification and the Fourth of July parade and fireworks.

 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 \$1,000 with a minimum life expectancy of one year and replacement or improvements to infrastructure with a minimum life expectancy of five years and a minimum expense of \$10,000.

 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.

budget in 2014 for several funds because 2014 revenues will not equal 2014 expenditures. Steps are being taken to restore a structurally balanced budget.

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 generation 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, estate tax, 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.

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. The process for developing the 2014 Budget and CIP began in July of 2013, and included a special CIP work session with City Council on September 10, 2013.

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

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 one year and a minimum expense of \$1,000.

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 five years and a minimum expense of \$10,000.

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. Historically, contingency has in the Loveland context meant undesignated, unreserved fund balances which if not used were carried over into future fiscal years. The use of the term "contingency" for undesignated fund balance or undesignated working capital has been discontinued as this usage of contingency is not widely accepted by finance professionals.

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: Law, Finance, Safety, Service and General Administration.

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: A reservation of funds to cover purchase orders, contracts or other funding commitments that are yet to be fulfilled and paid for but which have been made. The budget basis of accounting considers an encumbrance to be the equivalent of an expenditure. Funds may be encumbered from one fiscal year to the next.

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, wastewater, stormwater and solid waste—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. This term has a particular meaning in Loveland and was developed in 2004 and 2005 between the City's Finance Committee and City administration. Essential expenditures are annually compared to

secure revenues to determine if the City has a structurally balanced budget.

Expenditures, Non-Essential: Expenditures that support the operation of the City but are not absolutely necessary. This term has a particular meaning in Loveland and was developed in 2004 and 2005 between the City's Finance Committee and City administration. Non-essential expenditures are annually compared to unsecure revenues, and 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 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.

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 2014 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 to 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 debits and credits 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, unless it is reserved for some other 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. In 2009, the Income Tax Fund and Parks and Leisure Fund were consolidated into the General Fund to make it easier to measure and monitor general government expenditures.

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 both a road and recreation impact fee, and both are \$500 per single family dwelling unit.

Income Tax Fund: The Fund used through 2008 to receive the 1% income tax levied by the City of Loveland. Because income tax revenues are general government revenue, the City eliminated the Income Tax Fund in 2009 and consolidated the revenues and expenditures formerly associated with the Income Tax Fund into the General Fund.

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 vacation or sick leave.

Line Item Budget: A budget in which expenditures are classified and displayed by detailed expense categories, such as full time wages, overtime wages, workers compensation, office supplies, fuel, 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 three lighting districts: 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 its employees are not employees of either jurisdiction.

Mandate: Legislation passed by the State or Federal government requiring action or provision of services and/or programs. Recent mandates that have impacted the City of Loveland include the Red Flag consumer protection requirements and costs associated with the Global Consent Decree of the Cleanwater Act passed onto Loveland ratepayers through the Metropolitan Sewer District (MSD).

Margin Analysis: A process developed by the City of Loveland in 2004 and 2005 to determine if the City's General Fund is structurally balanced. The Margin Analysis compares the City's

essential General Fund expenditures to its secured General Fund revenues to see if it needs to draw down on the undesignated fund balance to meet essential expenditures in the current or upcoming fiscal year. The Margin Analysis also analyzes non-essential expenditures to unsecured revenues, and includes an analysis of the City's capital fund expenditures. The Margin Analysis is a tool used to determine if base budget expenditures are or will exceed the base revenues of the Loveland community.

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 equipment replacement and capital expenditures. Operating expenses can also be labeled fixed costs.

Operating Margin: The difference, positive or negative, between operating revenues and operating expenses in a given year. If positive, the operating margin equals the amount of funding available for capital and/or other discretionary spending (or reserving for future needs or tax cuts) in a given year. If negative, the operating margin represents the amount of beginning year fund balance needed to balance the budget in the current year's budget.

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

Parks and Leisure Fund: The fund formerly used through 2008 to provide Loveland residents and nonresidents with parks and open space. Because parks and leisure expenditures are paid for from General Fund revenue the Parks and Leisure Fund was eliminated in 2009 and its revenues and expenditures were consolidated into the General Fund. The 2013 Budget was the last year that had a reference to the Parks and Leisure Fund since the 2014 Budget will not show 2009 actual expenditures.

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 dozens of programs, such as Citizens Police Academy.

Regional Income Tax Agency (RITA): The company the City contracted with 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.

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 Revenue Ordinance was created in 2011 and in time, will reflect all the charges, fees and

finances related to all other sections of the Code of Ordinance or administratively promulgated. The Revenue Ordinance 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 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 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 like Loveland 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.

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.

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.

CITIZEN ENGAGEMENT IN THE BUDGET PROCESS

The City of Loveland goes out of its way to involve 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.

To address its structural budget deficit created by the State of Ohio in 2011, the City of Loveland decided to engage randomly selected residents in a process to tell the City what services they were willing to have cut. In short, they were given the task of balancing the City's budget in 2013 given the cuts that were coming. Participants could not merely say, "cut the waste," but instead had to say, "cut the Fourth of July fireworks" or some other specific expenditure. The feedback the City received from these focus groups was used to cut just under \$300,000 from the 2012 Budget and CIP and just under \$350,000 from the 2013 Budget and CIP. The cuts made as a result of this feedback has positioned the City well for the 2014 Budget and CIP.

The Ohio City/County Management Association (OCMA) recognized the City of Loveland for its budget sustainability focus groups by selecting it for an OCMA best practice award for citizen participation in 2012.

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 seven citizens from the City. 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

July 2013

- The City Manager's Office informs Department Heads of the budget calendar for the preparation of the upcoming year's budget.

August 2013

- Department Heads prepare budget requests for capital projects and capital equipment needs. These requests were due on August 16 this year.
- The Management Analyst assembles all capital improvement requests previously submitted by Department Heads. These requests are summarized in tabular format and evaluated by the City Manager.

September 2013

- A work session is held for City Council to review the capital improvement requests as submitted by Department Heads. This session was held on September 10 in Council Chambers.
- The City Manager and Finance Director prepare preliminary current year and budget year estimates for revenues and expenditures.
- The Finance Department provides budget guidance to all staff members with budget responsibilities by supplying year-to-date financial information and special supplemental information to assist with their budget

preparation for personnel, operating and equipment expenditures.

- Department Heads prepare and submit updated performance measures to the Management Analyst, which were due on September 23 this year.
- Staff with budget responsibilities begins preparation of budget outline, format, and narrative information.

October 2013

- Department Heads meet with the Finance Director, City Manager, Assistant Finance Director, and Management Analyst to review budget requests and forecasts. These meetings were held during the weeks of October 1 and October 18 this year.
- Staff with budget responsibilities develops supporting tables, charts, graphs, and narrative information.
- The Finance Director and City Manager finalize 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.
- All staff with budget responsibilities assemble the budget document that will be submitted to City Council and Finance Committee for review.
- Recommended Budget and Capital Improvement Plan is delivered to City Council and Finance Committee for review. This occurred on November 1 this year.

November 2013

- The Finance Committee reviews the draft budget at several meetings. This committee is made up of residents from the City, and the meetings are open to the public and advertised on the City's website. The City Manager staff and Finance Department staff present budget details and provide analysis as requested. These meetings will occur on November 7, 14, and 21 (if needed) this year.

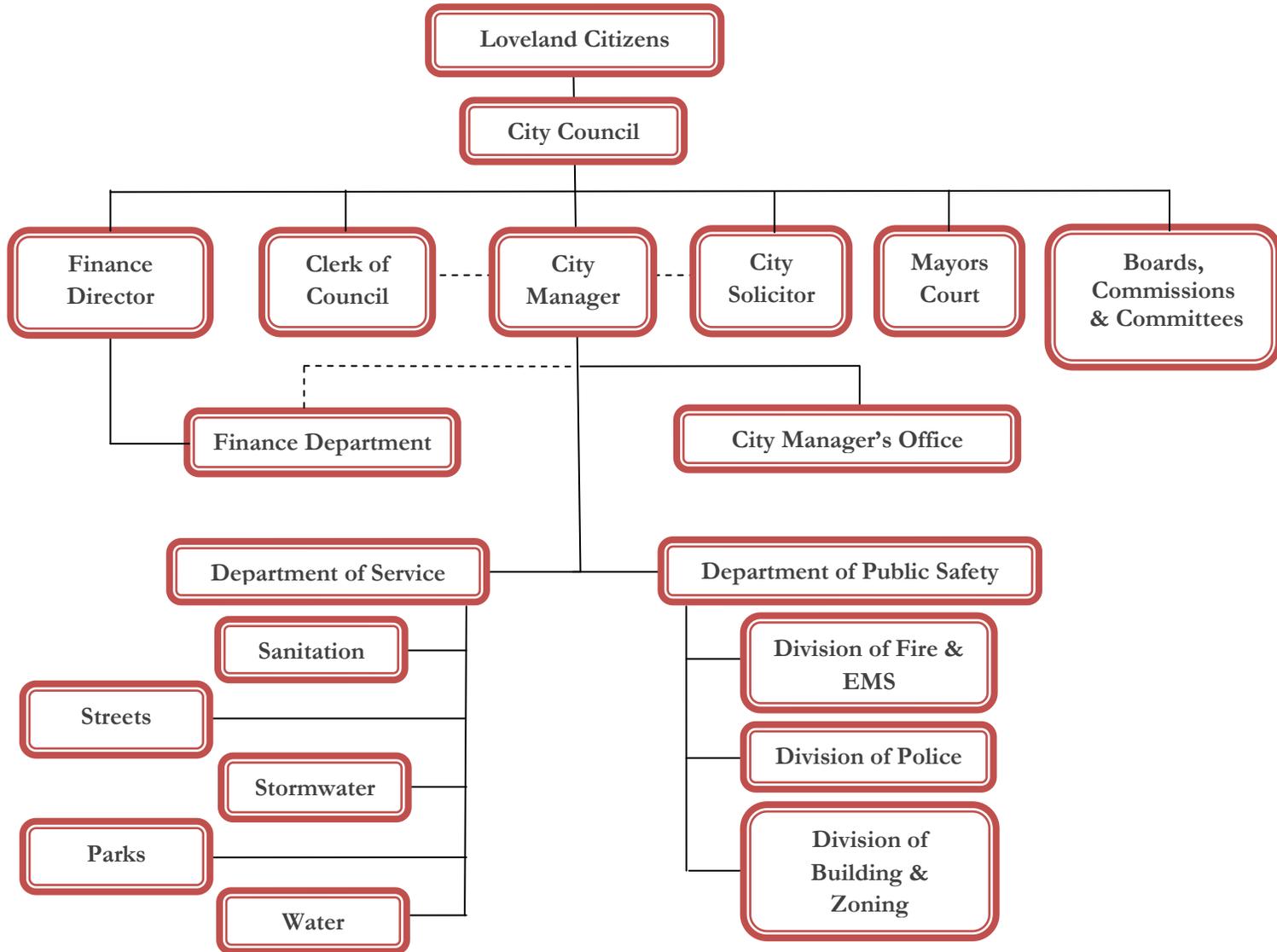
December 2013

- The current year reappropriation ordinance and budget year appropriation ordinance are prepared for first reading by City Council.
- The current year reappropriation ordinance and budget year appropriation ordinance receives a second reading by City Council, therefore adopting the annual budget.

Throughout 2014

- 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 a reappropriations ordinance passed by City Council.

CITY OF LOVELAND ORGANIZATION STRUCTURE



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 28,000 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, 109 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 and approximately 52% of residents receive this credit. 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. In recent years, MSD has been the subject of several lawsuits, one of which places the organization under a Federal Consent Decree to comply with EPA standards. This is when rates began rising at a significant rate annually, often in double-digits.

To try to protect our residents' pocketbooks, Loveland attempted to terminate our contract with MSD. In order to do so, the City has been in litigation with MSD to regain control of our sewer plant and system. Unfortunately, the City of Loveland did not prevail in its lawsuit, including being denied an appearance at the US Supreme Court, the last step in the appeals process. This means that the City of Loveland has no control over sewer rates, which comprise the vast majority of the charges you see on your bill.

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 12 consecutive years, the Loveland City School District has received either an “Excellent” or “Excellent with Distinction” rating from the Ohio Department of Education on their annual report card. The district is also known for its excellence in the arts, music, and athletics.

In May 2011, the district passed a 3.5 mill operating levy by almost a 70% margin. The operating levy enables the district to remain financially stable and maintain programing 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, home built in 1950 by Captain John Ramsey and his wife Isabelle Ramsey, daughter of the founder of the Loveland settlement



ANNUAL EVENTS

Rat Race - April

Farmers Market – May – October

Planting Day – May

Memorial Day Parade – May

Paint the Town – June

Loveland Art Show – September

Seth Mitchell Hero 5K – September/October

Homecoming Parade – September/October

Loveland Fest - October

Loveland Arts Council Winter Show - December

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.

2013 Certificate of Excellence in Performance Measurement

The City of Loveland was recognized for superior performance management efforts with a Certificate of Excellence from the International City/County Management Association (ICMA) Center for Performance Measurement on September 24, 2013.

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 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.

2012 Gold Service Award

The Loveland Police Division was recognized by the American Automobile Association (AAA) for traffic safety initiatives and programs.

2012 Hamilton County OVI Task Force Gold Award

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

2012 Certificate of Excellence in Performance Measurement

The City of Loveland was recognized for superior performance management efforts with a Certificate of Excellence from the International City/County Management Association (ICMA) Center for Performance Measurement on October 23, 2012. Loveland is among 26

jurisdictions receiving the highest level of distinction this year.

2012 Citizen Participation Award

The City of Loveland was recognized by the Ohio City/County Managers Association (OCMA) at its annual conference in February for its budget sustainability focus groups.

2012 Career Fire Chief of the Year Finalist

International Association of Fire Chiefs and Fire Chief Magazine annually seeks to honor fire chiefs who set the example "above and beyond" for other fire chiefs in defining service, responsibility, loyalty, integrity, innovation, professionalism and dedication. LSFDF Chief Otto Huber was one of ten finalists for this award.

2012 Insurance Service Offices (ISO) Public Protection Classification for Loveland Symmes Fire Department

In 1996, the Loveland Symmes Fire Department earned a Public Protection Classification of ISO2. In 2012, the LSFDF was reevaluated by the Insurance Services Offices Inc., and again earned a Public Protection Classification of ISO2, putting them in the top 1% of fire service providers in Ohio.

2012 Criminal Investigator of the Year

Detective Kevin Corbett received the Criminal Investigator of the Year awarded from Clermont County Citizen Law Enforcement Association.

2011 Northeast Fire Collaborative (NEFC)

The NEFC received the prestigious award for intergovernmental cooperation from the Ohio City/County Management Association (OCMA) at their annual Conference held in Columbus on February 24, 2011.

2011 Award of Excellence from the Ohio Public Employer Labor Relations Association (OHPELRA)

The City of Loveland's Human Resources Manager Douglas E. Duckett received the Award of Excellence from the Ohio Public Employer Labor Relations Association (OHPELRA) at its 27th Annual Training Conference on February 8, 2011.

2011 Award of Excellence from the National Public Employer Labor Relations Association (NPELRA)

The City of Loveland's Human Resources Manager Douglas E. Duckett received the Award of Excellence from the National Public Employer Labor Relations Association (NPELRA).

2011 Silver Service Award

The Loveland Police Division was awarded the Silver Service Award from the American Automobile Association (AAA) for traffic safety.

2011 Traffic Officer of the Year Award

Officer Michael Adamson received the Traffic Officer of the Year Award from Clermont County Citizen Law Enforcement Association.

2010 Certificate of Distinction in Performance Measurement

The City of Loveland was recognized for superior performance management efforts with a Certificate of Distinction from the International City/County Management Association (ICMA) Center for Performance Measurement on August 23, 2010. Loveland is among 18 jurisdictions receiving such an honor this year.

2010 Silver Service Award

The Loveland Police Division was awarded the Silver Service Award from the American Automobile Association (AAA) for traffic safety.

2009 Certificate of Achievement in Performance Measurement

The City of Loveland was named as one of 20 communities most dedicated to results-oriented management because of its commitment to performance measurement, the International City/County Management Association (ICMA) announced in July 2009.

2009 Silver Service Award

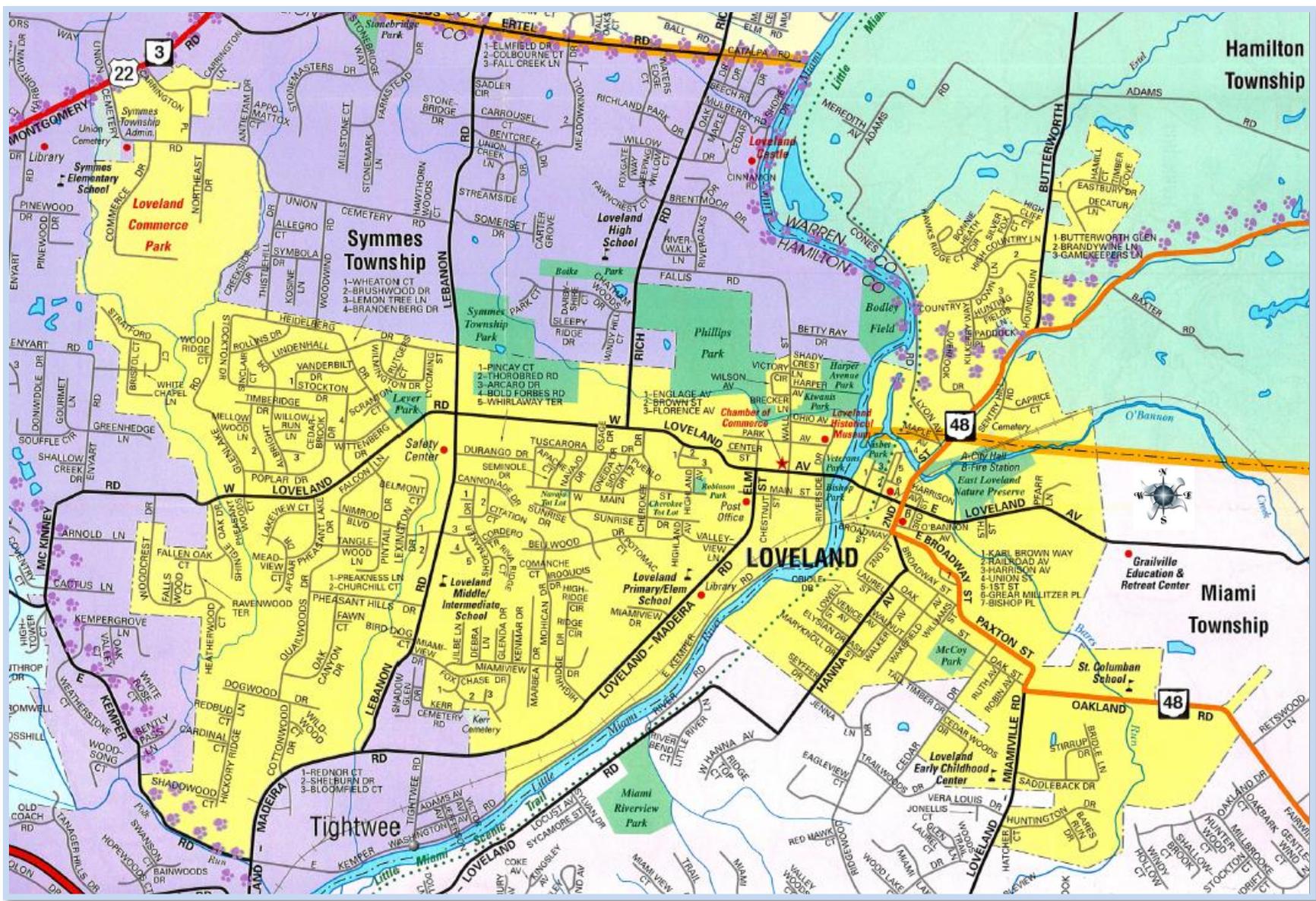
The Loveland Police Division was awarded the Silver Service Award from the American Automobile Association (AAA) for traffic safety.

2008 Gold Service Award

The Loveland Police Division was awarded the Gold Service Award from the American Automobile Association (AAA) for traffic safety.

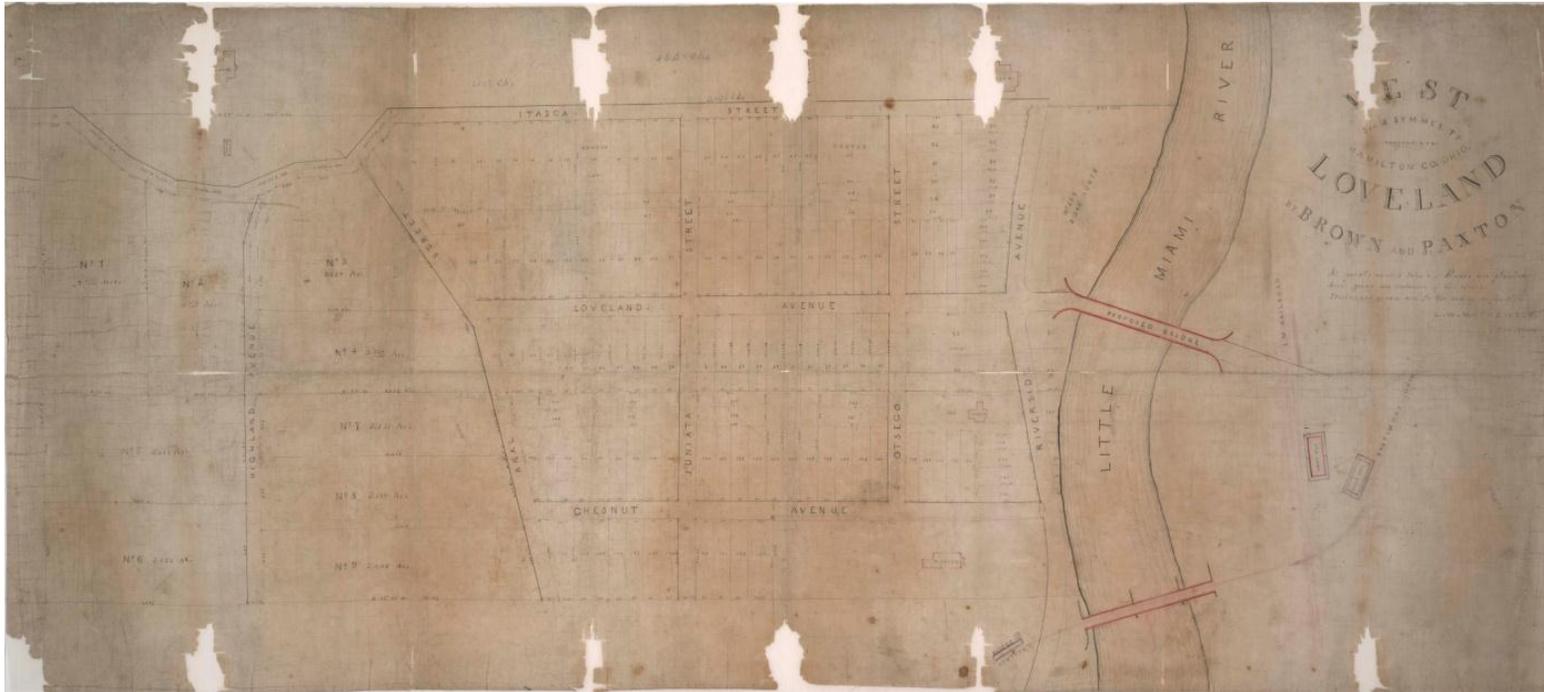
LOVELAND, OHIO







This 1905 map of the City points out that Loveland was from its earliest days straddling three counties: Hamilton, Clermont, and Warren. The original of this map was discovered in 2006 in the bottom of a drawer in the City's Public Works engineering flat files. The map was badly damaged when found, especially from tape marks where masking tape had been used to try to hold it together. The original, restored with private donations, is on display in the south corridor of City Hall.



This undated, linen map of downtown Loveland was discovered at the bottom of a flat file at the Public Works Department in 2006, along with maps from 1905 and 1911. While the map is undated, it is believed that the map was created prior to 1872 because the “proposed bridge” (in red) was installed that year. Several of the street names are the same as today, but notably some street names were changed by 1905 and today are very different. Because this map was folded up and stuck in a drawer for many years, tears on the top and bottom are in a mirror image. The original, restored with private donations, is on display in Conference Room Argo in City Hall.

MEASURING PERFORMANCE

The following section will translate a complex and vast array of spreadsheets and figures into a more tangible understanding of exactly what the City does with the taxes and fees residents pay.

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 buy for the resident.

A comparison of 2013 projections, 2014 forecasts, and previous year data will show that some work load measures are starting to reflect a 17% reduction in our work force over the last four years. Simply stated, the City has fewer people, and because many of our services are labor-intensive, fewer people generally means the City will provide less. Yet, when we benchmark against other jurisdictions, it should still be clear that there is a clear performance dividend for the Loveland resident from the City which serves them.

Performance data is also very much like the dashboard of your automobile. It shows where variables are at a given moment, and we need to use this dashboard to help make sure we stay on the road. Performance data should guide policy, and if additional data is needed, we can add new performance metrics to our dashboard over time.

City staff herewith presents 2010-2012 actual data, 2013 projections based on year-to-date trends, and staff's 2014 forecast given the proposed budget and our understanding of community trends. The reader should carefully judge for him or herself what they think of the actual results and projected and forecasted results.

This is the sixth year the City will have a dedicated section in its Budget and Capital Improvement Program for performance measurement, and the ninth year the City has reported performance data in its annual budget document. Again this year, staff has added icons to identify whether key performance measures are trending to the positive, () trending to the negative (), or generally the same (). A performance measure may be showing an upward trend (i.e. the numbers are increasing each year), but an upward trend of a negative outcome is given the thumbs down symbol. Conversely, a trend might be showing a decline (i.e. the numbers are decreasing each year), and if the item being measured is generally a negative thing (e.g. criminal activity), the downward trajectory earns a thumbs up symbol. The symbols are intended to help the reader evaluate how the data informs the City's performance and administration's view of it. Of course, the reader should make their own judgments based on their interpretation of the data.

For the second year, the performance measurement section also includes various graphs and breakout boxes to the right of the historical data tables. The graphs are meant to illustrate the trends in key performance metrics and are often presented alongside performance metric benchmarks. The breakout boxes include a narrative discussion of what key performance measures mean for the resident.



Founded in 1914, ICMA, the International City/County Management Association, advances professional local government worldwide. ICMA's mission and vision is to create excellence in local governance by developing and fostering professional management to build sustainable communities that improve people's lives worldwide.

ICMA's Center for Performance Measurement (CPM) is dedicated to helping local governments across the United States and Canada improve effectiveness and efficiency of public services through the collection, analysis, and application of performance information.

CPM participation enables local governments to assess their own performance over time and encourages them to analyze the results by comparing to peers. The City of Loveland shares the results of our analysis with citizens and elected officials and uses the results to make management and budget decisions.



This
Certificate of Excellence

is presented to

Loveland OH

for exceeding the standards established by the ICMA Center for Performance Measurement™ in the identification and public reporting of key outcome measures, surveying of both residents and employees, and the pervasiveness of performance measurement in the organization's culture.

Presented at the 99th ICMA Annual Conference
Boston/New England
24 September 2013


ROBERT J. O'NEILL JR.
ICMA EXECUTIVE DIRECTOR


BONNIE SVRCEK
ICMA PRESIDENT


WAYNE SOMMER
ACTING DIRECTOR
ICMA CENTER FOR PERFORMANCE MEASUREMENT

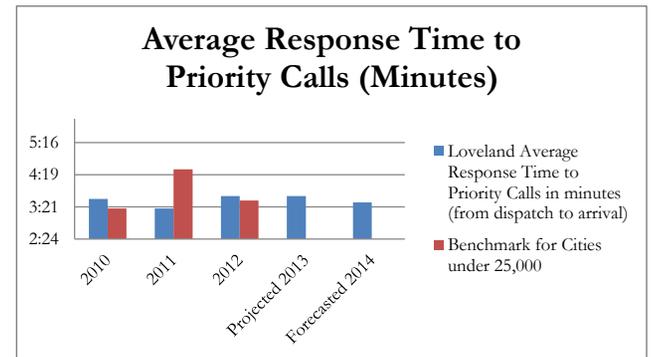
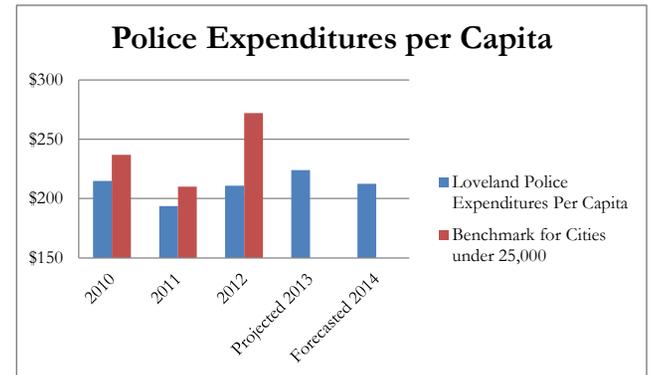
2014 Performance Measures

Police Department	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Loveland Population	12,081	12,155	12,292	12,376	12,496	
Loveland Police Expenditures Per Capita	\$215	\$194	\$211	\$224*	\$212	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$219	\$219	\$249			
Benchmark for Cities under 25,000	\$237	\$210	\$272			

*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 has switched from quarterly payments to monthly payments, which means that the City paid fourteen months of payments in the current 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.

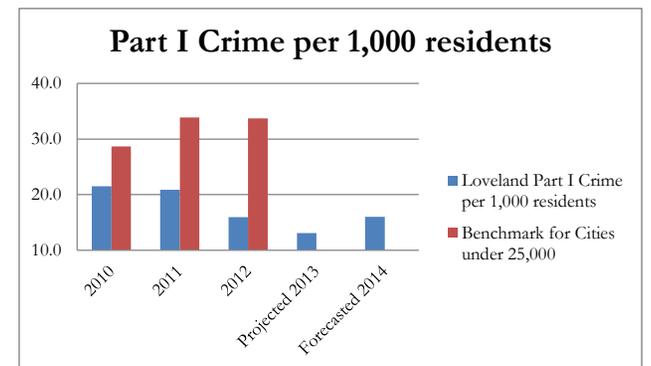
Crime Response	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Total Arrests	612	789	539	600	640	
Drug Related Arrests (All)	91	127	74	75	90	
Juvenile Arrests	71	58	45	70	60	
Juvenile Drug Related Arrests	18	8	9	15	10	
Arrests / 1,000 residents	50.6	64.9	43.8	48.2	52.0	
Use of Force Incidents	6	4	5	3	0	
Loveland Average Response Time to Priority Calls in minutes (from dispatch to arrival)	3:36	3:19	3:41	3:41	3:30	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	3:58	5:31	4:18			
Benchmark for Cities under 25,000	3:19	4:29	3:33			

Part I Crime	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Murder	1	0	0	0	0	
Rape	6	1	8	6	5	
Robbery	2	4	1	1	2	
Aggravated Assault	4	5	3	2	3	
Burglary, Breaking and Entering	45	37	38	30	35	
Theft/Larceny	196	201	143	120	150	
Motor Vehicle Theft	4	6	2	2	3	
Arson	2	0	1	1	0	
Total Part I Crime	260	254	196	162	200	
Loveland Part I Crime per 1,000 residents	21.5	20.9	15.9	13.1	16.0	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	34.75	36.97	35.02			
Benchmark for Cities under 25,000	28.66	33.89	33.68			



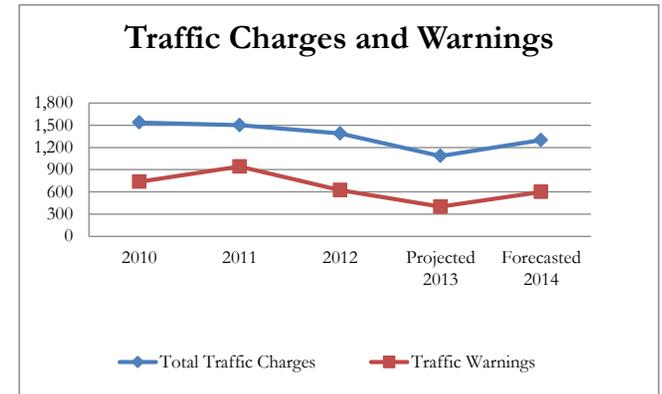
The Performance Dividend

The Loveland Police Department has consistently spent less per capita than the ICMA benchmark for cities under 25,000 in population size. While spending less, the LPD has responded to priority calls near or below the ICMA benchmark in minutes from dispatch to arrival since 2010.



2014 Performance Measures

<i>Traffic Enforcement</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Parking Citations	65	94	129	141	121	
Total Traffic Charges	1,537	1,502	1,388	1,085	1,300	
Traffic Warnings	738	941	624	400	600	
Operating Vehicle While Intoxicated (OVI)	35	24	26	30	26	
OVI per 1,000 Residents	2.90	1.97	2.12	2.42	2.08	
Auto Accidents	153	161	180	131	150	
Injury Auto Accidents	25	9	21	15	15	
Auto Accidents/Alcohol	6	2	5	5	4	
Fatal Auto Accidents	0	0	1	0	0	



<i>Employee Development</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Total hours of training	1,846	2,055*	3,672	3,000	3,000	
Off site training	1,106	1,510	1,798	1,300	1,300	
In-house training	740	545*	1,874	1,700	1,700	
Average Hours of Training per Police Officer	80	98	184	150	150	

* 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>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Mayor's Court Revenue	\$141,982	\$123,204	\$126,015	\$112,000	\$112,000	
Mayor's Court Expenditure	\$119,602	\$113,891	\$112,247	\$110,382	\$112,519	
Court Cost Recovery Ratio	1.19	1.08	1.12	1.01	1.00	

The Loveland Police Division's commitment to training is shown by the average hours of training each police officer receives per year. This figure experienced a large increase in 2012, largely as a result of the City's leadership role in Lexipol, and projects to continue above historic levels.

<i>LPD Fleet Maintenance 2013</i>	Maintenance Expenses	Total Mileage	Maintenance Costs per Mile
Vehicles 1 year old or less			
Vehicles 1-2 years old	\$1,620	33,184	0.05
Vehicles 2-3 years old	\$5,134	191,593	0.03
Vehicles 3 years old or more	\$5,918	287,004	0.02

*Three of the older vehicles are for administrative use which significantly cuts down on mileage driven and maintenance required.

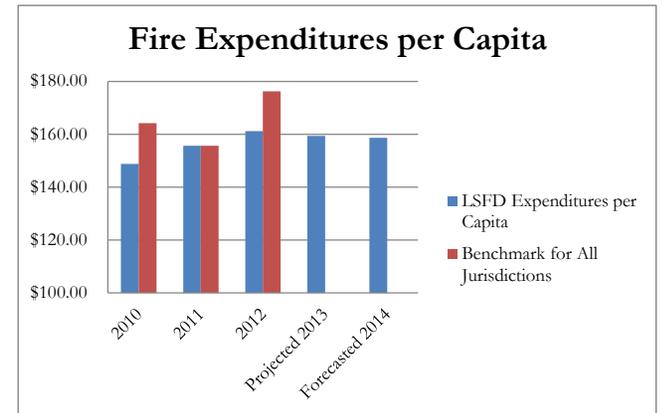
2014 Performance Measures

Loveland-Symmes Fire Department *	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
<i>Population Served</i>	26,764	26,855	27,063	27,163	27,283	
City of Loveland	12,081	12,155	12,292	12,376	12,496	
Symmes Township	14,683	14,700	14,771	14,787	14,787	
<i>Average Response Time</i>						
Fire	4:29	4:23	4:35	4:48	4:15	
EMS	4:53	4:51	4:55	4:25	4:20	
Hydrants Serviced	3,500	3,958	3,958	3,958	3,958	
Fire Inspections	1,100	1,044	1,044	1,044	1,044	
Total Training Hours	7,100	8,124	11,921	12,000	12,000	
Training Hours per Employee	140	133.2	195.4	196.7	196.7	
Total LSFDF Budget	\$3,982,218	\$4,181,329	\$4,328,607	\$4,328,607	\$4,328,607	
LSFDF Expenditures per Capita	\$148.79	\$155.70	\$161.20	\$159.36	\$158.65	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$164.23	\$155.60	\$176.29			
Benchmark for Cities 25,000-100,000	\$166.40	\$161.75	\$146.22			

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

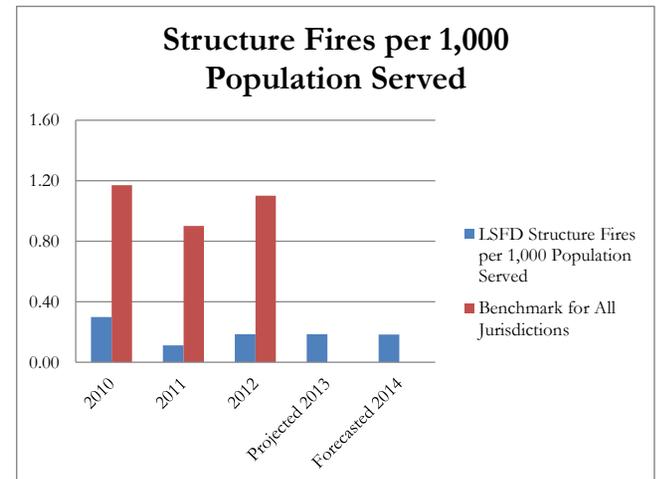
<i>Fire Incidents</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Total Fire Incidents	1,139	1,283	1,271	1,168	1,200	
Total Fire Incidents per 1,000 Population Served	42.56	47.77	46.96	43.00	43.98	
Structure Fires	8	3	5	5	5	
LSFDF Structure Fires per 1,000 Population Served	0.30	0.11	0.18	0.18	0.18	↔
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	1.17	0.90	1.10			
Benchmark for Cities 25,000-100,000	1.17	1.00	1.20			
Firefighters on Scene, Structure Fire	39	36	33	33	33	
Inspectable Properties/ Commercial Fires	1,043/3	1,044/1	1,044/0	1,044/0	1,044/0	
Total Property Losses to Fires, LSFDF District	\$380,000	\$458,176	\$468,050	\$15,000	\$15,000	

<i>EMS Incidents</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Total EMS Responses	2,469	2,297	2,393	2,212	2,300	
Cardiac Arrests	23	10	15	15	15	
Fractal Response for Cardiac Arrest	92.0%<4min	92.2%<4min	73.3%<4min	90%<4 min	90%<4 min	
Fractal Response for Cardiac Arrest	100%<5min	100%<5min	80%<5min	100%<5 min	100%<5 min	



The Performance Dividend

LSFDF continues to spend less per capita than the ICMA benchmark among all reporting jurisdictions, while maintaining a rating of 2 by the Insurance Service Office (ISO). Of 2,800 Ohio fire departments evaluated by ISO in 2012, there were no departments that received a rating of 1 and only 31 departments that received a rating of 2. This places LSFDF in the 99th percentile for the State of Ohio. Nationwide, ISO rated 47,242 in the last year with 653 departments rated as a 2 and only 61 rated as a 1. This places LSFDF in the 98th percentile nationwide.



2014 Performance Measures

Building and Zoning						
<i>Property Maintenance</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Total Violations Issued	206	157	82	47	80	
Violations Complied With	206	110	70	32	70	
Violations Abated by City Contractor	45	62	10	15	10	
Contractor Charges		\$4,324	\$2,255	\$2,605	\$2,500	
Cited to Mayor's Court	10	3	0	0	0	
Total Property Maintenance Assessments	\$25,070	\$2,700	\$16,407	\$8,010	\$5,000	

<i>Permits and Valuation</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
New Housing Unit Starts	22	31	44	48	50	
Residential Permits	115	129	133	170	194	
Commercial Permits	42	54	77	72	133	
Residential Inspections	141	386	407	458	566	
Commercial Inspections	89	50	163	186	286	
Residential Investment Valuation	\$4,552,307	\$9,257,941	\$7,895,066	\$12,857,789	\$11,947,830	
Commercial Investment Valuation	\$2,804,861	\$2,170,290	\$5,447,371	\$8,721,296	\$23,143,557	
Total Property Investment	\$7,357,168	\$11,428,231	\$13,342,437	\$21,579,085	\$35,091,387	

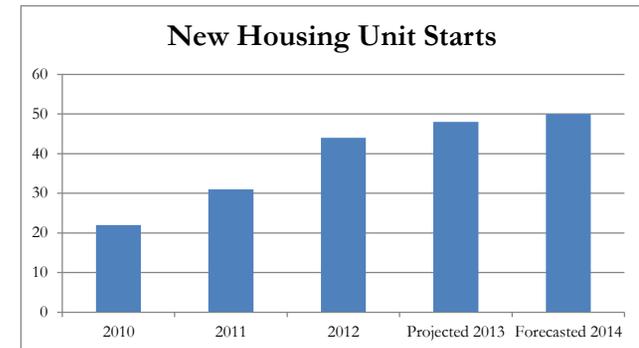
<i>Cost Recovery Ratio</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Building and Zoning Revenue	\$81,992	\$112,391	\$124,626	\$123,010	\$71,000	
Building and Zoning Expenditures	\$237,247	\$207,850	\$181,945	\$202,641	\$221,050	
Building and Zoning Cost Recovery Ratio	0.35	0.54	0.68	0.61	0.32 ¹	

¹: The Cost Recovery Ratio in 2014 is forecasted to be lower than prior years as a result of the City's development agreement for the downtown redevelopment project, which will waive various building and permit fees.

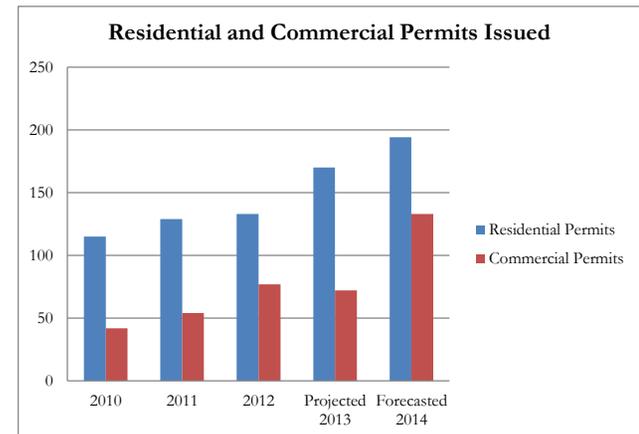
<i>Planning and Zoning Commission</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Site Plan Reviews	1	1	4	4	4	
Special Exemptions	0	4	8	4	4	
Conditional Uses	5	1	3	0	2	
Zoning Code Text and Map Amendments	1	4	0	7	4	
Loveland Madeira Overlay	6	12	7	8	8	
Lot Splits/Combination	2	0	0	0	2	
Record Plat Modifications	0	1	3	2	2	
Substitution, Non-Conforming Use	0	3	0	0	0	
Other			8	3	4	
Total Cases *	15	26	33	28	30	

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

<i>Board of Zoning and Appeals</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Appeals Requested	1	0	1	0	1	
Variations Requested	1	3	4	1	1	
Total Cases	2	3	5	1	2	
Cases Denied	0	0	1	0	0	



Loveland has seen its housing market recover over the last two years. The City had just 10 new housing starts in 2009, but concluded 2012 with 44. The addition of new homes also brings in one-time impact fee revenues which are used to support the waterworks system and special projects in roads and recreation.



Building and construction activity is up considerably in the City of Loveland in 2013. The number of residential and commercial permits issued have grown considerably over this same period of time, so not only are new homes being built, but residents are also investing in existing homes and property.

2014 Performance Measures

Finance						
<i>Utility Department</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Number of Utility Billing Accounts	4,858	4,830	4,875	4,875	4,875	
Sewer Delinquency Revenue as a Percentage of all Sewer Revenue	1.63%	1.44%	1.58%	1.13%	0.93%	
Total Utility Bill Collections	\$5,707,521	\$6,211,340	\$6,188,615	\$6,894,158	\$7,326,638	
Average Monthly Bill Charges for City Residents*	\$97.91	\$107.17	\$114.62	\$119.10	\$126.07	

* Assumes 8,000 gallons of usage per month

<i>Income Taxes</i>	2010 *	2011	2012	Projected 2013	Forecasted 2014	Trend
Income Tax Collections	\$2,919,302	\$3,291,044	\$3,541,338	\$3,700,000	\$3,575,000	
Income Tax Refunds	\$119,369	\$125,592	\$161,368	\$125,000	\$125,000	
Income Tax Collections After Refunds	\$2,799,933	\$3,165,452	\$3,379,970	\$3,575,000	\$3,450,000	
Tax Collection Costs	\$166,338	\$95,552	\$89,283	\$110,000	\$90,000	
Tax Collection Costs as a Percent of Net Collections	5.70%	2.90%	2.52%	2.97%	2.52%	

* Year the City converted to the Regional Income Tax Agency (RITA) for income tax collections.

<i>Treasury</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Treasury & Cash Reserve Management	\$4,085,683	\$4,264,587	\$4,528,458	\$6,000,000	\$6,300,000	
Interest Income	\$41,730	\$64,354	\$33,308	\$16,000	\$15,000	
City Annual Yield on Treasury	0.91%	1.54%	0.74%	0.27%	0.33%	
STAR Ohio Yield	0.11%	0.06%	0.05%	0.03%	0.03%	
Basis Points Above/ Below LoveDEX *	0.32%	0.25%	0.24%	0.14%	0.14%	

* The LoveDEX is a customized benchmark to monitor outside investment services overtime. It consists of STAR Ohio, multiplied by 125%, plus 10 basis points. This accounts for the notion that the City of Loveland has historically beaten STAR Ohio by 125%, and the City is paying a total of 10 basis points to Fort Washington and US Bank (the custodian). Prior to 2013, the City paid 18 basis points to Fort Washington. If the LoveDEX is not outperformed over time, then the City would be better either to invest for itself rather than use Fort Washington or hire another firm.

<i>Debt</i>	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
All Debt Outstanding Principle (includes SCIP)	\$11,152,159	\$11,154,129	\$10,396,761	\$13,484,131	\$13,260,808	
Total City of Loveland Assessed Valuation, \$ (Excludes Tangible Personal Property)	306,678,740	276,149,000	276,349,000	278,195,000	280,058,907	
Total Debt Principal as a Percentage of Assessed Value *	3.64%	4.04%	3.76%	4.85%	4.74%	
Number of Outstanding Debt Issues, Year-End	21	24	33	33	31	
Year-end, Weighted Average Interest Rate	2.61%	2.78%	2.41%	2.25%	2.57%	
Total General Obligation (GO) Debt	\$8,275,000	\$7,665,000	\$6,360,000	\$9,260,000	\$9,110,000	
GO Debt as a % of Assessed Valuation	2.70%	2.78%	2.30%	3.33%	3.25%	
Outstanding Debt Principal per Capita			\$847.95	\$1,089.52	\$1,061.19	

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

Breaking Down the Cost of an Average Monthly Utility Bill



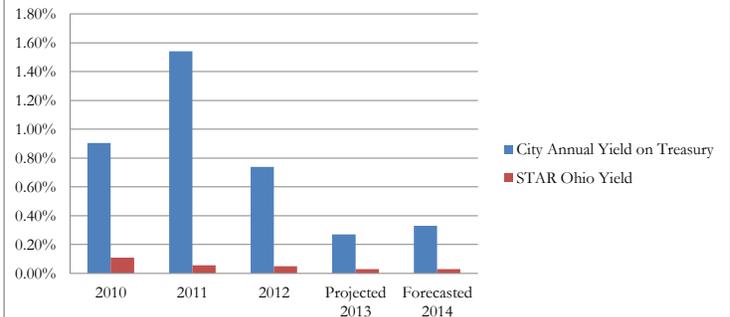
Over 63% of the cost of a Loveland resident's average monthly utility bill consists of sewer charges. Sewer rates are set by the Metropolitan Sewer District (MSD), while Stormwater, Sanitation, and Water rates are set by the City of Loveland.

By the Gallon...

The price for the delivery and removal of a gallon of water provided by the City of Loveland's water utility is shown here in comparison to other common items bought by the gallon (October 2013 prices):

Gallon of Gasoline:	\$3.49
Gallon of Milk:	\$2.89
Gallon of Loveland Water:	\$0.012

Annual Yield on Treasury



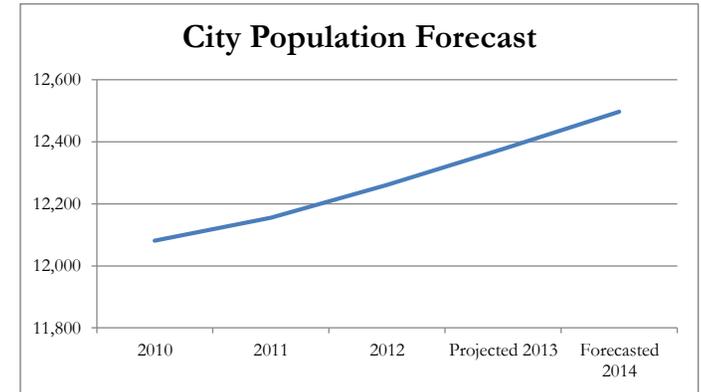
Though interest income is down considerably over the last few years, the City of Loveland's annual yield continues to beat the STAR Ohio yield.

2014 Performance Measures

City Manager's Office	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Press Releases	44	45	31	34	40	
Annexations	1	0	0	0	0	
Acreage Annexed	27.50	0	0	0	0	
City Limits, Square Miles	5.26	5.26	5.26	5.26	5.26	
City Population *	12,081	12,155	12,261	12,376	12,496	
Residents per Square Mile	2,297	2,311	2,331	2,353	2,376	
Legislative Items Approved by Council	87	120	109	90	100	
Council Memos	98	125	86	80	80	
Neighborhood Meetings **	5	5	5	0	0	
Adult Participants at all Neighborhood Meetings	76	116	80	0	0	

* 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.

** The Loveland Neighborhood Action Team meetings were discontinued in 2013.

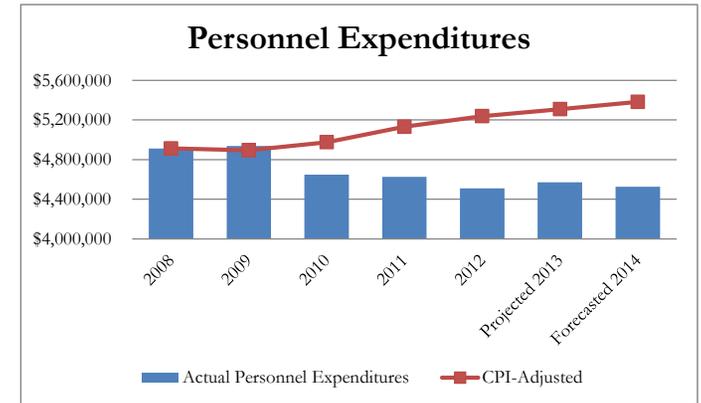


The growth in new housing starts in 2013 and the forecast for 2014 will lead to an increase in Loveland's population. Loveland's estimate for population assumes 2.4 residents per new household. While this does not take into account any residents who may have moved or abandoned residency, it nonetheless offers staff a means to forecast population growth and the demand for services such growth creates.

Human Resources and Personnel	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Number of FT/PT Authorized Employees	49.35	45.95	44.95	41.41	41.04	
Total City Salary and Wages	\$3,131,704	\$3,146,149	\$3,022,798	\$3,010,849	\$3,031,157	
Total City Paid Hours	118,489	112,132	107,614	99,108	99,763	
Average Hourly Rate per Labor Hour	\$26.43	\$28.06	\$28.09	\$30.38	\$30.38	
Open Recruitments *	2	3	3	4	0	
Total Applications	204	68	123	182	0	
Applicants per Job	102	23	41	46	0	
Avg. Tenure of Full-Time City Employees in Yrs	8.48	9.09	10.19	11.49	11.91	
City Healthcare Expenditures **	\$481,027	\$580,429	\$482,025	\$516,526	\$591,674	

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

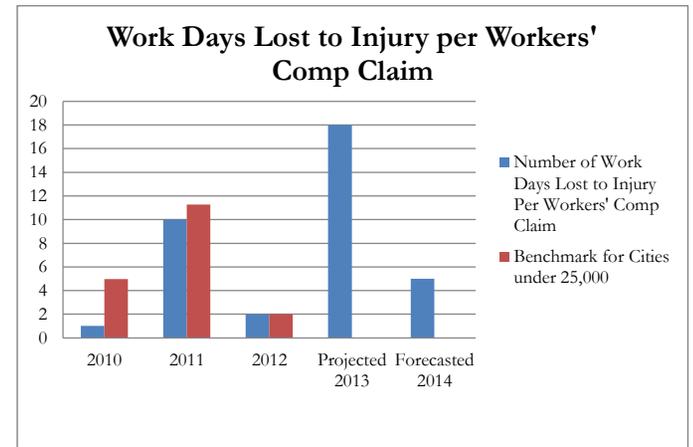
** Includes total health insurance premiums and Health Savings Accounts contributions by the City.



Personnel expenditures have been decreasing since 2009 through a combination of reducing the size of the workforce and restructuring employee benefits. Had the City not made proactive changes and merely stayed-the-course from 2008 levels, personnel expenditures would be nearing \$5.4 million in 2014 (shown in the red line) after adjusting the 2008 baseline by the annual Consumer Price Index (CPI). Instead, the 2014 workforce is down roughly 18% from 2010 levels, and the City's total personnel cost forecast for 2014 is a little over \$4.5 million (shown in the blue bars).

2014 Performance Measures

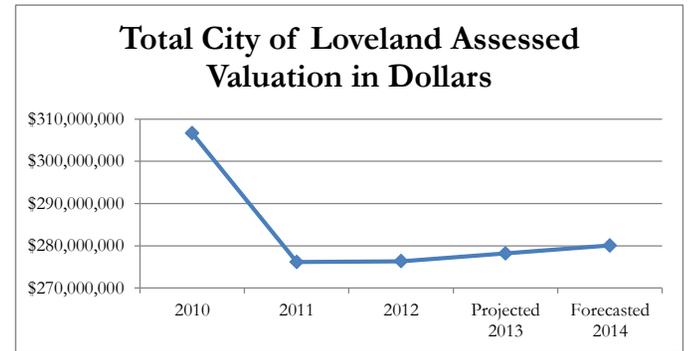
Risk Management	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Total Property Loss, Premiums, and other Expenditures per \$1,000 of Property Value at Risk	\$0.68	\$0.52	\$1.22	\$1.24	\$1.00	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$3.10	\$2.29	\$5.32			
Benchmark for Cities under 25,000	\$5.51	\$3.23	\$2.15			
Expenditures for Liability Claims Per Capita	\$0	\$0	\$0.18	\$0.11	\$0	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000	\$3.18	\$1.61	\$0.42			
Workers' Comp Claims per 100 FTEs	10.9	3.9	4.0	4.4	6.6	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000			10.6			
Number of Work Days Lost to Injury Per Workers' Comp Claim	1	10	2	18	5	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	5	7	5			
Benchmark for Cities under 25,000	5	11	2			



Work days lost to injury per Workers' Comp claim are typically far below the ICMA benchmark for cities under 25,000 in population size. Even with a spike in 2011, the figure was still lower than the ICMA benchmark.

Real Estate Activity	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Average Sales Price of Loveland Homes Sold	\$196,446	\$236,907	\$200,297			
Total City of Loveland Assessed Valuation in dollars (Excludes Tangible Personal Property)	\$306,678,740	\$276,149,000	\$276,349,000	\$278,195,000	280,058,907	
Percent Change in Assessed Valuation	-0.23%	-9.95%	0.07%	0.67%	0.67%	
Zoned Housing Lots Left to be Built Upon (Detached)	126	123	103	81	51	
Zoned Housing Lots Left to be Built Upon (Attached)	58	86	65	50	30	
Foreclosures*	17	N/A	N/A	N/A	N/A	
Community Reinvestment Area (CRA) Tax	1	0	0	0	3	
New Jobs from CRAs	40	1	0	0	0	
Properties sold, purchased or leased by the City	1	1	3	2	2	
Properties sold, purchased or leased by the Loveland CIC	1	14	0	0	0	

* Due to staffing cuts, the City has not tracked foreclosures since 2011.



Total assessed property valuation, determined by the County Auditor, took a sharp decline in 2011 and has been slow to recover. This decline in property values has resulted in reduced property tax revenues.

2014 Performance Measures

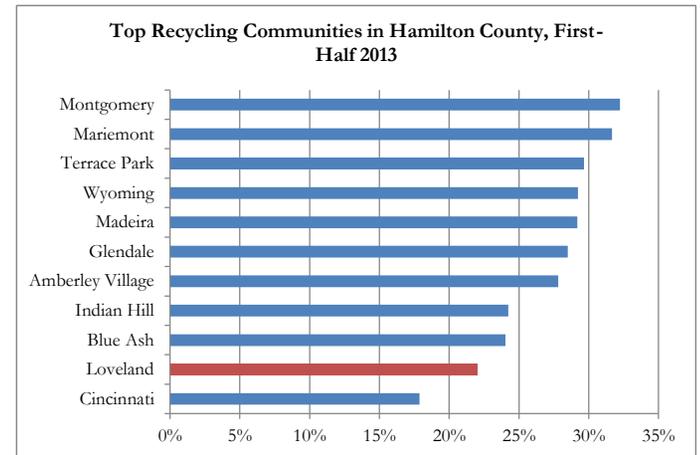
Recycling	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Total Tons of Recycling Collected	1,181	1,224	1,295	1,240	1,400	
Recycling as a % of Waste Stream	19.98%	22.06%	21.95%	22.00%	24.00%	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000	15%	22%	14%			
Benchmark from Hamilton County Solid Waste & Recycling District (Average)			15%			
Loveland's Rank in Hamilton County for Recycling Percentage	11th	11th	9th	10th	10th	

Parks and Recreation	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Loveland Youth Recreation Participants	3,900	3,900	4,337	4,406	4,400	
Percentage of All Rec. Participants from City	31.70%	31.50%	36.25%	30.59%	31.00%	
Acres of Parkland per 1,000 residents (developed and undeveloped) *	25.24	25.13	24.92	24.69	24.45	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000	35.42	25.75	32.9			

* Average park land per capita goes down slightly as the City's estimate of the City's population increases annually.

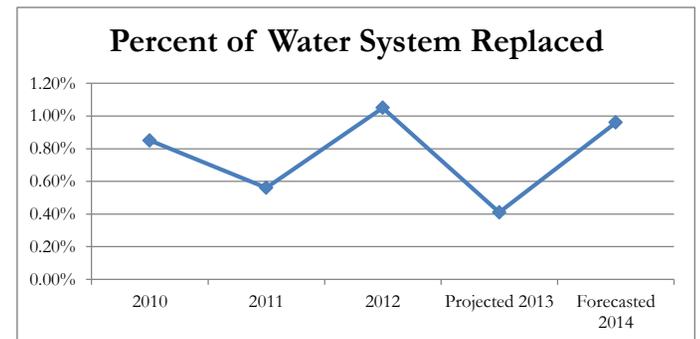
Water	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Millions of Gallons of Water Pumped Per Year	625	494.34	459.36	450	460	
Millions of Gallons of Water Billed Per Year	452.07	456.1	453.95	428.4	450	
Unaccounted For Water (UW) *	26.73%	8%	1%	5%	2%	
AWWA Best Practice Benchmark For Unaccounted for Water			10%			
Linear Feet of Water Distribution System Replaced	3,371	2,207	4,180	1,630	3,795	
Percent of Water System Replaced	0.85%	0.56%	1.05%	0.41%	0.96%	
Linear Feet of 4" Diameter Water Line in System	13,065	10,975	8,385	8,385	8,385	
Average Remaining Useful Life, Water Distribution System	31.82 years	31.36 years	31.59 years	30.93 years	30.64 years	

* In 2009, the City replaced its SCADA and telemetry systems, and this project included installing two meters at the water plant. These meters actually measure water generation, as opposed to the prior method which estimated water generation based on pumping data. The apparent sharp increase in unaccounted for water in 2009 was due to the new meters not being adequately calibrated.



The Performance Dividend

The City of Loveland broke into the top 10 recycling communities in Hamilton County in 2012 and remains there through the first-half of 2013. The City continues to encourage its residents to recycle as it both helps the environment and results in grants to the City through Hamilton County's Residential Recycling Incentive program. Loveland uses the revenue from the RRI program to purchase recycling bins, which residents can request for free through the City's website (www.lovelandoh.com).



The City of Loveland typically applies for State Capital Improvement Program funds each year, which is a state funding source available to municipalities with a water operation. Loveland is very competitive applicant in this process and has received matching grants and 0% loans that have enabled the City to continue to upgrade its water system.

2014 Performance Measures

Street Maintenance	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Loveland Population	12,081	12,155	12,292	12,376	12,496	
Road Rehabilitation Expenditures *	\$322,390	\$319,114	\$363,962	\$388,754	\$281,853	
Loveland Road Rehabilitation Expenditures per Capita	\$26.69	\$26.25	\$29.61	\$31.41	\$22.56	📉
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$33.23	\$31.40	\$32.20			
Benchmark for Cities under 25,000	\$48.76	\$36.38	\$31.19			
Lane-Mile of Roadways Rehabilitated	8.5	9.3	8.0	6.3	4.7	
Road Rehabilitation Expenditures per Lane-Mile	\$37,055	\$31,341	\$45,495	\$61,707	\$60,000	
Tons of Road Salt Used	1,050	1,024	295	452	1,000	
Hours of Street Sweeping **	352	250	242	130	200	
Total Loveland Lane Miles of Roadway (Accepted/Dedicated)	101.6	101.6	101.6	104	104	

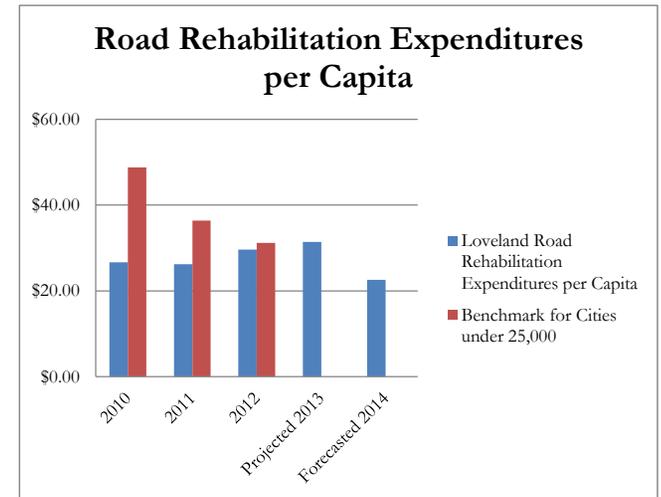
* The City received a one-time \$104,000 grant for road rehab in 2013, which explains the increase in road rehabilitation expenditures despite a cut in the City's contribution.

** Includes contracted sweeping in 2010 and 2011. This will be three sweeps of the residential neighborhoods by a contracted sweeping company, plus the City's own sweeping.

Public Works	2010	2011	2012	Projected 2013	Forecasted 2014	Trend
Catch Basins Cleaned	217	225	282	150	175	
Catch Basins Repaired	48	24	11	21	20	
Emergency Callout Events	90	60	58	70	60	
Fire Hydrants Repaired	22	15	24	12	15	
Fire Hydrants Replaced	7	5	3	1	1	
Water Main Breaks	12	9	17	10	10	
Water Service Leaks	51	44	62	70	60	
Annual SCIP Funding Level	\$0	\$781,200	\$907,725	\$568,600	\$936,500	
Annual SCIP Ranking*	N/A	44th and 58th	10 of 32**	12 of 28		
Cumulative SCIP Funding Rank of 48 communities in Hamilton County	4	4	4	4		

* For years prior to 2012, this measure indicates where Loveland's submitted projects ranked among all submitted projects by the S.C.I.P formula to award projects. Beginning in 2012, this measure indicates Loveland's rank in total dollars awarded of all dollars awarded to jurisdictions in Hamilton County.

** Does not contain projects that were awarded on a contingency basis.



Among other cities under 25,000 in population, Loveland has trailed the ICMA benchmark for road rehabilitation expenditures per capita. This trend had continued into 2013 and 2014 as the road rehabilitation program has been cut significantly due to the structural deficit in the budget brought on by state revenue cuts.



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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 which serve a variety of purposes and which 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, The Margin Analysis

The City's Finance Committee has worked with the City Manager's Office to develop three tables—1, 1.1, and 1.2—which collectively are referred to as the Margin Analysis. These tables are intended to give the reader a quick and high level understanding as to the General Fund's and Special Project Fund's structural balance. The Margin Analysis used to include the Parks and Leisure Fund and Income Tax Fund because these were interrelated to the General Fund, but Parks and Leisure and Income Tax were consolidated with the General Fund in the 2010 Budget. This made the Margin Analysis less complicated. While Special Projects is its own fund, it is included in the Margin Analysis because its historic primary source of revenue—interest earnings—is an unrestricted revenue source which could be receipted into the General Fund.

First, the City divides its General Fund revenues into secured and unsecured revenues. Secured revenues are those which are historically reliable, such as property tax. Unsecured revenues are

revenues that are contingent or widely varying, such as interest income and the now-eliminated estate tax. Second, the City divides its expenditures into essential expenditures and non-essential expenditures, followed by a third category—capital expenditures—in the General Fund and Special Projects Fund. Essential expenditures are those which are difficult to adjust and which would affect service levels, such as personnel costs.

The Margin Analysis then compares secure revenues against essential expenditures. This is summarized on the first blue line. Then, it compares unsecured revenue against non-essential expenditures. The two comparisons are then summed into a third blue line referred to as the Total Operating Margin. If positive, the City has a structurally balanced budget. Then, capital is subtracted, which invariably leads to a draw down on fund balance for the upcoming fiscal year. This has historically been acceptable because of conservative revenue forecasting and the fact that the City would not budget for unknown estate tax revenue. But in 2013, the estate tax has ended, and the practice of spending down fund balance will have to end in the near term. The City will now start to have a structural deficit without the benefit of having unbudgeted estate tax shore up the imbalance in the coming years.

Table 1 is used to assess the upcoming Budget year. Table 1.1 is used to forecast the then-current fiscal year's expected year-end fiscal condition. Table 1.2 is identical to Table 1 from the prior budget process, and is used to compare to Table 1.1 so that the reader can quickly gauge if the current year forecast has changed significantly or materially from the basis upon which the current year's budget was prepared. These three tables provide a

snapshot of the General Fund's and Special Project Fund's overall fiscal health over the current and upcoming fiscal years.

Table 2-3 Total Expenditures

Table 2 and 3 show total expenditures for the City. Table 2 depicts expenditures for the City's general governmental operations, including both operating and capital improvement expenditures. Table 3 presents expenditures for the City's restricted funds and also include both operating and capital improvement expenditures.

Three-year actual histories are shown in addition to the current year budget, current year forecast, and upcoming fiscal year. These tables provide an overview of the City's total expenditures in two summary schedules.

Table 4 Total Revenues

Table 4 and 4.1 show total revenues for the City. Table 4 shows revenues for general governmental operations, while Table 4.1 shows revenues for all other funds. Revenues are shown by fund and include three-year actuals, current year budget and forecast, and upcoming fiscal year. The revenue totals include transfers from other funds and undesignated fund balances.

Table 5 Consolidated Financial Schedule

Table 5 presents a summary of major revenues and expenditures to provide an overview of the total resources budgeted by the organization. Revenues are presented by major type in this schedule, such as income tax and property tax. Expenditures are presented by major organizational unit or function. This table includes revenues and expenditures for the prior year, the current year budget and forecast, and the upcoming fiscal year.

Table 6 Income Tax Forecasting

Table 6 shows a tool developed in 2007 to forecast income tax revenues. In 2007, the City was seemingly experiencing a surprising and unprecedented increase in income tax revenue. At times throughout 2007, forecasts from the Finance Department suggested collections would be more than 20% above 2006 levels based on year-to-date collections. As 2007 data was being used to prepare the 2008 Budget, this positive trend suggested a significant amount of available revenue in 2008. Unfortunately, it became clear once the 2008 draft Budget was submitted to Council and the Finance Committee 2007 collections, while up, would not come close to prior forecasts upon which the 2008 Budget were based upon. This created problems during the review of the 2008 Budget.

After this meteoric drop in revenue forecasts in November of 2007, Mayor Weisgerber and Vice Mayor Bednar developed a method for using historical data to forecast year-end collections based on the percentage of collections through each month starting at the end of March. This analysis revealed that the City can predict year-end actual income tax collections within 1% by the end of March, or at the end of the first quarter. 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 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. Nevertheless, the forecasting tool is a very important tool and a key part of the budget preparation process.

Table 7 Personnel Costs

Table 7, and the subsequent series of tables 7.1 to 7.10, show 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 Capital Improvement Program

Tables 8 and 8.1 and 8.2 show the City of Loveland's Capital Improvement Program, or CIP. Table 8 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 8.1 summarizes the 2014 funded 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 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 shows how the significant amount of debt the City incurred in the mid- to late 1990's will be retired in 2017 and 2018, which will free up significant amounts of working capital for other projects or operations. 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. 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 and Fire and EMS funds 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. The City's formula is byzantine, and has lead in years past to wide year-over-year variations in transfer requirements. Table 11 is an excellent tool to see how these funding levels have varied 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.

Table 1: General Fund and Special Project Fund Margin Analysis, 2014 Budget

Secure Operating Revenues		Essential Expenditures	
General	5,656,710	General Fund	5,645,406
Special Projects	350,750	<i>Less Transfers for Reserves</i>	10,000
Sub-total =	6,007,460	Special Projects Ops	5,300
		Sub-total =	5,640,706
Secure Operating Margin =		366,754	
Unsecured Operating Revenues		Non-Essential Expenditures	
General Fund	10,000	General Fund	53,100
Interest Income, Special Projects	15,000	Special Projects	390,000
Sub-total =	25,000	Sub-total =	443,100
Unsecured Operating Margin =		(418,100)	
Total Operating Margin =		(51,346)	
Capital Expenditures			
		<i>General Fund</i>	313,914
		<i>Special Projects Fund</i>	0
		Sub-total =	313,914
Total Operating Margin after Capital		(365,260)	
2014 Budgeted Beginning Balance, General Fund	700,744	2014 Projected Year-End Undesignated Fund Balances	
2014 Budgeted Beginning Balance, Special Projects Fund	37,100	General Fund	355,034
Combined 2014 Beginning Fund Balance	737,844	Special Projects	7,550
Plus Total Operating Margin after Capital	(365,260)	Sub-total =	362,584
2014 Resources	372,584		
<i>Less Transfer to Reserve and Escrow Fund, Parks</i>	10,000		
<i>Less Vested Sick Leave Reserve</i>	0		
<i>Less Emergency Reserve, Resolution 2010-59</i>	0		
<i>Less Emergency Reserve, Resolution 2012-82</i>	0		
Combined GF & SP Projected 2014 Ending Fund Balances	362,584		

Table 1.2: General Fund and Special Project Fund Margin Analysis, 2013 Budget

Secure Operating Revenues		Essential Expenditures	
General	5,230,345	General Fund	6,290,508
Special Projects	136,000	<i>Less Transfers for Reserves</i>	1,226,951
Sub-total =	5,366,345	Special Projects Ops	34,800
		Sub-total =	5,098,357
Secure Operating Margin =		267,988	
Unsecured Operating Revenues		Non-Essential Expenditures	
General Fund	241,000	General Fund	43,500
Interest Income, Special Projects	35,000	Special Projects	140,000
Sub-total =	276,000	Sub-total =	183,500
Unsecured Operating Margin =		92,500	
Total Operating Margin =		360,488	
		Capital Expenditures	
		<i>General Fund</i>	315,109
		<i>Special Projects Fund</i>	0
			315,109
Total Operating Margin after Capital		45,379	
2013 Budgeted Beginning Balance, General Fund	1,252,724	2013 Projected Year-End Undesignated Fund Balances	
2013 Budgeted Beginning Balance, Special Projects Fund	6,037	General Fund	74,953
Combined 2013 Beginning Fund Balance	1,258,761	Special Projects	2,237
Plus Total Operating Margin after Capital	45,379		77,190
2013 Resources	1,304,140		
<i>Less Transfer to Reserve and Escrow Fund, Parks</i>	20,750		
<i>Less Vested Sick Leave Reserve</i>	50,000		
<i>Less Emergency Reserve, Resolution 2010-59</i>	1,021,201		
<i>Less Emergency Reserve, Resolution 2012-82</i>	135,000		
Combined GF & SP Projected 2013 Ending Fund Balances	77,189		

This table removes transfers to reserve funds from Essential Expenditures as requested by the Finance Committee. This makes the margin analysis more comparable to prior years.

Table 2: Expenditures, General Governmental Operations & Capital Improvement

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
General Fund						
Legislative & Administration	653,111	888,816	662,583	617,930	545,431	556,803
Mayor's Court	109,787	113,891	112,247	114,966	110,382	112,519
Finance	143,060	567,484	586,770	566,810	587,585	361,852
Building and Zoning	237,247	207,850	181,945	185,693	202,641	221,050
Police	2,594,306	2,755,711	2,591,688	2,756,950	2,839,558	2,722,518
Engineering	24,583	24,807	20,188	19,846	19,846	20,296
Parks and Leisure, Operations	413,350	355,741	363,074	346,257	343,975	391,130
Parks and Leisure, Capital	290,348	122,456	148,519	171,386	200,386	159,016
Operations	530,575	579,535	1,284,675	1,869,279	2,303,346	1,482,236
Labor Costs	332,285	-	-	-	-	-
Income Tax Operations	341,289	-	-	-	-	-
Income Tax, Other	223,173	226,174	-	-	-	-
Catastrophic Reserve	1,048,000	1,062,300	1,021,201	-	-	-
Total	6,941,114	6,904,764	6,972,889	6,649,117	7,153,150	6,027,420
Special Projects Fund						
Operations	236,130	192,524	117,532	154,800	178,168	395,300
Capital	368,475	356,783	-	22,237	37,100	7,550
Total	604,605	549,307	117,532	177,037	215,268	402,850

Table 3: Expenditures, Restricted Funds Operations, & Capital Improvement Program

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Fire & EMS, 2001 Levy	610,235	548,753	435,290	677,807	901,340	577,268
Fire Fund	765,523	705,503	651,792	627,901	639,502	636,386
E.M.S. Fund	1,062,819	1,102,007	1,091,151	985,709	1,078,790	1,055,786
Street Maintenance Fund	532,435	500,307	534,433	494,534	617,269	628,155
State Route 48 Fund	86,189	39,900	15,787	36,471	60,809	77,588
Citywide Road Cap Imp Fund	110,000	110,189	107,000	129,065	150,157	131,092
County Motor Vehicle Registration Funds	37,000	21,240	36,000	67,150	173,914	39,761
Water Operations Fund	978,681	932,427	1,043,370	1,087,353	1,105,248	1,050,095
Water Capital Improvement Fund	883,848	723,686	865,194	4,368,511	4,988,195	2,140,005
Sanitation & Environment Fund	1,205,100	1,129,991	1,105,841	1,157,860	1,129,245	1,182,036
Stormwater Fund	480,137	472,936	419,933	504,243	507,893	503,284
Sewer Billing Fund	471,135	310,433	308,298	290,794	315,721	330,414
Sewer Capital Improvement	2,564,757	2,642,806	2,977,005	4,467,557	4,531,985	4,846,985
Drug & Alcohol Fund for Training (DAFT)	531	-	2,655	8,351	6,955	8,068
Mayor's Court Computer Fund	-	3,723	-	4,700	13,417	12,517
Community Improvement Corporation (CIC)	-	-	-	4,067	3,767	3,767
Historic Loveland TIF	2,501,539	2,184,681	854,414	825,971	1,106,977	1,923,915
Northend TIF	142,836	143,661	85,471	499,696	531,666	338,616
Recreation Land TIF	315,733	305,478	50,094	58,197	111,197	88,959
Reserves of Loveland TIF	-	97,090	7,950	37,700	92,895	-
Lighting District Funds	28,014	32,476	40,060	60,053	68,788	58,203

Table 4: Revenues, General Governmental Operations						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
General Fund	7,665,222	7,596,331	7,681,631	6,724,069	7,853,893	6,317,454
Special Projects Fund	682,846	562,543	146,635	177,037	215,268	402,850
Total Combined Revenue	8,348,068	8,158,874	7,828,266	6,901,106	8,069,161	6,720,304

Table 4.1: Revenues, Other Funds						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Fire & EMS, 2001 Levy	648,989	557,743	581,948	677,807	901,340	577,268
Fire Fund	861,828	740,674	664,216	627,901	639,502	636,386
EMS Fund	1,468,478	1,366,585	1,212,937	985,709	1,078,790	1,055,786
Street Maintenance Fund	526,111	541,777	622,948	494,533	617,269	628,155
State Route 48 Fund	43,068	39,971	34,324	36,471	60,809	77,588
Citywide Road Cap Imp Fund	112,785	115,476	128,157	129,065	150,157	131,092
County Motor Vehicle Registration Funds	37,966	53,534	69,289	67,150	173,914	39,761
Water Operations	1,044,212	1,105,121	1,202,126	1,087,353	1,105,248	1,050,095
Water Capital Improvement Fund	1,839,968	1,607,397	1,600,809	4,368,511	4,988,195	2,140,005
Sanitation & Environment Fund	1,229,084	1,170,917	1,137,005	1,157,859	1,129,245	1,182,036
Stormwater Fund	572,793	526,679	498,402	504,243	507,893	503,284
Sewer Billing Fund	491,258	356,988	324,205	290,794	315,721	330,414
Sewer Capital Improvement Fund	2,993,194	3,380,524	3,733,985	4,467,557	4,531,985	4,846,985
Drug & Alcohol Fund for Training (DAFT)	8,551	9,076	9,291	8,351	6,955	8,068
Mayor's Court Computer Fund	-	3,723	8,558	4,700	13,417	12,517
Community Improvement Corporation (CIC)	3,467	3,467	3,767	4,067	3,767	3,767
Historic Loveland TIF	2,526,312	2,228,771	994,563	825,971	1,106,977	1,923,915
Northend TIF	145,860	164,080	305,499	499,696	531,666	338,616
Recreation Land TIF	414,489	305,967	62,291	58,197	111,197	88,959
Reserves of Loveland TIF	-	105,040	45,648	37,700	92,895	-
Lighting District Funds	59,938	55,408	75,753	60,053	68,788	58,203

Table 5: Consolidated Financial Schedule, All Appropriated Funds

	2012 Actual	2013 Budget	2013 Forecast	2014 Budget
Beginning Balance	4,244,796	3,695,856	4,508,665	4,847,487
Revenues				
Unrestricted Revenues				
Income Tax Collections	3,541,338	3,300,000	3,700,000	3,625,000
Local Government Funds	236,689	165,000	173,000	173,000
Estate Tax	215,432	235,000	298,003	-
Others	205,371	193,000	183,000	181,000
Property Tax, TIF, & Assessment Revenues	3,346,920	3,162,438	3,379,474	3,298,012
Road and Highway Revenues	629,481	582,500	626,384	618,975
Construction and Development-Related Revenue	281,204	157,000	265,000	155,000
Payments, Voluntary or Compulsary	214,237	222,350	217,387	225,950
Reimbursements, Sales Proceeds	188,022	162,908	262,095	499,798
Utility-Related Revenue	6,207,954	7,074,250	6,952,418	7,381,638
Miscellaneous	2,937	4,200	22,695	4,200
Total Revenues	15,069,584	15,258,646	16,079,456	16,162,573
Other Sources				
Debt and Loan Proceeds	1,513,656	4,402,600	5,140,650	1,507,750
Grants	70,770	37,500	181,195	397,850
Transfers In	2,408,378	3,397,116	3,789,365	2,965,667
Total Other Sources	3,992,804	7,837,216	9,111,210	4,871,267
Total Revenues + Other Sources	\$ 19,062,388	\$ 23,095,862	\$ 25,190,666	\$ 21,033,840
Expenditures				
Personnel-Related Expenses				
City Council	61,588	60,845	60,948	62,061
City Manager's Office	496,707	410,985	393,183	368,642
Mayor's Court	80,442	78,766	79,882	82,019
Finance	320,337	329,960	339,235	348,502
Building & Zoning	128,043	128,543	137,640	131,350
Police	2,005,242	2,140,077	2,208,485	2,111,462
Public Works and Utilities	1,405,120	1,342,328	1,334,855	1,407,599
General City Operations	63,443	37,500	32,500	37,500
Operating Expenses	8,077,615	8,812,869	9,347,984	9,723,363
Capital Improvement Program (CIP)	1,725,035	4,572,789	4,976,595	2,776,182
Non-Operating Expenses				
Debt Service Payments	2,001,732	2,205,619	2,148,876	2,135,489
Vested Leave Payouts	24,837	10,000	2,295	-
Total Expenditures	16,390,141	20,130,281	21,062,478	19,184,169
Other Financing Uses				
Transfers Out	2,408,378	3,397,116	3,789,365	2,965,667
Total Other Financing Uses	2,408,378	3,397,116	3,789,365	2,965,667
Total Expenditures	\$ 18,798,518	\$ 23,527,397	\$ 24,851,843	\$ 22,149,836
Ending Balance	4,508,665	3,264,321	4,847,487	3,731,491
Reserves	-	1,499,577	-	1,587,625
Ending Balance Less Reserves	4,508,665	1,764,744	4,847,487	2,143,866

TABLE 6: Income Tax Forecasting Model for 2013, Two Years of RITA Data

2-Year Historical Data Used for Forecasting Current-Year Income Tax Revenues				
Month	2011	%	2012	%
Jan	\$ 171,819	5.22%	232,111	6.55%
Feb	\$ 492,825	14.97%	611,822	17.28%
Mar	\$ 714,559	21.71%	863,842	24.39%
Apr	\$ 886,559	26.94%	1,107,677	31.28%
May	\$ 1,356,341	41.21%	1,566,347	44.23%
Jun	\$ 1,738,826	52.84%	1,851,445	52.28%
Jul	\$ 1,973,222	59.96%	2,169,219	61.25%
Aug	\$ 2,240,229	68.07%	2,437,139	68.82%
Sep	\$ 2,473,204	75.15%	2,725,569	76.96%
Oct	\$ 2,678,496	81.39%	2,957,384	83.51%
Nov	\$ 2,953,561	89.75%	3,282,956	92.70%
Dec	\$ 3,291,044	100.00%	\$ 3,541,338	100.00%

2013 Income Tax Forecast			
Month	2013 Actual Collections	2011-2012 Mean	Forecasted 2013 Year-end Income Tax Revenues
Jan	\$ 287,055	5.89%	\$ 4,875,619
Feb	\$ 542,373	16.13%	\$ 3,363,416
Mar	\$ 787,662	23.05%	\$ 3,416,794
Apr	\$ 1,122,175	29.11%	\$ 3,855,145
May	\$ 1,648,280	42.72%	\$ 3,858,177
June	\$ 1,962,540	52.56%	\$ 3,734,043
July	\$ 2,233,031	60.61%	\$ 3,684,518
Aug	\$ 2,531,745	68.45%	\$ 3,698,943
Sept	\$ 2,841,247	76.06%	\$ 3,735,683
Oct		82.45%	
Nov		91.22%	
Dec		100.00%	

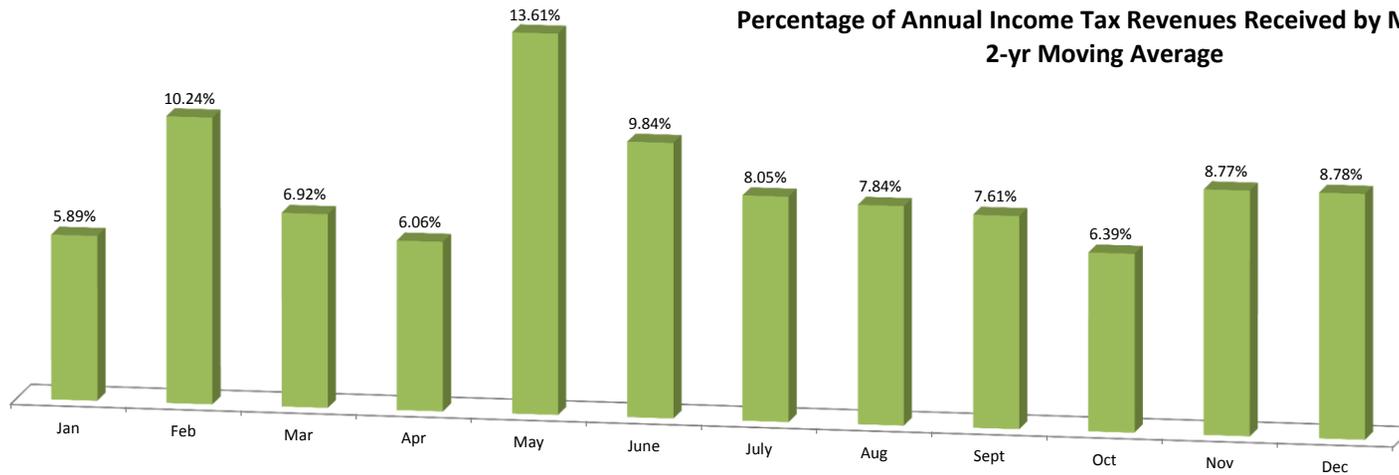


Table 7: Total Personnel Costs, Wages and Benefits

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Total Salary	3,131,704	3,148,126	3,022,798	2,985,952	3,010,849	3,031,157
Pension*	776,269	742,975	766,250	691,076	806,751	700,617
Health Insurance**	481,027	580,429	289,118	370,853	326,616	388,373
Medicare	49,437	47,377	47,035	62,084	53,129	47,621
Life Insurance	12,350	13,059	14,797	15,042	14,919	15,117
Health Savings Account Contributions***	138,274	16,306	192,907	211,400	189,910	203,301
Longevity & Vacation Sellback****			84,214	53,161	58,148	52,441
Workers' Compensation	59,250	68,778	59,957	60,536	65,090	61,212
Employee-Paid Supplemental Benefits	-	-	24,811	23,900	35,916	29,296
Unemployment Insurance	-	8,697	9,990	35,000	10,400	-
Total Personnel Costs/Year	\$ 4,648,311	\$ 4,625,747	\$ 4,511,877	\$ 4,509,004	\$ 4,571,728	\$ 4,529,135

*Pension costs have a relationship to total salary, but can fluctuate year-to-year based on higher than average salaries due to retirements with vacation and sickleave cash out, benefits which are not pensionable.

**For years prior to 2012, the health insurance line items included FSA, HSA and HRA reimbursements, plus premiums. In 2012, this line item includes only health insurance premiums.

***For years prior to 2012, this line included longevity pay, vacation and sick leave sellback, and other cafeteria benefits. In 2012, this line item includes only health savings account premiums.

****This line includes only longevity and leave sellback. Vacation sellback will end for non-bargaining employees after 2012, so this line item should include only longevity pay through 2023, when this benefit will end.

Table 7.1: Payroll, General Fund						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
City Council	27,899	36,872	38,464	39,105	39,105	39,805
City Clerk Salary	8,200	-	8,493	8,601	8,601	8,839
City Manager Salary	108,120	117,798	111,107	112,000	112,000	112,000
City Manager's Office Salary		244,583	209,980	140,233	146,600	134,148
Assistant City Manager Salary	37,873	-	-	-	-	-
Assistant to the City Manager Salary	48,037	(478)	-	-	-	-
Executive Assistant to the City Manager Salary	55,761	-	-	-	-	-
Receptionist Salary	37,434	-	-	-	-	-
Management Fellow Salary	9,230	3,181	-	-	-	-
Management Intern Salary	18,592	32,878	7,330	-	-	-
Finance Director Salary	75,638	87,244	73,649	87,100	87,100	87,100
Finance Salary	-	132,908	129,930	124,526	132,200	140,285
Accounts Payable Clerk	50,272	-	-	-	-	-
Asst. Finance Director (Pay & Benefits Salary)	10,940	-	-	-	-	-
Municipal Maintenance Salary	21,825	14,398	13,074	15,000	15,000	15,000
City Engineer (GF portion only)	23,200	22,260	17,791	16,346	16,346	16,796
B&Z Salary	127,864	99,916	82,813	84,516	91,670	85,022
Magistrate Court Salary	51,394	54,428	49,687	49,355	49,355	50,836
Police Salary	1,417,231	1,452,919	1,393,932	1,473,349	1,473,349	1,469,268
Parks and Leisure Salary	209,290	166,335	161,344	163,407	142,615	182,082
Income Tax Salary	80,365	-	-	-	-	-
Subtotal General Fund	\$ 2,419,165	\$ 2,465,242	\$ 2,297,592	\$ 2,313,538	\$ 2,313,941	\$ 2,341,181
Payroll, Other Funds						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Street Maintenance Salary	248,806	248,425	218,642	200,000	184,981	232,322
Water Operations Salary	294,550	280,599	334,161	257,210	353,140	296,682
Sanitation & Environment Salary	63,267	42,956	52,762	76,232	55,484	58,860
Stormwater Salary	69,577	78,445	77,070	106,915	60,733	77,440
Sewer Billing Salary	36,339	32,459	42,571	32,057	42,570	24,672
Subtotal, All other Funds	\$ 712,539	\$ 682,883	\$ 725,206	\$ 672,414	\$ 696,908	\$ 689,976
Total Payroll	\$ 3,131,704	\$ 3,148,126	\$ 3,022,798	\$ 2,985,952	\$ 3,010,849	\$ 3,031,157

Table 7.2: Pension (OPERS and Police & Fire)						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Labor Costs	131,593	-	-	-	-	-
City Council	-	7,236	12,579	11,450	11,450	11,674
City Manager's Office	-	113,533	92,977	61,580	63,100	59,637
Mayor's Court	9,455	12,728	14,093	12,220	12,220	12,546
Income Tax	31,076	-	-	-	-	-
Finance	-	57,019	54,316	51,712	53,554	55,260
Building & Zoning	33,037	26,300	23,269	20,658	22,400	20,751
Police - Ohio Police and Fire	250,685	263,535	281,641	279,869	370,000	280,194
Police - Civilian (OPERS)	63,292	45,974	36,785	41,089	41,089	39,396
General Ops	-	198	3,813	3,600	3,600	3,600
Parks & Leisure	49,248	48,661	43,443	44,109	44,109	48,720
Street Maintenance	41,701	47,071	67,854	49,085	49,085	56,917
Water Operations	79,572	60,794	87,828	63,079	89,046	72,659
Sanitation & Environment	34,929	25,101	15,740	18,633	18,633	14,365
Stormwater	42,213	24,850	20,642	26,169	20,642	18,919
Sewer Billing	9,468	9,975	11,272	7,823	7,823	5,979
Total Pension Payments	\$ 776,269	\$ 742,975	\$ 766,250	\$ 691,076	\$ 806,751	\$ 700,617

Table 7.3: Medicare Costs						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Labor Costs	8,312					
City Council		190	802	761	761	776
City Manager's Office		1,075	5,339	8,500	4,194	3,978
Mayor's Court	1,262	1,284	815	1,300	831	834
Income Tax	2,317					
Finance		1,305	3,352	4,800	3,560	3,678
Building & Zoning	1,578	1,605	1,310	1,500	1,500	1,394
Police	21,673	22,404	20,777	23,500	23,500	22,204
General Ops	-	5,405	149	250	250	270
Parks & Leisure	2,105	2,140	2,872	4,200	4,200	3,245
Street Maintenance	4,551	4,332	3,609	5,600	5,600	3,791
Water Operations	4,847	4,814	4,178	7,500	4,930	4,839
Sanitation & Environment	1,100	1,075	1,313	1,243	1,243	956
Stormwater	1,692	1,604	1,927	2,300	1,930	1,259
Sewer Billing	-	145	590	630	630	397
Total Medicare Costs	\$ 49,437	\$ 47,377	\$ 47,035	\$ 62,084	\$ 53,129	\$ 47,621

Table 7.4: Life Insurance Costs							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Labor Costs	1,709	-	-	-	-	-	-
City Manager's Office	-	1,941	1,979	1,507	1,634	1,388	
Mayor's Court	281	271	296	277	277	282	
Income Tax	823	-	-	-	-	-	
Finance	-	1,035	878	1,262	1,347	1,341	
Building & Zoning	683	401	364	349	400	484	
Police	6,503	6,937	6,958	7,189	7,189	7,037	
Parks & Leisure	-	-	675	900	528	1,012	
Street Maintenance	890	1,097	1,181	1,073	1,141	1,179	
Water Operations	1,461	1,378	1,297	1,295	1,324	1,513	
Sanitation & Environment	-	-	299	450	134	321	
Stormwater	-	-	537	560	765	414	
Sewer Billing	-	-	333	180	180	146	
Total Life Insurance Costs	\$ 12,350	\$ 13,059	\$ 14,797	\$ 15,042	\$ 14,919	\$ 15,117	

Table 7.5: Workers' Compensation							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Labor Costs	11,730	-	-	-	-	-	-
City Council	-	1,000	673	928	1,031	967	
City Manager's Office	-	8,719	7,307	6,400	7,111	4,938	
Mayor's Court	664	1,025	1,133	990	1,100	1,039	
Income Tax	1,810	-	-	-	-	-	
Finance	-	4,667	4,166	4,191	4,657	4,576	
Building & Zoning	1,698	2,005	1,963	1,674	1,776	1,745	
Police	26,434	29,883	27,150	29,130	31,125	29,633	
General Ops	-	250	528	300	333	285	
Parks & Leisure	3,004	3,464	3,224	3,573	3,791	4,047	
Street Maintenance	3,011	3,464	5,128	3,976	4,219	4,714	
Water Operations	5,395	6,774	5,309	5,110	5,422	6,016	
Sanitation & Environment	2,389	3,150	974	1,510	1,602	1,190	
Stormwater	2,503	3,276	1,621	2,120	2,250	1,567	
Sewer Billing	612	1,101	782	634	673	495	
Total Workers' Comp Costs	\$ 59,250	\$ 68,778	\$ 59,957	\$ 60,536	\$ 65,090	\$ 61,212	

Table 7.6: Health Insurance Premiums						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Labor Costs	73,418	-	-	-	-	-
City Council	-	31,314	-	-	-	-
City Manager's Office	-	48,419	24,372	27,395	27,443	31,221
Mayor's Court	11,605	13,085	5,170	6,614	7,197	7,305
Income Tax	17,295	-	-	-	-	-
Finance	-	47,456	24,990	31,179	31,179	30,204
Building & Zoning	19,714	21,017	8,877	11,336	11,384	13,515
Police	183,404	207,062	114,128	162,511	142,475	152,121
Parks & Leisure	21,289	25,825	18,992	22,613	12,790	28,932
Street Maintenance	22,599	32,217	23,969	27,186	19,254	33,902
Water Operations	36,697	50,334	27,977	33,469	27,826	44,970
Sanitation & Environment	14,413	8,120	9,245	11,432	4,229	9,633
Stormwater	28,868	41,019	12,453	14,361	21,553	12,393
Sewer Billing	10,673	13,330	4,549	5,257	3,786	6,677
Wellness Program, General Fund	41,052	41,231	14,397	17,500	17,500	17,500
Total Healthcare Costs	\$ 481,027	\$ 580,429	\$ 289,118	\$ 370,853	\$ 326,616	\$ 388,373

Table 7.7: Health Savings Account Contributions*						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Labor Costs	25,431	-	-	-	-	-
City Council	-	16,306	578	-	-	-
City Manager's Office	-	-	25,700	18,150	25,550	16,400
Mayor's Court	2,127	-	6,250	6,450	6,450	6,550
Income Tax	5,779	-	-	-	-	-
Finance	-	-	11,913	20,350	19,350	19,650
Building & Zoning	5,547	-	6,250	6,450	6,450	6,550
Police	60,363	-	77,867	89,200	80,650	78,750
Parks & Leisure	2,638	-	15,500	13,865	12,450	14,969
Street Maintenance	6,818	-	15,000	16,618	12,250	17,478
Water Operations	15,563	-	21,600	20,599	14,310	24,000
Sanitation & Environment	6,085	-	-	7,306	-	6,160
Stormwater	6,179	-	12,250	9,070	12,450	7,554
Sewer Billing	1,744	-	-	3,342	-	5,240
Total HSA Contribution Costs	\$ 138,274	\$ 16,306	\$ 192,907	\$ 211,400	\$ 189,910	\$ 203,301

* HSA Contribution was a new term in 2012 and replaced what was labeled Medical Reimbursement, Vacation and Longevity.

Table 7.8: Longevity & Vacation Sellback*						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
City Manager's Office			8,441	3,720	3,720	3,120
Mayor's Court			2,629	1,560	1,560	1,440
Finance			5,239	3,840	3,840	3,960
Building & Zoning			2,836	1,560	1,560	1,440
Police			36,607	24,240	29,108	24,840
Parks & Leisure			9,581	3,902	2,670	4,121
Street Maintenance			6,748	4,722	5,910	4,834
Water Operations			8,464	5,438	6,240	6,062
Sanitation & Environment			110	1,554	120	994
Stormwater			3,513	2,071	3,030	1,390
Sewer Billing			47	554	390	240
Total Longevity/Vacation Sellback	\$ -	\$ -	\$ 84,214	\$ 53,161	\$ 58,148	\$ 52,441

*Longevity & Vacation Sellback was a new term in 2012 and was formerly rolled up with Medical Reimbursement, Vacation and Longevity.

Table 7.9: Employee-Paid Supplemental Benefits						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
City Manager's Office			2,175	2,500	1,831	1,812
Mayor's Court			370	0	892	1,187
Finance			1,915	1,000	2,448	2,448
Building & Zoning			363	500	500	449
Police			9,397	10,000	10,000	8,019
Parks & Leisure			1,814	2,100	1,404	3,439
Street Maintenance			3,221	1,600	5,042	4,055
Water Operations			2,642	3,750	2,225	5,265
Sanitation & Environment			954	700	500	887
Stormwater			1,634	1,350	6,574	1,229
Sewer Billing			327	400	4,500	506
Total Employee-Paid Supplement:	\$ -	\$ -	\$ 24,811	\$ 23,900	\$ 35,916	\$ 29,296

Table 7.10: Unemployment Insurance						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
City Manager's Office	-	-	-	29,000	-	-
Mayor's Court	-	-	-	-	-	-
Finance	-	-	9,990	-	-	-
Building & Zoning	-	8,697	-	-	-	-
Police	-	-	-	-	-	-
Parks & Leisure	-	-	-	-	-	-
Street Maintenance	-	-	-	-	-	-
Water Operations	-	-	-	1,500	2,600	-
Sanitation & Environment	-	-	-	1,500	2,600	-
Stormwater	-	-	-	1,500	2,600	-
Sewer Billing	-	-	-	1,500	2,600	-
Total Unemployment Insurance	\$ -	\$ 8,697	\$ 9,990	\$ 35,000	\$ 10,400	\$ -

Table 8: 2014-2018 Capital Improvement Plan (CIP) Summary

Project	2014	2015	2016	2017	2018	Unscheduled or Grant Contingent	TOTALS
General Govt.							
Computer Replacements & IT	64,498	3,000	5,000	14,000	13,000		99,498
Citizen Satisfaction Survey						25,000	25,000
Comprehensive Plan Update						50,000	50,000
Public Safety							
Turnout Gear	18,000	18,000	18,000	18,000	18,000		90,000
Fire/EMS Apparatus/Vehicle Replacement		640,000	33,500	-	325,000	293,000	1,291,500
Miscellaneous Fire Equipment	59,430	18,000	18,000	18,000	18,000		131,430
EMS Routine Gear Replacement	13,750	10,000	10,000	10,000	10,000		53,750
Police Vehicle Replacement		120,000	120,000	120,000	52,000		412,000
Police Equipment	56,064	43,064	10,000	10,000	10,000		129,128
Safety Center Maintenance	32,700	250,000					282,700
Streets							
Existing Road & Sidewalk Maintenance							
Annual Road Rehabilitation Program (GF Portion)	111,000	101,000	101,000	101,000	101,000		515,000
Fifth Street Reconstruction						210,600	210,600
South State Route 48 Roadway Improvements Phase II						700,000	700,000
East Loveland Avenue Bridge Replacement						327,500	327,500
Traffic Signal Replacement	33,000						33,000
Riverside Dr Repaving from 273 Riverside Dr to W Loveland Ave						143,900	143,900
Riverside Drive Geotechnical Study						22,900	22,900
Intersection Improvements							
Butterworth Road and State Route 48 Intersection Improvements						2,000,000	2,000,000
Traffic Control Cabinet & Component Replacement at W Loveland Ave & KB Way	42,000						42,000
Lebanon Road/W. Loveland Avenue Intersection Improvements						270,600	270,600
Neighborhood Connectivity							
Durango Drive Sidewalk Installation						480,000	480,000
Loveland-Miamiville Road Sidewalk Installation						800,000	800,000
General Public Works							
Public Works Equipment & Vehicles	205,700	274,000	139,000	308,000	49,000		975,700
Park Mower		11,500		11,500			23,000
Water Fund							
Waterline Replacements							
Union Cemetery Road Waterline Replacement						936,500	936,500
Rich Road Waterline Replacement						740,000	740,000
Hidden Creek Waterline Replacement, Phase I						466,000	466,000
Main & Chestnut Waterline Replacement						506,000	506,000
Riverside Drive Waterline Replacement						374,000	374,000
Loveland-Madeira Road Water Service Transfer & 4" Waterline Abandonment						246,000	246,000
Waterline Relocation Across Little Miami River						385,000	385,000
Water Main Connection through Phillips Park to Fallis Road						165,000	165,000
Water Tank Projects							
Existing Water Tank Repainting	235,000	350,000					585,000

Table 8: 2014-2018 Capital Improvement Plan (CIP) Summary

Project	2014	2015	2016	2017	2018	Unscheduled or Grant Contingent	TOTALS
New Water Tank, Northeast						2,430,500	2,430,500
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		90,000	90,000	90,000	90,000	90,000	450,000
Automatic Water Meter Reading						1,089,000	1,089,000
Sanitation							
Wheeled Recycling Toters	30,000					50,000	80,000
Leaf Machine	27,000						27,000
Stormwater							
Lever Park, West Loveland Storm Sewer Improvement						83,542	83,542
Existing Neighborhood Capacity Analysis and Planning						50,000	50,000
Stormwater Drainage Mapping						TBD	TBD
Stoneybrook Storm Sewer Improvements, Phase II (Marbea & Highridge)						309,500	309,500
Parks & Leisure							
Robinson Park Improvements						140,000	140,000
Hidden Creek Park Improvements						5,500	5,500
Kiwanis Park Improvements						373,000	373,000
McCoy Park Improvements						153,000	153,000
Bettyray Park Improvements						25,000	25,000
Harper Avenue Park Improvements						90,000	90,000
Boike Park Improvements						216,000	216,000
East Loveland Nature Preserve Improvements						60,000	60,000
Veteran's Memorial						15,000	15,000
Skate Park Expansion						95,000	95,000
Second Set of Bathrooms along Bike Trail						90,000	90,000
Simpson Property Trail Development						117,000	117,000
East Loveland Nature Preserve Pedestrian Bridge	25,000					75,000	100,000
Community Center and/or Pool Master Plan						TBD	TBD
Warren County Neighborhood Park Design and Construction						250,000	250,000
Special Needs Adapted Playgrounds	100,000					-	100,000
Park Security Enhancements						22,500	22,500
Parking lot resurfacing at Lever, Phillips, Kiwanis, Boike, McCoy & Betty Ray						315,000	315,000
Special Projects							
Sidewalk Replacement Program	90,000	100,000	100,000	100,000	100,000		490,000
Loveland Madeira Road Streetscape						150,000	150,000
Downtown Parking Lot Expansions						183,500	183,500
Historic Redevelopment Phase III						357,500	357,500
Gateways and Corridors						127,000	127,000
TOTALS	1,143,142	2,028,564	644,500	800,500	786,000	16,404,542	21,807,248

Table 8.1: 2014 CIP Construction Projects

Project Description	Notes	Total Cost	Funding Source								
			General Fund	Reserve & Escrow Fund	Water	Stormwater	Historic Loveland TIF	Street Maintenance	MVR Funds	Special Projects	Contingent Funded
Water Line Replacement on Union Cemetary Rd	Applying for SCIP construction grant of \$358,750 and loan of \$577,750. Loan amount reduced by amount of downtown land sale proceeds to accomplish redeployment of capital	\$936,500			\$577,750						\$358,750
Water Storage Tank Repaint and Repair	East Ground 0.5 MG & West Ground 0.5 MG	\$235,000			\$235,000						
2014 Road Rehabilitation Program		\$281,853	\$111,000						\$170,853		
2014 Sidewalk Maintenance Program		\$90,000								\$90,000	
Nisbet Park Accessible Playground		\$100,000						\$100,000			
East Loveland Nature Preserve Pedestrian Bridge	Applying for Clean Ohio Trails matching grant	\$100,000		\$25,000							\$75,000
Fifth Street Reconstruction	Applying for SCIP partial grant for construction	\$210,600				\$51,000		\$54,300			\$105,300
Stoneybrook Storm Sewer Improvements, Phase II (Marbea & Highridge Drives)	Applying for SCIP partial grant for construction	\$309,500				\$30,950					\$278,550
Riverside Dr. Repaving from 273 Riverside Dr to W Loveland Ave	Applying for MRF construction grant	\$143,900									\$143,900
Total Cost by Funding Source		\$2,407,353	\$111,000	\$25,000	\$812,750	\$81,950	\$100,000	\$54,300	\$170,853	\$90,000	\$961,500

Impact of Capital Improvements on Operating Budget: The majority of the equipment and capital purchases are replacements of existing assets. As such, the City's capital equipment purchases should not increase operating expenses because we are not adding new equipment to serve the residents but instead are simply substituting new equipment for older assets. If anything, operating costs could be reduced because newer equipment and vehicles are generally more fuel efficient and less expensive to service. Of the major capital improvement projects, the waterline replacement on Union Cemetery Road should decrease operating expenses incurred as a result of repairing waterline breaks, as the existing waterline has incurred numerous breaks over the last several years. The new waterline will greatly reduce the amount of labor and materials previously required by this waterline.

Table 8.2: 2014 CIP Equipment by Department

Equipment Requests	New or Replacement	Qty	Unit Cost	Total Cost	Funding Source							
					General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Downtown TIF
Total Requests by Fund				\$550,142	\$202,912	\$24,950	\$77,430	\$41,950	\$29,950	\$56,950	\$74,000	\$42,000
Police Department	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Downtown TIF
Ballistic Vests	R	4	\$800	\$3,200	\$3,200							
Tasers	R	3	\$2,200	\$6,600	\$6,600							
Radios and Charging Units	R	8	\$4,158	\$33,264	\$33,264							
Exterior Numeric Keypad Replacement	R	3	\$2,667	\$8,000	\$8,000							
Livescan Fingerprint Device	N	1	\$13,000	\$13,000	\$13,000							
Safety Center Window Replacement	R	9	\$1,500	\$13,500	\$13,500							
Department Request Totals by Fund				\$77,564	\$77,564	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fire Department	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Downtown TIF
Safety Center HVAC Replacement	R	1	\$11,200	\$11,200		\$11,200						
Repair Rusted Metal on Rescue 61	N	1	\$45,000	\$30,000			\$30,000					
Federal Signal Informer Alert Receiver	N	7	\$600	\$4,200			\$4,200					
Air Compressor/Hose Reels	N	2	\$1,900	\$3,800			\$3,800					
Turnout Gear	R	1	\$18,000	\$18,000			\$18,000					
Small Fire Equipment	R	1	\$17,680	\$17,680			\$17,680					
Small EMS Equipment	R	1	\$10,000	\$10,000		\$10,000						
Fitness Equipment	R	1	\$7,500	\$7,500		\$3,750	\$3,750					
Department Request Totals by Fund				\$102,380	\$0	\$24,950	\$77,430	\$0	\$0	\$0	\$0	\$0
Public Works	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Downtown TIF
Battery Back-up Systems for Traffic Signals at Intersections & LED Conversion at Oakland & SR 48, W Loveland & Rich Rd, and W Loveland & Lebanon Rd	R	3	\$11,000	\$33,000							\$33,000	
Second ArcGIS Software License	N	1	\$1,500	\$1,500				\$1,500				
Traffic Control Cabinet & Control Replacement at W Loveland Ave & KB Way	R	1	\$42,000	\$42,000								\$42,000
Leaf Machine	R	1	\$27,000	\$27,000						\$27,000		
1-Ton Pick-up w/ Snow Plow Attachment	R	2	\$31,000	\$62,000	\$21,000			\$11,000	\$10,000	\$10,000	\$10,000	
3" Self-Priming Pump	R	1	\$1,600	\$1,600				\$1,600				
Pressure Washer	R	1	\$1,000	\$1,000				\$1,000				
Valve Exerciser	N	1	\$5,000	\$5,000				\$5,000				
Jack Hammer	R	1	\$1,900	\$1,900				\$1,900				
Baseball Field Dirt	N	1	\$2,000	\$2,000	\$2,000							
Engineered Playground Mulch	N	1	\$2,000	\$2,000	\$2,000							
Ash Tree Treatment	N	1	\$1,300	\$1,300	\$1,300							
Air Compressor	R	1	\$2,600	\$2,600	\$650			\$650	\$650	\$650		
Diagnostic Scan Computer	R	1	\$1,800	\$1,800	\$450			\$450	\$450	\$450		
Tools	R	1	\$1,000	\$1,000	\$250			\$250	\$250	\$250		
International Truck	R	1	\$120,000	\$120,000	\$33,200			\$18,600	\$18,600	\$18,600	\$31,000	
Department Request Totals by Fund				\$305,700	\$60,850	\$0	\$0	\$41,950	\$29,950	\$56,950	\$74,000	\$42,000
IT	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Downtown TIF
PC Replacement, City Hall	R	4	\$1,000	\$4,000	\$4,000							
PC Replacement, Police	R	5	\$1,000	\$5,000	\$5,000							
PC Replacement, NECC	R	1	\$1,900	\$1,900	\$1,900							
Monitor Replacement, NECC	R	2	\$799	\$1,598	\$1,598							
Storage Area Network (SAN) Device	N	1	\$32,000	\$32,000	\$32,000							
Enterprise Content/Records Management	N	1	\$20,000	\$20,000	\$20,000							
Department Request Totals by Fund				\$64,498	\$64,498	\$0	\$0	\$0	\$0	\$0	\$0	\$0



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Table 9: Debt Principal and Interest Payments by Year

General Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 HVAC Improvement Bonds	10,445																								
2005 Safety Center Advanced Refunding	67,992	67,728	68,816	68,068	68,952																				
2011 HVAC Improvement Bonds	21,028	20,828	20,628	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	99,464	88,556	89,444	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	2013	2014	2015	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	39,995	39,840	40,480	40,040	40,560																				
2007 Public Works Building	16,616	17,576	16,958	16,320	17,201																				
2009 Lever Park	31,425	30,750																							
Total Debt Service Payments	88,036	88,166	57,438	56,360	57,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Fund Total	187,500	176,722	146,881	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	2013	2014	2015	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	16,616	17,576	16,958	16,320	17,201																				
2009 Public Works Dump Trucks	7,016	6,150																							
2012 Refunding of 2002 Rich Road Improvements	34,734	32,322	34,163	33,866	33,422	32,978	34,501	31,751	35,352	32,518															
Total Debt Service Payments	58,365	56,049	51,120	50,186	50,624	32,978	34,501	31,751	35,352	32,518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fire & EMS Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 Ladder Truck	36,558																								
2003 Rescue Truck	47,004																								
2005 Safety Center Advanced Refunding	67,992	67,728	68,816	68,068	68,952																				
2012 Refunding of 2002 2nd Street Renovation	47,379	44,090	46,600	46,196	45,590	44,984	47,062	43,311	48,223	44,357															
2013 Ambulance	1,847	32,725	37,425	37,075	36,725	46,200	35,525																		
Total Debt Service Payments	200,779	144,543	152,841	151,339	151,267	91,184	82,587	43,311	48,223	44,357	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stormwater Fund	2013	2014	2015	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	16,670	16,670	16,670	8,335													
2005 Bike Path Advanced Refunding	23,997	23,904	24,288	24,024	24,336																				
2007 Stormwater Project	19,931	19,531	24,119	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	5,539	5,859	5,653	5,440	5,734																				
2009 Public Works Dump Trucks	5,266	4,100																							
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	14,612	14,612	14,612	14,612	7,306				
2012 Refunding of 2003 \$1M Bond	76,171	79,019	71,644	76,044	75,069	74,094	72,794	71,494	75,113	78,625	71,750														
2012 Refunding of 2005 \$250K Bond	21,763	26,363	25,713	20,063	19,463	18,863	18,263	17,663	17,044	16,425	21,050	20,550													
SCIP 2013 Stoneybrook 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			
Total Debt Service Payments	183,948	204,037	196,678	194,314	192,726	160,443	157,906	155,368	157,731	159,987	157,100	80,877	51,142	50,292	49,442	28,592	28,592	28,592	28,592	28,592	21,286	13,980	-	-	-
Sanitation and Environment Fund	2013	2014	2015	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	5,539	5,859	5,653	5,440	5,734																				
2009 Public Works Dump Trucks	5,766	4,100																							
Total Debt Service Payments	11,304	9,959	5,653	5,440	5,734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 9: Debt Principal and Interest Payments by Year

Water Capital Improvement Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
SCIP 1993 Hanna Avenue Waterline	5,748																								
SCIP 1995 E. Loveland Ave Waterline	21,527	21,527	10,764																						
SCIP 1995 West Booster Station Expansion	17,120	12,416																							
SCIP 1997 Lever Water Tower	41,057	41,057	41,057	41,057	41,057																				
SCIP 1997 Loveland-Madeira and Riverside Loop	28,149	28,149	28,149	28,148	28,148																				
SCIP 1999 State Route 48 Waterline	27,357	27,357	27,357	27,357	27,357																				
SCIP 2002 West Loveland Ave Waterline	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	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836
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	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133
SCIP 2007 Public Works Building	11,078	11,718	11,305	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	24,350	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	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 Public Works Dump Trucks	8,016	6,150																							
2009 Advanced Refunding of 1998 Bonds	149,725	146,913	153,788	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	24,031	24,031	24,031	24,031	24,031	24,031	24,031
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	23,380	23,380	23,380	23,380	23,380	23,380	23,380
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	26,808	26,808	26,808
SCIP 2012 Park, Centre, and Elm Waterline	8,357	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	16,714	16,714	16,714
2013 Commerce Park Water Tower & Improvements	77,156	113,836	118,836	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 Twilight Waterline	-	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100	12,100
2014 Union Cemetery Waterline Bond Redevelopment	-	23,506	23,260	22,983	22,675	23,425	22,988	23,671	23,198	23,736	23,109	23,601	22,930	23,310	23,642	22,804	23,086	23,279	23,420	23,566	23,712	23,858	24,004	24,150	24,296
SCIP 2014 Union Cemetery Waterline	-	-	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388	14,388
Total Debt Service Payments	561,446	627,600	623,874	608,308	590,076	534,427	513,291	489,517	486,144	488,781	474,404	476,216	459,826	429,996	431,038	405,920	396,506	394,499	385,225	335,299	290,444	271,588	258,400	254,200	254,800

Historic Loveland TIF Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2011 Real Estate Bonds	106,085	81,479	80,625	79,665	78,598	81,198	79,684	82,051	80,412	82,274	80,101	81,809	79,480	80,800	81,948	79,046	80,024	80,691	81,180						
2014 TIF Improvement Projects		30,267	45,239	45,001	44,696	44,314	43,836	43,274	42,636	41,926	41,169	45,639	44,361	43,305	42,204	46,061	44,682	43,257	41,791	45,296	43,556	41,792			
Total Debt Service Payments	106,085	111,746	125,864	124,666	123,294	125,512	123,520	125,325	123,048	124,200	121,270	127,448	123,841	124,105	124,152	125,107	124,706	123,948	122,971	45,296	43,556	41,792	-	-	-

Recreation Land TIF Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Christman Farm	48,238	52,238	51,000	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	48,238	52,238	51,000	49,725	48,488	52,213	50,725	49,238	47,750	51,263	49,563	52,863	50,950	49,038	52,125	-									

Northend TIF Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 Maple Avenue Sewer Upgrade	80,625	78,000																							
Total Debt Service Payments	80,625	78,000	-																						

Annual Total Debt Service Payments	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
	1,438,292	1,460,893	1,353,910	1,328,808	1,314,073	1,021,460	986,744	918,238	921,487	923,746	824,377	758,843	706,600	673,611	681,278	583,259	572,564	568,879	557,708	401,882	347,980	313,380	258,400	254,200	254,800

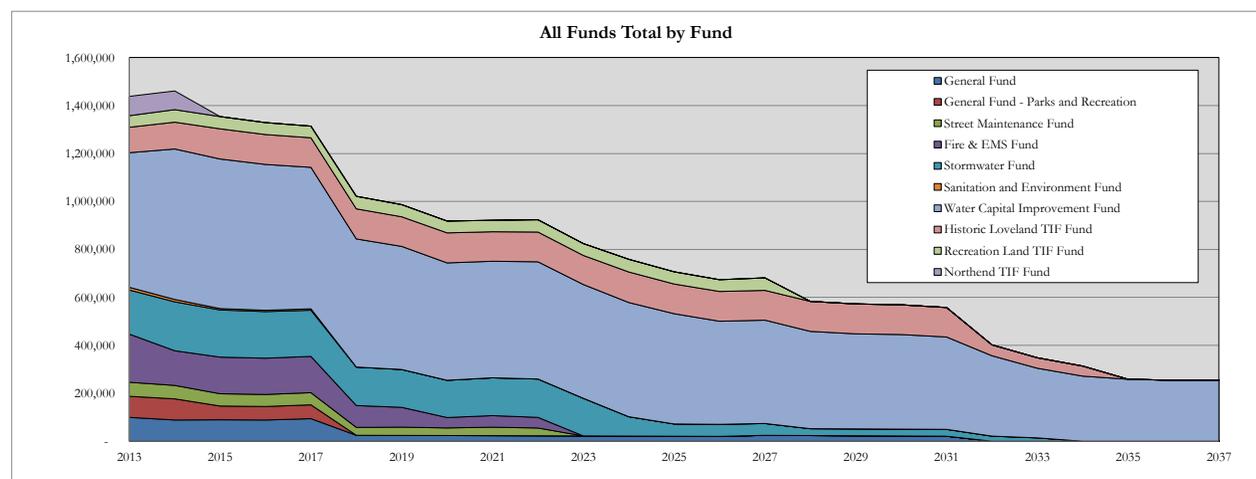
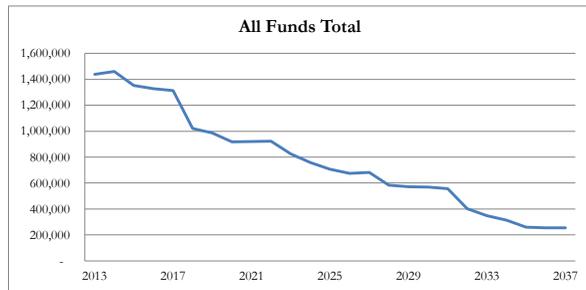
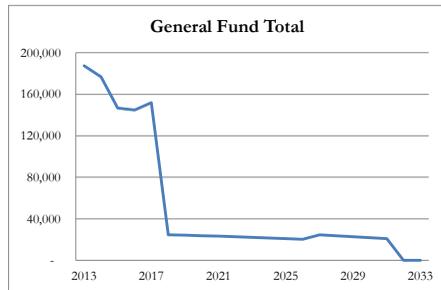


Table 9.1: Outstanding Debt Principal by Year

General Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 HVAC Improvement Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 Safety Center Advanced Refunding	248,200	190,400	129,200	66,300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2011 HVAC Improvement Bonds	280,000	270,000	260,000	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	528,200	460,400	389,200	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	2013	2014	2015	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	146,000	112,000	76,000	39,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 Public Works Building	61,500	46,500	31,500	16,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Lever Park	30,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	237,500	158,500	107,500	55,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Fund Total	765,700	618,900	496,700	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	2013	2014	2015	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	61,500	46,500	31,500	16,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Public Works Dump Trucks	6,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 Refunding of 2002 Rich Road Improvements	272,835	245,340	215,730	186,120	156,510	126,900	95,175	65,565	31,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	340,335	291,840	247,230	202,620	156,510	126,900	95,175	65,565	31,725	-	-	-	-	-	-	-	-	-	-						
Fire & EMS Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 Ladder Truck	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2003 Rescue Truck	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 Safety Center Advanced Refunding	248,200	190,400	129,200	66,300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 Refunding of 2002 2nd Street Renovation	372,165	334,660	294,270	253,880	213,490	173,100	129,825	89,435	43,275	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 Ambulance	215,000	185,000	150,000	115,000	80,000	35,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	835,365	710,060	573,470	435,180	293,490	208,100	129,825	89,435	43,275	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stormwater Fund	2013	2014	2015	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	175,032	158,362	141,692	125,023	108,353	91,683	75,014	58,344	41,674	25,005	8,335	0	-	-	-	-	-	-	-	-	-	-	-	-	-
2005 Bike Path Advanced Refunding	87,600	67,200	45,600	23,400	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2007 Stormwater Project	225,000	215,000	200,000	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	20,500	15,500	10,500	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Public Works Dump Trucks	4,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 2012 Bellwood Drainage Improvements	270,328	255,716	241,103	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	665,000	600,000	540,000	475,000	410,000	345,000	280,000	215,000	145,000	70,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2012 Refunding of 2005 \$250K Bond	185,000	165,000	145,000	130,000	115,000	100,000	85,000	70,000	55,000	40,000	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 2013 Stoneybrook Improvements	279,600	265,620	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	-	-	-	-	-
Total Year-End Outstanding Debt Principal	1,912,060	1,742,398	1,575,536	1,408,074	1,238,912	1,098,650	958,388	818,126	672,864	522,602	372,340	295,413	246,820	198,228	149,636	121,043	92,451	63,859	35,266	13,980	-	-	-	-	-
Sanitation and Environment Fund	2013	2014	2015	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	20,500	15,500	10,500	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Public Works Dump Trucks	4,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	24,500	15,500	10,500	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 9.1: Outstanding Debt Principal by Year

Water Capital Improvement Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
SCIP 1993 Hanna Avenue Waterline	-																								
SCIP 1995 E. Loveland Ave Waterline	31,346	10,604	-																						
SCIP 1995 West Booster Station Expansion	12,176	-																							
SCIP 1997 Lever Water Tower	153,675	116,955	79,125	40,152	-																				
SCIP 1997 Loveland-Madeira and Riverside Loop	98,520	70,372	42,223	14,075	1																				
SCIP 1999 State Route 48 Waterline	149,197	126,144	102,395	77,928	52,722	26,753	-																		
SCIP 2002 West Loveland Ave Waterline	135,000	120,000	105,000	90,000	75,000	60,000	45,000	30,000	15,000	-															
SCIP 2005 Elysian Avenue Waterline	274,108	250,273	226,437	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	229,591	210,459	191,326	172,193	153,061	133,928	114,796	95,663	76,530	57,398	38,265	19,133	(0)												
SCIP 2007 Public Works Building	41,000	31,000	21,000	11,000	-																				
SCIP 2007 Historic Loveland Waterline	340,902	316,552	292,201	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	144,317	134,696	125,075	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 Public Works Dump Trucks	6,000	-																							
2009 Advanced Refunding of 1998 Bonds	680,000	555,000	420,000	285,000	150,000	-																			
SCIP 2010 Wall Street Waterline	420,534	396,504	372,473	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	432,530	409,150	385,770	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	509,358	482,550	455,742	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	325,915	309,202	292,488	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	3,485,000	3,485,000	3,480,000	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	242,000	229,900	217,800	205,700	193,600	181,500	169,400	157,300	145,200	133,100	121,000	108,900	96,800	84,700	72,600	60,500	48,400	36,300	24,200	12,100	-				
2014 Union Cemetery Waterline Bond Redevelopment		277,636	265,322	253,007	240,693	227,259	213,825	199,271	184,718	169,045	153,372	136,579	119,787	101,875	82,843	63,812	43,661	22,390	-						
SCIP 2014 Union Cemetery Waterline		287,750	273,363	258,975	244,588	230,200	215,813	201,425	187,038	172,650	158,263	143,875	129,488	115,100	100,713	86,325	71,938	57,550	43,163	28,775	14,388	-			
Total Year-End Outstanding Debt Principal	7,711,171	7,819,747	7,347,740	6,884,478	6,432,372	6,028,609	5,639,062	5,270,150	4,901,237	4,526,204	4,161,172	3,790,020	3,430,786	3,096,483	2,756,060	2,434,987	2,117,416	1,793,726	1,470,931	1,189,232	944,388	710,000	480,000	245,000	-

Historic Loveland TIF Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2011 Real Estate Bonds	1,295,000	962,364	919,679	876,993	834,308	787,742	741,176	690,729	640,283	585,956	531,629	473,421	415,214	353,126	287,157	221,189	151,340	77,610	-						
2014 TIF Improvement Projects		605,000	580,000	555,000	530,000	505,000	480,000	455,000	430,000	405,000	380,000	350,000	320,000	290,000	260,000	225,000	190,000	155,000	120,000	80,000	40,000	-			
Total Year-End Outstanding Debt Principal	1,295,000	1,567,364	1,499,679	1,431,993	1,364,308	1,292,742	1,221,176	1,145,729	1,070,283	990,956	911,629	823,421	735,214	643,126	547,157	446,189	341,340	232,610	120,000	80,000	40,000	-	-	-	-

Recreation Land TIF Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Christman Farm	525,000	495,000	465,000	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	525,000	495,000	465,000	435,000	405,000	370,000	335,000	300,000	265,000	225,000	185,000	140,000	95,000	50,000	-										

Northend TIF Fund	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 Maple Avenue Sewer Upgrade	75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	75,000	-																							

Annual Total Year-End Outstanding Debt Principal	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
	13,484,131	13,260,808	12,215,854	11,174,645	10,125,591	9,345,000	8,583,626	7,879,004	7,159,383	6,424,762	5,775,140	5,178,854	4,622,820	4,087,836	3,532,853	3,062,219	2,591,207	2,110,195	1,626,198	1,283,212	984,388	710,000	480,000	245,000	-

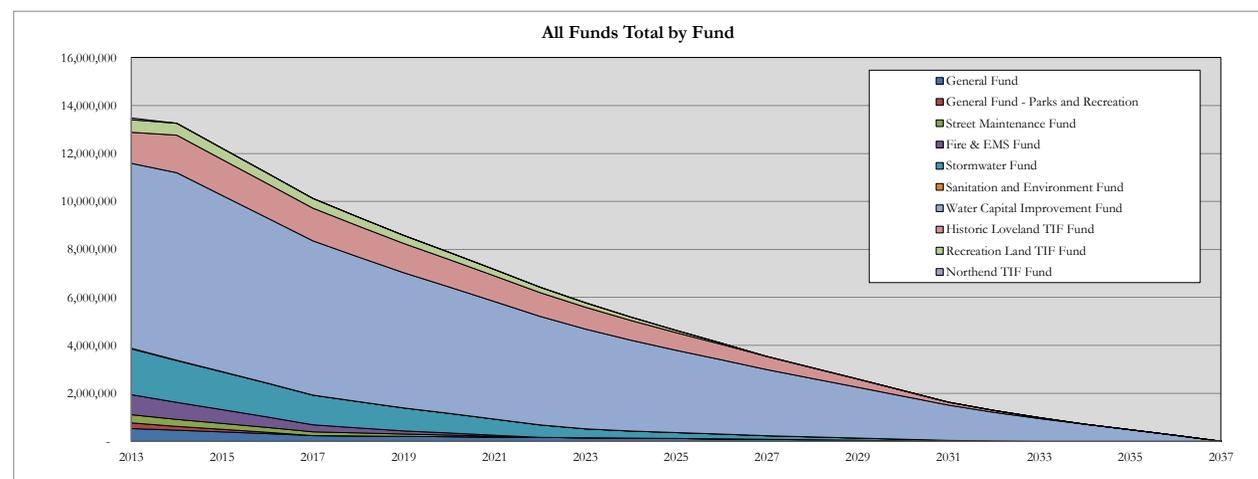
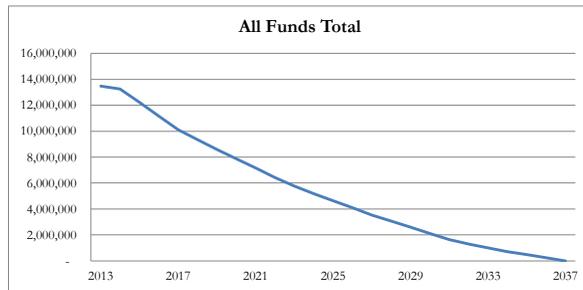
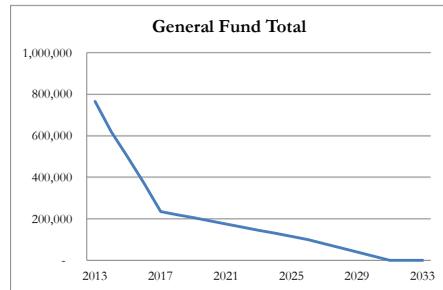


Table 10: Fund Forecast, Year-end Working Capital or Undesignated Fund Balance, 2014-2018

FUND	2014	2015	2016	2017	2018
Street Maintenance	33,837	(50,905)	(138,442)	(230,520)	(309,464)
Stormwater	50,804	46,610	43,417	40,312	67,841
Sanitation and Environment	15,841	(3,594)	(30,104)	(70,521)	(120,232)
Sewer Billing Fund	5,239	44,221	109,545	202,932	326,899
Water Operating	1,500	5,798	8,555	35,129	75,853
Water Capital	505,669	58,439	20,789	20,957	106,947
Combined Total Water Fund Balances	507,169	64,237	29,345	56,086	182,799
Combined Total Water Fund Balances including 2014 reserve, which is budgeted but not expected to be spent in 2014	729,555	286,623	251,731	278,472	405,185
Fire & EMS Fund	21,174	(11,701)	(53,165)	(105,154)	(108,185)
Fire Fund	8,682	20,874	7,046	(34,104)	(103,942)
EMS Fund	66,864	(6,920)	(127,992)	(298,716)	(521,576)
Combined Total Fire & EMS Fund Balances	96,720	2,254	(174,111)	(437,974)	(733,702)

Assumptions of Pro Forma Analysis:

10% increase in healthcare costs annually	Street Fund would need \$85,000 transfers from 2015-2018 from the General Fund to avoid deficits
2% wage increase in 2014, no wage increase thereafter	Fire & EMS is out of balance by about an increasing deficit of \$90,000 each year and compounding annually.
3% water rate increases each year	Fire & EMS has no administrative transfer in 2014-2018
9% per year increase in Sewer Charges Revenue due to MSD rate increases	Sanitation rates increase 3% annually when contract increase takes place in 2014, trash contract is assumed to go up 5%, thus the forecasted deficits
Sewer Billing completes GF reimbursement in 2018 for prior advances for sewer litigation	
No rate increase or service change is contemplated in Stormwater, 2014-2018	

Table 10.1: Street Maintenance Pro Forma

Revenues	2014	2015	2016	2017	2018
Motor Vehicle Registrations	82,000	82,000	82,000	82,000	82,000
Gasoline Tax	365,000	365,000	365,000	365,000	365,000
Reimbursement/Operations	3,000	3,000	3,000	3,000	3,000
Employee Pay Withholdings	9,037	9,037	9,037	9,037	9,037
Advance from General Fund	15,000	-	-	-	-
Beginning Balance	154,118	33,837	(50,905)	(138,442)	(230,520)
Total	\$628,155	\$492,874	\$408,132	\$320,595	\$228,517
Expenditures	2014	2015	2016	2017	2018
Salary	232,322	232,322	232,322	232,322	232,322
Ohio Public Retirement System (OPERS)	56,917	56,917	56,917	56,917	56,917
Health Insurance	33,902	37,292	41,021	45,124	49,636
Health Savings Account Contributions	17,478	17,478	17,478	17,478	17,478
Longevity & Vacation Sellback	4,834	4,834	4,834	4,834	4,834
Life Insurance	1,179	1,179	1,179	1,179	1,179
Workers' Compensation	4,714	4,714	4,714	4,714	4,714
Medicare	3,791	3,791	3,791	3,791	3,791
Employee-Paid Supplemental Benefits	4,055	4,055	4,055	4,055	4,055
Association Dues and Subscriptions	250	250	250	250	250
Road Salt	5,000	5,000	5,000	5,000	5,000
Street Signage	6,000	6,000	6,000	6,000	6,000
Traffic Control Maintenance	12,500	12,500	12,500	12,500	12,500
BMV Audit	270	270	270	270	270
Municipal Facilities Maintenance	4,000	4,000	4,000	4,000	4,000
Property Liability Insurance	8,357	8,357	8,357	8,357	8,357
Electric and Gas Utility Charges	8,500	8,500	8,500	8,500	8,500
Telephone and Radio Charges	4,200	4,200	4,200	4,200	4,200
Uniforms	4,500	4,500	4,500	4,500	4,500
Vehicle and Equipment Repairs	15,000	15,000	15,000	15,000	15,000
Fuel	15,000	15,000	15,000	15,000	15,000
Materials and Supplies	11,500	11,500	11,500	11,500	11,500
Outside Contracted Services	10,000	10,000	10,000	10,000	10,000
Debt Issuance Costs	-	-	-	-	-
CIP Equipment	74,000	25,000	25,000	25,000	25,000
Transfer to Bond Fund, Debt Service	56,049	51,120	50,186	50,624	32,978
Undesignated Working Capital	33,837	(50,905)	(138,442)	(230,520)	(309,464)
Total	\$ 628,155	\$ 492,874	\$ 408,132	\$ 320,595	\$ 228,517

Table 10.2: Stormwater Pro Forma

Revenues					
	2014	2015	2016	2017	2018
Service Charges	415,000	415,000	415,000	415,000	415,000
Assessments, Utility Bills	2,500	2,500	2,500	2,500	2,500
Miscellaneous	-	-	-	-	-
Employee Pay Withholdings	3,717	3,717	3,717	3,717	3,717
Beginning Balance	82,067	50,804	46,610	43,417	40,312
Total	\$ 503,284	\$ 472,021	\$ 467,827	\$ 464,634	\$ 461,529
Expenditures					
	2014	2015	2016	2017	2018
Stormwater Operations					
Salary	77,440	77,440	77,440	77,440	77,440
Ohio Public Employee Retirement System (OPERS)	18,919	18,919	18,919	18,919	18,919
Health Insurance	12,393	13,632	14,996	16,495	18,145
Health Savings Account Contribution	7,554	7,554	7,554	7,554	7,554
Longevity & Vacation Sellback	1,390	1,390	1,390	1,390	1,390
Life Insurance	414	414	414	414	414
Workers' Compensation	1,567	1,567	1,567	1,567	1,567
Medicare	1,259	1,259	1,259	1,259	1,259
Employee-Paid Supplemental Benefits	1,229	1,229	1,229	1,229	1,229
Unemployment Insurance	-	-	-	-	-
Postage	-	-	-	-	-
Utility Billing	4,600	4,600	4,600	4,600	4,600
Office Equipment Maintenance	3,888	3,888	3,888	3,888	3,888
Municipal Facilities Maintenance	1,039	1,039	1,039	1,039	1,039
Property Liability Insurance	2,936	2,936	2,936	2,936	2,936
Telephones and Radio Service Charges	3,516	3,516	3,516	3,516	3,516
Uniforms	2,800	2,800	2,800	2,800	2,800
Vehicle Equipment and Repairs	2,000	2,000	2,000	2,000	2,000
Fuel	6,000	6,000	6,000	6,000	6,000
Materials and Supplies	4,000	4,000	4,000	4,000	4,000
State Fee	512	512	512	512	512
State G.A.A.P. Report & Audit	2,200	2,200	2,200	2,200	2,200
Property Tax	2,000	2,000	2,000	2,000	2,000
Bank Fees	2,460	2,460	2,460	2,460	2,460
County Auditors Fees	151	151	151	151	151
Refunds	-	-	-	-	-
Miscellaneous	1,000	1,000	1,000	1,000	1,000
Transfer to the General Fund, Administrative Cost Recovery	56,227	56,227	56,227	56,227	56,227
Subtotal, Operations	217,494	218,733	220,096	221,596	223,245
Stormwater Capital					
Outside Contracted Services	1,000	-	-	-	-
Debt Issuance Costs	-	-	-	-	-
CIP Equipment	29,950	10,000	10,000	10,000	10,000
CIP Design and Engineering Services	-	-	-	-	-
Transfer to Bond Fund, Debt Service	204,037	196,678	194,314	192,726	160,443
Undesignated Working Capital	50,804	46,610	43,417	40,312	67,841
Subtotal, Capital	285,791	253,288	247,731	243,038	238,284
Total	\$503,284	\$472,021	\$467,827	\$464,634	\$461,529

Table 10.3: Sanitation and Environment Fund Pro Forma

Revenues	2014	2015	2016	2017	2018
Service Charges	1,062,000	1,093,860	1,126,676	1,160,476	1,195,290
Recycling Grants	30,000	30,000	30,000	30,000	30,000
Assessments, Utility Bills	7,500	7,500	7,500	7,500	7,500
Miscellaneous	200	200	200	200	200
Employee Pay Withholdings	2,970	2,970	2,970	2,970	2,970
Beginning Balance	79,366	15,841	(3,594)	(30,104)	(70,521)
Total	\$1,182,036	\$1,150,371	\$1,163,752	\$1,171,042	\$1,165,439
Expenditures	2014	2015	2016	2017	2018
Salary	58,860	58,860	58,860	58,860	58,860
Ohio Public Retirement System (OPERS)	14,365	14,365	14,365	14,365	14,365
Health Insurance	9,633	10,596	11,656	12,822	14,104
Health Savings Account Contribution	6,160	6,160	6,160	6,160	6,160
Longevity & Vacation Sellback	994	994	994	994	994
Life Insurance	321	321	321	321	321
Workers' Compensation	1,190	1,190	1,190	1,190	1,190
Medicare	956	956	956	956	956
Employee-Paid Supplemental Benefits	887	887	887	887	887
Unemployment Insurance	-	-	-	-	-
Garbage & Recycling Contract	838,950	880,898	924,942	971,189	1,019,749
Street Sweeping Contract	9,500	9,500	9,500	9,500	9,500
Brush Drop Off Contract	1,250	1,250	1,250	1,250	1,250
Recycling Materials	30,000	15,000	10,000	10,000	10,000
Grant-funded Recycling Equipment	-	-	-	-	-
Historical Landfill & Environmental Costs	5,000	5,000	5,000	5,000	5,000
Postage	-	-	-	-	-
Utility Billing	5,200	5,200	5,200	5,200	5,200
Office Equipment Leasing and Maintenance	1,388	1,388	1,388	1,388	1,388
Property Liability Insurance	2,740	2,740	2,740	2,740	2,740
Telephones and Radio Service Charges	3,500	3,500	3,500	3,500	3,500
Uniforms	2,500	2,500	2,500	2,500	2,500
Vehicle and Equipment Repairs	7,000	7,000	7,000	7,000	7,000
Fuel	9,000	9,000	9,000	9,000	9,000
Materials and Supplies	6,000	6,000	6,000	6,000	6,000
Outside Contracted Services	11,000	10,000	10,000	10,000	10,000
State G.A.A.P. Report & Audit	4,000	4,000	4,000	4,000	4,000
Bank Fees	5,580	5,580	5,580	5,580	5,580
County Auditors Fees	500	500	500	500	500
Refunds	-	-	-	-	-
ICMA Center for Performance Measurement	-	-	-	-	-
CIP Equipment	56,950	23,600	23,600	23,600	23,600
Equipment Lease Purchase (Chipper)	1,485	-	-	-	-
Transfer to Bond Fund, Debt Service	9,959	5,653	5,440	5,734	-
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	61,327	61,327	61,327	61,327	61,327
Undesignated Working Capital	15,841	(3,594)	(30,104)	(70,521)	(120,232)
Total	1,182,036	1,150,371	1,163,752	1,171,042	1,165,439

Table 10.4: Water Operations Fund Pro Forma

Revenues	2014	2015	2016	2017	2018
Utility Service Charges	919,275	946,853	975,259	1,004,517	1,034,652
Water Hauler Retail Sales	-	-	-	-	-
Water Meter Sales	10,000	3,000	3,000	3,000	3,000
Assessments, Utility Bills	7,000	7,000	7,000	7,000	7,000
Miscellaneous	2,000	2,000	2,000	2,000	2,000
Employee Pay Withholdings	12,537	12,537	12,537	12,537	12,537
Transfer in From the Water Capital Fund	81,000	85,000	60,000	60,000	50,000
Beginning Balance	18,283	1,500	5,798	8,555	35,129
Total	1,050,095	1,057,890	1,065,594	1,097,609	1,144,318
Expenditures	2014	2015	2016	2017	2018
Salary	296,682	296,682	296,682	296,682	296,682
Ohio Public Retirement System (OPERS)	72,659	72,659	72,659	72,659	72,659
Health Insurance	44,970	49,467	54,414	59,855	65,841
Health Savings Account Contribution	24,000	24,000	24,000	24,000	24,000
Longevity & Vacation Sellback	6,062	6,062	6,062	6,062	6,062
Life Insurance	1,513	1,513	1,513	1,513	1,513
Workers' Compensation	6,016	6,016	6,016	6,016	6,016
Medicare	4,839	4,839	4,839	4,839	4,839
Employee-Paid Supplemental Benefits	5,265	5,265	5,265	5,265	5,265
Unemployment Insurance	-	-	-	-	-
Association Dues and Subscriptions	3,000	3,000	3,000	3,000	3,000
Water Treatment Supplies	22,000	22,000	22,000	22,000	22,000
New Meters & Repairs	4,000	4,000	4,000	4,000	4,000
Western Water Payment	6,800	6,800	6,800	6,800	6,800
Utility Billing	10,250	10,250	10,250	10,250	10,250
Office Equipment Leasing and Maintenance	3,595	3,595	3,595	3,595	3,595
Municipal Facilities Maintenance	8,000	8,000	8,000	8,000	8,000
Property Liability Insurance	12,536	12,536	12,536	12,536	12,536
Property Liability Claim	-	-	-	-	-
Electric and Gas Utilities	117,000	117,000	117,000	117,000	117,000
Telephones and Radio Service Charges	18,500	18,500	18,500	18,500	18,500
Dispatching Charges	5,000	5,000	5,000	5,000	5,000
IT Software Maintenance Contract	7,113	7,113	7,113	7,113	7,113
Data & Voice Transmission Services	11,783	11,783	11,783	11,783	11,783
Uniforms	4,500	4,500	4,500	4,500	4,500
Vehicle and Equipment Repairs	17,000	17,000	17,000	17,000	17,000
Fuel	10,000	10,000	10,000	10,000	10,000
Materials and Supplies	34,347	34,347	34,347	34,347	34,347
Outside Contracted Services	21,000	20,000	20,000	20,000	20,000
State Fee	7,000	7,000	7,000	7,000	7,000
State G.A.A.P. Report & Audit	5,000	5,000	5,000	5,000	5,000
Property Tax	9,036	9,036	9,036	9,036	9,036
Bank Fees	5,000	5,000	5,000	5,000	5,000
County Auditors Fees	316	316	316	316	316
Refunds	5,000	5,000	5,000	5,000	5,000
Special Legal Counsel	-	-	-	-	-
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	238,813	238,813	238,813	238,813	238,813
Undesignated Working Capital	1,500	5,798	8,555	35,129	75,853
Total	1,050,095	1,057,890	1,065,594	1,097,609	1,144,318

Table 10.5: Water Capital Fund Pro Forma

Revenues	2014	2015	2016	2017	2018
Utility Service Charges	615,363	633,824	652,839	672,424	692,596
Impact Fees, Water	65,000	10,000	10,000	10,000	10,000
Lease Income	17,000	17,000	17,000	17,000	17,000
Assessments, Utility Bills	3,720	3,720	3,720	3,720	3,720
Miscellaneous	-	-	-	-	-
Transfer in from Downtown TIF for Bond Redeployment	290,000	-	-	-	-
Bond Proceeds	-	-	-	-	-
Beginning Balance	1,148,922	505,669	58,439	20,789	20,957
Total	2,140,005	1,170,213	741,997	723,933	744,274
Expenditures	2014	2015	2016	2017	2018
CIP Equipment	41,950	30,000	30,000	30,000	30,000
Repair / Repaint Water Tanks	235,000	350,000			
Commerce Park Water Tower & Booster Station	-				
Union Cemetery Waterline	290,000				
CIP Design and Engineering Services	113,500			-	-
Water System Repair and Replacement	5,000	5,000	5,000	5,000	5,000
G.I.S.	3,000	3,000	3,000	3,000	3,000
Computer Replacements	1,700	1,700	1,700	1,700	1,700
Outside Contracted Services	10,000	10,000	10,000	10,000	10,000
Debt Issuance Fees	-	-	-	-	-
Bank Fees	3,000	3,000	3,000	3,000	3,000
County Auditors Fees	200	200	200	200	200
Reserve (Resolution 2012-81)	222,386	-	-	-	-
Transfer to Water Operations Fund	81,000	85,000	60,000	60,000	50,000
Transfer to Bond Fund, Debt Service	627,600	623,874	608,308	590,076	534,427
Undesignated Working Capital	505,669	58,439	20,789	20,957	106,947
Total	\$2,140,005	\$1,170,213	\$741,997	\$723,933	\$744,274

Table 10.6: Sewer Billing Fund Pro Forma

Revenues	2014	2015	2016	2017	2018
Utility Service Charges	270,000	294,300	320,787	349,658	381,127
Late Payment Fees	40,000	40,000	40,000	40,000	40,000
Assessments, Utility Bills	3,300	3,300	3,300	3,300	3,300
Employee Pay Withholdings	2,814	2,814	2,814	2,814	2,814
Miscellaneous	-	-	-	-	-
Beginning Balance	14,300	5,239	44,221	109,545	202,932
Total	330,414	345,653	411,122	505,317	630,173
Expenditures	2014	2015	2016	2017	2018
Salary	24,672	24,672	24,672	24,672	24,672
Ohio Public Retirement System (OPERS)	5,979	5,979	5,979	5,979	5,979
Health Insurance	6,677	7,345	8,079	8,887	9,776
Health Savings Account Contribution	5,240	5,240	5,240	5,240	5,240
Longevity & Vacation Sellback	240	240	240	240	240
Life Insurance	146	146	146	146	146
Workers' Compensation	495	495	495	495	495
Medicare	397	397	397	397	397
Employee-Paid Supplemental Benefits	506	506	506	506	506
Unemployment Insurance	-	-	-	-	-
Postage	-	-	-	-	-
Utility Billing	20,000	20,000	20,000	20,000	20,000
Office Equipment Leasing and Maintenance	2,777	2,777	2,777	2,777	2,777
Telephones and Radio Service Charges	2,500	2,500	2,500	2,500	2,500
IT Software Maintenance Contract	6,097	6,097	6,097	6,097	6,097
Data & Voice Transmission Services	11,783	11,783	11,783	11,783	11,783
Outside Contracted Services	-	-	-	-	-
State G.A.A.P. Report & Audit	4,000	4,000	4,000	4,000	4,000
Bank Fees	13,360	13,360	13,360	13,360	13,360
County Auditors Fees	1,400	1,400	1,400	1,400	1,400
Refunds	-	-	-	-	-
Miscellaneous	500	500	500	500	500
Special Legal Counsel	70,000				
Transfer to Bond Fund, Debt Service	-	-	-	-	-
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	93,406	93,406	93,406	93,406	93,406
Reimbursement to General Fund for Prior Advance	38,000	100,589	100,000	100,000	100,000
Reimbursement to Special Projects for Prior Advance	17,000				
Undesignated Working Capital	5,239	44,221	109,545	202,932	326,899
Total	330,414	345,653	411,122	505,317	630,173

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

Revenues	2014	2015	2016	2017	2018
Real Estate Tax	447,211	447,211	447,211	447,211	447,211
Tangible Personal Property	-	-	-	-	-
Homestead Reimbursement	59,217	59,217	59,217	59,217	59,217
Refinance Rescue Truck Reimbursement	-	-	-	-	-
LSFA 2013 Ambulance Reimbursement	30,000	30,000	30,000	30,000	30,000
Bond Proceeds	-	-	-	-	-
Miscellaneous	2,000	2,000	2,000	2,000	2,000
Beginning Balance	38,840	21,174	(11,701)	(53,165)	(105,154)
Total	577,268	559,602	526,727	485,263	433,274
Expenditures	2014	2015	2016	2017	2018
Contract Supplemental	192,219	201,830	211,921	222,518	233,643
Contract Supplemental, Fuel	-	-	-	-	-
Professional Development and Conferences	-	-	-	-	-
County Auditors Fees	6,700	7,500	7,500	7,500	7,500
State G.A.A.P. Report & Audit	4,000	4,000	4,000	4,000	4,000
Office Equipment Leasing and Maintenance	9,719	9,719	9,719	9,719	9,719
Municipal Facilities Maintenance	27,000	27,000	27,000	27,000	27,000
Property Liability Insurance	19,138	19,138	19,138	19,138	19,138
Electric and Gas Utility Charges	30,000	30,000	30,000	30,000	30,000
Telephones and Radios Service Charges	19,500	19,500	19,500	19,500	19,500
Hamilton County Communications Center PSAP	10,000	10,000	10,000	10,000	10,000
Dispatching Charges	55,000	55,000	55,000	55,000	55,000
IT Software Maintenance Contract (CAD, Firetracker, & Locutions)	17,100	17,100	17,100	17,100	17,100
Data & Voice Transmission Services	17,675	17,675	17,675	17,675	17,675
Outside Contracted Services	3,500	-	-	-	-
Debt Issuance Costs	-	-	-	-	-
CIP Equipment	-	-	-	-	-
CIP Projects	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	-	-	-	-	-
Transfer to Bond Fund, Debt Service	144,543	152,841	151,339	151,267	91,184
Undesignated Fund Balance	21,174	(11,701)	(53,165)	(105,154)	(108,185)
Total	577,268	559,602	526,727	485,263	433,274

Table 10.8: Fire Fund Pro Forma

Revenues	2014	2015	2016	2017	2018
Real Estate Tax	535,889	535,889	535,889	535,889	535,889
Tangible Personal Property Tax	-	-	-	-	-
Homestead Reimbursement	71,759	71,759	71,759	71,759	71,759
Lease Income	18,600	18,600	18,600	18,600	18,600
Miscellaneous	-	-	-	-	-
Beginning Balance	10,138	8,682	20,874	7,046	(34,104)
Total	636,386	634,930	647,122	633,294	592,144
Expenditures	2014	2015	2016	2017	2018
Contract with LSFDF	495,632	520,414	546,434	573,756	602,444
Contract Supplement, Peak Staffing	-	-	-	-	-
Contract Supplement, Supervisor Pay	-	-	-	-	-
Emergency Support Unit (ESU)	3,500	3,500	3,500	3,500	3,500
Fire Supplies	3,000	3,000	3,000	3,000	3,000
County Auditors Fees	8,000	8,000	8,000	8,000	8,000
IT Hardware & Software (Non-CIP)	1,142	1,142	1,142	1,142	1,142
Vehicle and Equipment Repairs	35,000	35,000	35,000	35,000	35,000
Material & Supplies	4,000	4,000	4,000	4,000	4,000
Turn-Out Gear	18,000	18,000	18,000	18,000	18,000
CIP Equipment	59,430	21,000	21,000	21,000	21,000
Undesignated Fund Balance	8,682	20,874	7,046	(34,104)	(103,942)
Total	636,386	634,930	647,122	633,294	592,144

Table 10.9: EMS Fund Pro Forma

Revenues	2014	2015	2016	2017	2018
Real Estate Tax	791,074	791,074	791,074	791,074	791,074
Tangible Personal Property Tax	-	-	-	-	-
Homestead Reimbursements	105,930	105,930	105,930	105,930	105,930
Reimbursement of Ambulance Runs	60,000	60,000	60,000	60,000	60,000
Beginning Balance	98,782	66,864	(6,920)	(127,992)	(298,716)
Total	1,055,786	1,023,868	950,084	829,012	658,288
Expenditures	2014	2015	2016	2017	2018
Contract with LSF	850,722	893,258	937,921	984,817	1,034,058
Contract Supplement, Peak Staffing	-	-	-	-	-
Contract Supplement, Supervisor Pay	-	-	-	-	-
Contract Supplement, Paramedic Pay	50,000	52,500	55,125	57,881	60,775
Medical Supplies	20,000	20,000	20,000	20,000	20,000
Small EMS Equipment	3,000	3,000	3,000	3,000	3,000
EMS Equipment Maintenance	2,000	2,000	2,000	2,000	2,000
County Auditors Fees	12,600	12,600	12,600	12,600	12,600
IT Hardware & Software (Non-CIP)	650	650	650	650	650
Vehicle and Equipment Repairs	25,000	25,000	25,000	25,000	25,000
Computer Replacements	-	-	-	-	-
CIP Equipment	24,950	21,780	21,780	21,780	21,780
Undesignated Fund Balance	66,864	(6,920)	(127,992)	(298,716)	(521,576)
Total	1,055,786	1,023,868	950,084	829,012	658,288

Table 11: Indirect Cost Recovery and Administrative Transfer

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Fire and EMS Fund (2001 Levy)	126,800	128,188	-	-	-	-
Stormwater	70,330	56,227	56,227	30,000	56,227	56,227
Water Operations	222,196	238,813	238,813	238,813	238,813	238,813
Sanitation and Environment Fund	92,060	61,327	61,327	61,327	61,327	61,327
Sewer Billing	135,345	93,406	93,406	93,406	93,406	93,406
Subtotal General Fund	646,731	577,961	449,773	423,546	449,773	449,773

Table 12: Property Liability Insurance Premiums

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Operations, General Fund	32,996	31,240	31,292	20,308	26,344	30,900
Police, General Fund	15,324	12,993	24,000	24,000	18,581	24,720
Police, Vehicle Insurance	8,757	7,425	-	-	-	-
Parks and Leisure, General Fund	2,189	1,856	-	2,100	2,100	2,163
Street Maintenance	3,065	2,598	9,600	8,114	8,114	8,357
Street Maintenance, Vehicle Insurance	5,691	4,825	-	-	-	-
Fire and EMS	21,892	18,561	20,900	18,581	18,581	19,138
Stormwater	2,627	2,227	2,850	2,850	2,850	2,936
Water	8,757	7,425	14,600	12,171	12,171	12,536
Water, Vehicle Insurance	5,691	4,825	-	-	-	-
Sanitation	2,627	2,227	2,660	2,660	2,660	2,740
Subtotal General Fund	109,616	96,202	105,902	90,784	91,401	103,490

Table 13: Energy and Fuel Costs						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Electricity and Natural Gas						
Street Lighting, General Fund, Operations	59,557	58,069	54,405	65,000	65,000	65,000
Utilities, General Fund, Operations	25,388	24,229	29,824	25,000	38,236	30,000
Police, General Fund	20,931	16,330	16,759	20,000	20,000	20,000
Parks, General Fund	37,624	23,395	19,189	22,000	25,000	25,000
Street Maintenance Fund	5,000	8,215	7,623	8,500	8,500	8,500
Fire & EMS	30,556	25,818	26,310	30,000	30,000	30,000
Utilities, Water	132,888	96,830	107,637	125,000	117,000	117,000
Subtotal	311,944	252,886	261,747	295,500	303,736	295,500
Gasoline and Diesel Fuel						
Fuel, General Fund, Police	43,093	52,967	49,106	50,000	50,000	50,000
Vehicle Fuel, General Fund, Parks	7,777	10,678	9,922	10,000	10,000	10,000
Vehicle Fuel, Street Maintenance	15,313	12,657	9,922	15,000	15,000	15,000
Vehicle Fuel Supplement, Fire and EMS	-	-	8,318	-	-	-
Vehicle Fuel, Stormwater	8,035	4,928	5,935	6,000	7,000	6,000
Fuel, Water	11,225	11,376	9,922	10,000	10,000	10,000
Fuel, Sanitation	9,292	12,657	8,973	9,000	9,000	9,000
Subtotal	94,735	105,263	102,098	100,000	101,000	100,000
Subtotal General Fund	406,679	358,149	363,846	395,500	404,736	395,500

* 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 LSF, which is paid for by LSF under the service contract

Table 14: Communication-Related Costs

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Telephone and Radio Charges						
General Fund Operations	14,208	15,027	16,343	12,000	20,000	20,000
Police	17,266	23,953	17,680	15,000	19,827	20,000
Parks & Leisure	5,269	4,893	4,212	5,000	5,000	5,000
Street Maintenance	4,249	4,075	4,446	4,200	4,242	4,200
Fire & EMS	18,804	22,814	19,059	13,024	19,500	19,500
Stormwater	2,845	7,725	3,985	2,447	3,516	3,516
Water	8,608	11,223	7,594	18,500	18,500	18,500
Sanitation & Environment	2,911	7,755	3,829	2,456	3,443	3,500
Sewer Billing	1,335	1,279	153	2,500	1,000	2,500
Subtotal	75,495	98,743	77,301	75,126	95,028	96,716
Information Technology (IT) Contract Services						
General Fund Operations	113,712	123,568	46,597	53,000	60,000	60,000
Subtotal	113,712	123,568	46,597	53,000	60,000	60,000
Data & Voice Transmission Services						
General Fund Operations	-	-	8,492	8,838	8,838	8,838
Police	-	-	8,492	8,838	8,838	8,838
Fire & EMS	5,399	-	16,102	17,675	17,675	17,675
Water Operations	-	-	10,231	11,783	11,783	11,783
Sewer Billing	-	-	10,231	11,783	11,783	11,783
Subtotal	5,399	-	53,548	58,917	58,917	58,917
IT Software Maintenance Contract (CMI, SIRE et al)						
General Fund Operations	-	-	53,701	23,950	30,000	33,600
Mayor's Court	5,400	5,400	5,400	5,700	-	-
Police (RMS)	8,347	8,871	7,280	9,125	10,203	10,509
Fire & EMS (CAD)	10,200	9,550	8,353	16,850	16,850	17,100
Water Fund (CMI)	-	-	4,200	4,200	7,113	7,113
Sewer Billing (CMI)	-	-	3,600	3,600	6,097	6,097
Subtotal	23,947	23,821	82,534	63,425	70,263	74,419
Subtotal General Fund	218,553	246,132	259,980	250,468	284,208	290,052

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

City Department	2010	2011	2012	2013	2014
City Manager’s Office	4.35	4.35	4.35	3.3125	3.3125
Finance Department	8	6.6	5.6	5.1	5.1
Building & Zoning Department	2	2	2	2	1.625
Police Department	20	19	19	18	18
Public Works	15	14	14	13	13
City of Loveland Total Positions	49.35	45.95	44.95	41.41	41.04

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	2010	2011	2012	2013	2014
City Manager’s Office	4.75	5.15	4.67	3.3125	3.3125
Finance Department	8	6.6	5.6	5.1	5.1
Building & Zoning Department	2	2	2	2	1.625
Police Department FTEs	22.88	21.88	21.88	20.88	20.88
Public Works FTEs	17.5	15.1	15.4	14.4	14.4
City of Loveland Total FTE Positions	55.13	50.73	49.55	45.69	45.32

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	2010	2011	2012	2013	2014
City Manager's Office						
City Manager	Set by Ordinance 2012-53	1	1	1	1	1
Assistant City Manager	Unclassified, 10	1	1	1	0	0
Clerk/Executive Assistant to the City Manager	Unclassified, 7	1	1	1	1	1
Human Resources Manager	Unclassified, 9	0.35	0.35	0.35	0.3125	0.3125
Management Fellow	Unclassified, 1	1	0	1	0	0
Management Analyst	Unclassified, 3	0	1	0	1	1
Management Intern	N/A, Seasonal	0.40	0.80	0.32	0	0
City Manager's Office Sub-total		4.75	5.15	4.67	3.3125	3.3125
Finance Department						
Finance Director	Set by Ordinance 2012-67	1	1	1	1	1
Assistant Finance Director	Unclassified, 7	1	1	0	1	1
Financial Analyst	Classified, 5	0	1	1	1	1
Administrative Assistant I ¹	N/A	1	1	1	0	0
Finance Clerk	Classified, 3	0	0.6	0.6	1.1	1.1
Tax Clerk	N/A	3	0	0	0	0
Utility Billing Clerk	Classified, 3	1	1	1	1	1
Receptionist	Classified, 1	1	1	1	0	0
Finance Department Sub-total		8	6.6	5.6	5.1	5.1
Building and Zoning Division						
Building and Zoning Administrator	N/A	1	0	0	0	0
Building and Zoning Coordinator	Unclassified, 7	0	1	1	1	1
Administrative Assistant	N/A	1	0	0	0	0
Building and Zoning Clerk	Classified, 1	0	0	0	0	0.625
University of Cincinnati Planning Co-op	N/A	0	1	1	1	0
Contract Building Officials	Professional Contract	-	-	-	-	-
Building and Zoning Division Sub-total		2	2	2	2	1.625

¹ This position was reclassified in 2013 from Administrative Assistant I to Assistant Finance Director, which had previously been eliminated.

Police Department						
Police Chief	Unclassified, 10	1	1	1	1	1
Police Captain	Unclassified, 9	1	1	1	1	1
Sergeant	Collective Bargaining Agreement	3	3	3	3	3
Patrol Officer (full-time)	Collective Bargaining Agreement	13	12	12	11	11
Patrol Officer (part-time)	N/A	5,500 hrs	5,500 hrs	5,100 hrs	5,050 hrs	5,050 hrs
Leads/RCIC Sys. Administrator (non-sworn)	Classified, 3	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	500 hrs	500 hrs	900 hrs	950 hrs	950 hrs
Police Department Sub-total (FTEs)		22.88	21.88	21.88	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	0	0	0	1	1
Maintenance Worker	Classified, 3	11	10	10	8	8
Seasonal Employees	N/A	5,184 hrs	2,281 hrs	2,934 hrs	2,800 hrs	2,950 hrs
Public Works Department Sub-total (FTEs)		17.5	15.1	15.4	14.4	14.4
City of Loveland Total FTEs		55.13	50.73	49.55	45.69	45.32

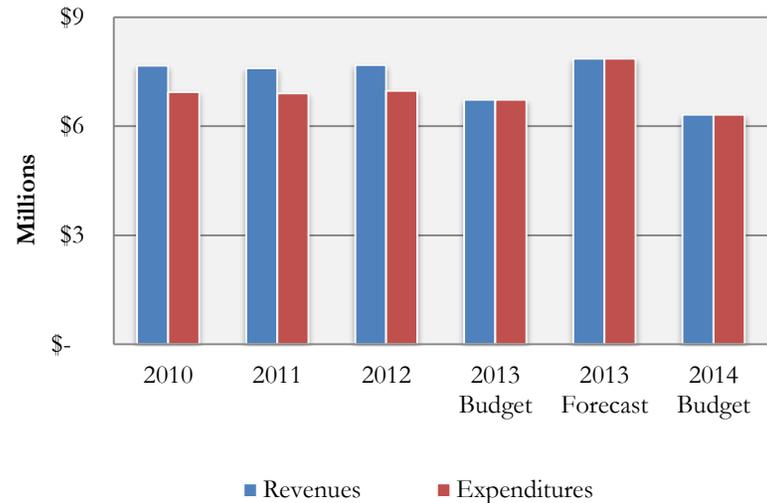
GENERAL FUND

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). 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 Fire and EMS funds, Street Maintenance Fund, and advances money to TIFs to assist with cash flow.

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.

In 2009, the Income Tax Fund and Parks and Leisure Fund were consolidated into the General Fund to make it easier to measure and monitor general government expenditures.

Revenues vs. Expenditures



The 2013 Forecast includes the Emergency Reserve set by Resolution 2010-59 as an expenditure. This expenditure is a transfer to the Reserve and Escrow Fund. Prior years do not show this as an expenditure. For an apples-to-apples comparison to prior years, reduce the 2013 expenditure bar by \$1,021,201.

FORECASTING REVENUES

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. 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% by the end of March, though the conversion to RITA for income tax collections in 2010 lessens the confidence in this model’s predictive power. The City receives an estimate of budget-year property tax revenue each year from the County Auditor.

Projected General Government Revenues: General Fund

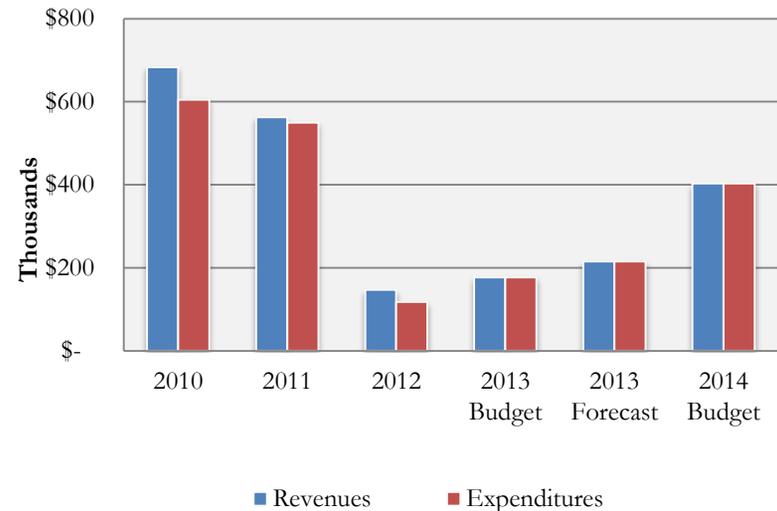
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
1 Real Estate Tax	940,560	847,034	782,612	771,248	776,014	776,542
2 Tangible Personal Property	41,332	4,560	110			
3 Homestead Reimbursement	107,701	102,690	103,679	99,251	103,215	99,772
4 Local Government Fund, County	282,200	271,651	213,138	150,000	154,000	154,000
5 Local Government Fund, State	29,813	43,931	23,551	15,000	19,000	19,000
6 Estate Tax	224,009	209,949	215,432	235,000	298,003	-
7 Liquor & Cigarette Tax	16,387	15,487	17,254	16,000	17,000	16,000
8 Cable Franchise Fee	142,245	143,930	154,812	142,000	150,000	150,000
9 Magistrate Court	141,982	123,204	126,015	140,000	112,000	112,000
10 Building Permits and Fees	81,992	80,491	108,219	70,000	115,000	70,000
11 Administrative Cost Recovery to General Fund	646,731	577,961	449,773	423,546	449,773	449,773
12 Police Grants and Reimbursables	29,960	6,330	28,726	7,500	17,367	7,500
13 Equipment Liquidation	-	11,400	9,505	5,000	7,468	5,000
14 Employee Withholdings	41,213	30,942	47,810	37,000	48,404	57,723
15 Assessments, Property Maintenance	-	31,900	16,407	7,500	8,010	1,000
16 Insurance Claims	-	21,012	8,791	5,000	5,000	5,000
17 Lease Income	3,150	1,607	1,928	4,800	4,336	4,800
18 Water Tower Leases	21,769	12,057	15,933	12,500	17,000	17,000
19 Reimbursable Expenses	17,799	41,166	10,912	10,000	49,026	18,000
20 SRO LCSO Reimbursement	-	-	-	-	-	-
21 Police Continuous Training State	-	500	-	-	-	1,600
22 Reimbursement from Other Funds				10,000	10,000	38,000
23 De Minimis TIF Transfer (Reserves of Loveland)					18,675	
24						
25 <i>Parks and Leisure</i>						
26 Impact Fees	-	-	26,505	6,000	29,000	10,000
27 Usage and Rental			11,000		15,659	25,000
28 Historical Loveland Property Tax Assessment	-	-	-	4,000	-	4,000
29 Miscellaneous	39,395	19,856	-	-	-	-
30						
31 <i>Income Tax</i>						
32 Income Tax Collections	2,919,302	3,291,044	3,541,338	3,300,000	3,700,000	3,625,000
33 Beginning Balance	1,937,682	1,707,628	1,768,181	1,252,724	1,729,943	700,744
34 Total	\$ 7,665,222	\$ 7,596,331	\$ 7,681,631	\$ 6,724,069	\$ 7,853,893	\$ 6,367,454

SPECIAL PROJECTS FUND

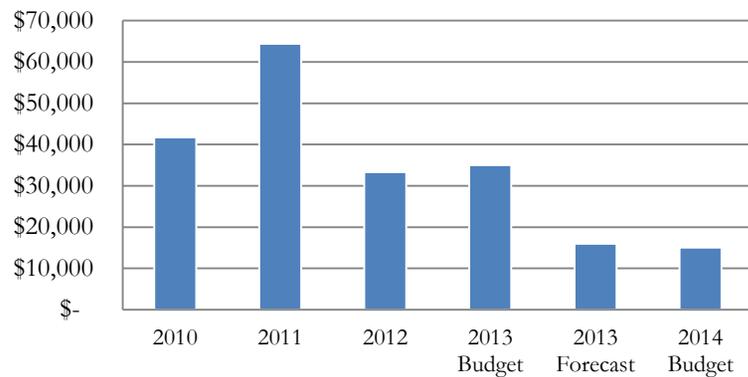
This fund is used to account for various large capital projects, studies, economic development activity, and the sidewalk reimbursement program. Historically, the largest source of funding has been interest earnings from the City’s treasury, though the current interest rate climate has made this a much smaller source of revenue than in years past. In 2014, the Special Projects Fund will receive reimbursements from the Sewer Billing Fund to reimburse it for sanitary sewer litigation.

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. This means that each year, the Special Projects Fund receives tax assessments from the prior three years of sidewalk repairs, making it a partially-funded revolving loan program. Special Projects also receives payments from residents who participate in the 50-50 sidewalk reimbursement program.

Revenues vs. Expenditures



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.

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SPECIAL PROJECTS						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Interest Income	41,730	49,650	15,026	35,000	16,000	15,000
Interest Income--Ft. Washington		14,704	18,279			
Reimbursable Expenses					32,360	
Miscellaneous	100	448				
Reimbursement from Other Funds	60,000	60,000	58,819	80,000	85,000	17,000
Transfer in from Other Funds					-	278,000
Paper Elimination Project (PEP)	19,998	-				
Debt Issue for City Hall HVAC	-	283,000				
Special Assessment, 200 Block W. Loveland	35,437	2,917	4,000	4,000	3,750	3,750
Resident Sidewalk Payments	-	28,568	18,327	25,000	27,614	25,000
Assessment Revenue, Sidewalk Program		27,193	18,949	27,000	21,442	27,000
Beginning Fund Balance	525,581	96,062	13,235	6,037	29,102	37,100
Total	\$ 682,846	\$ 562,543	\$ 146,635	\$ 177,037	\$ 215,268	\$ 402,850

FIRE AND EMERGENCY MEDICAL SERVICE FUNDS

The City of Loveland has three property-tax supported funds which enable the City of Loveland to provide fire and emergency medical services (EMS) for the residents and visitors of the community. The three property taxes 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.

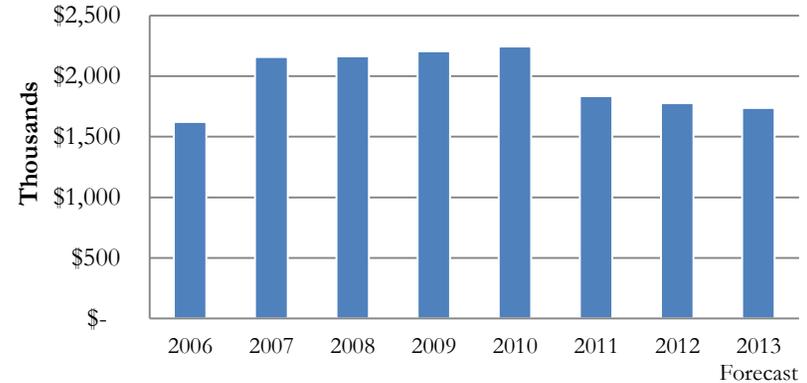
The three funds are called the Fire & EMS Fund, the Fire Fund, and the EMS Fund. In 2014, as in 2001, revenues are not sufficient in these three funds to meet all obligations, and therefore the General Fund is subsidizing fire and EMS operations. This is expected to continue until at least 2015.

FIRE & EMS 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. The current Fire & EMS millage, 2.00 mills, generates \$447,211 from real estate tax and \$59,217 from the homestead reimbursement for a total of \$506,428 in 2014.

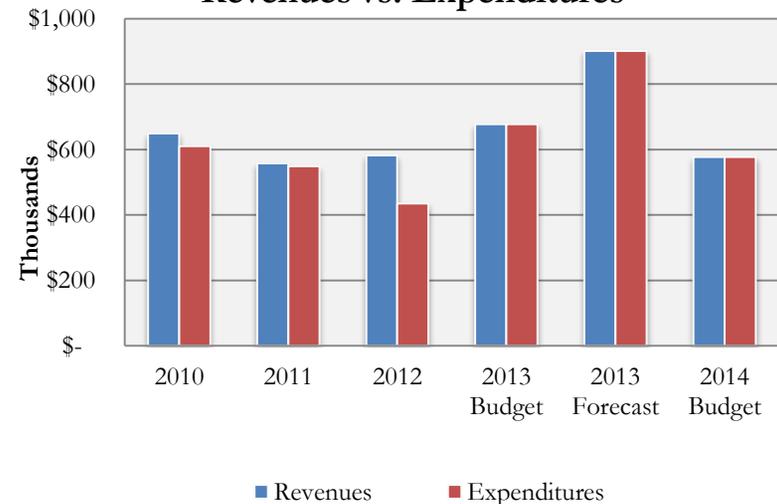
This levy was originally expected to be replaced or renewed in 2011 but this was delayed due to careful fiscal management.

**Discounted Property Tax Revenues, Combined
Fire & EMS Funds (2006 Dollars)**



This graph shows property tax revenues (real estate tax, tangible personal property tax, and homestead reimbursement) to the three Fire and EMS Funds, discounted using 2006 constant dollars. Due to the devaluation of property values and elimination of the tangible personal property tax, forecasted 2013 revenues will have roughly the same purchasing power as 2006 revenues.

**Fire & EMS Fund
Revenues vs. Expenditures**



FIRE FUND

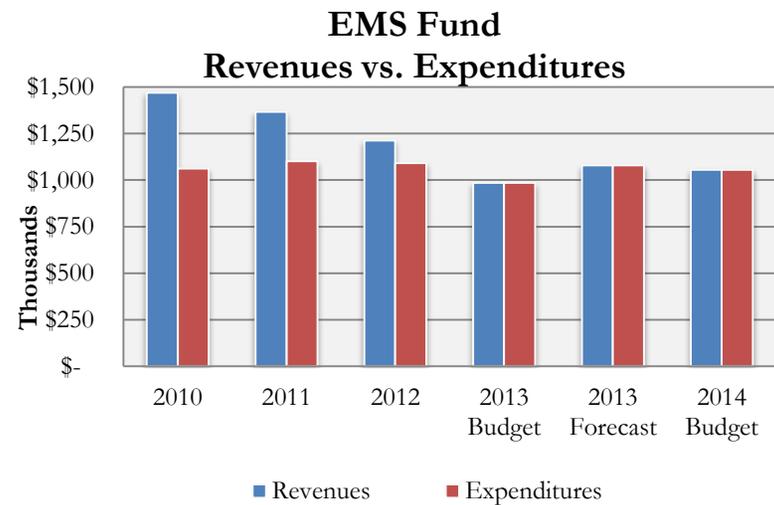
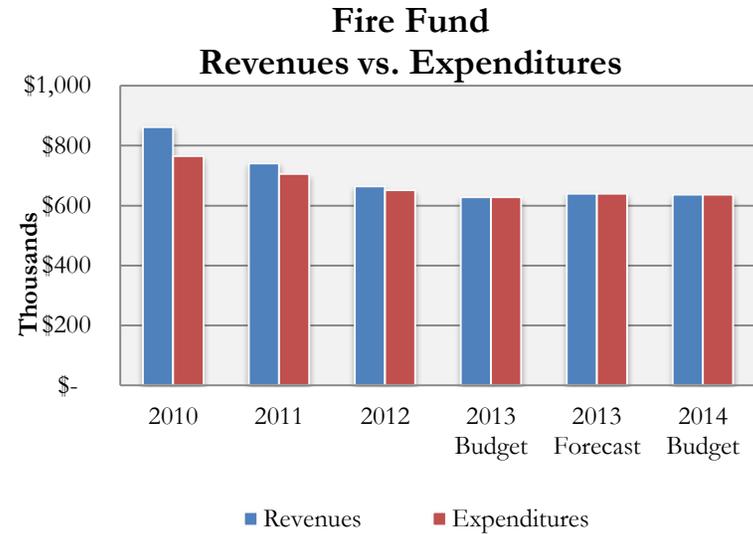
The Fire Fund is supported by a special property tax levy which was first approved by Loveland voters in November of 1985. The current Fire millage, 2.10 mills, was approved in 2006. Revenue for the Fire Fund comes from two primary sources: real estate tax levied on the assessed valuation of property inside the City limits, and State of Ohio homestead reimbursements which offset local property tax losses from the State of Ohio Homestead Act. In 2014, the City of Loveland's Fire Fund will receive \$535,889 from real estate tax and \$71,759 from the homestead reimbursement for a total of \$607,648.

It is worth noting that 2014 projected revenue from this levy will actually be less than what voters approved in 2006 when they voted to tax themselves for Fire protection. In other words, the City of Loveland is trying to operate its Fire Department on less revenue than before the last levy was overwhelmingly approved.

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 Fire 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 2014, the City of Loveland's EMS Fund will receive \$791,074 from real estate tax and \$105,930 from the homestead reimbursement for a total of \$897,004.

It is worth noting that 2014 projected revenue from this levy will actually be less than what voters approved in 2006 when they voted to tax themselves for emergency medical services. In other words, the City of Loveland is trying to operate its Fire Department's EMS on less revenue than before the last levy was overwhelmingly approved.



FIRE & E.M.S., 2001 LEVY (Approved Millage = 2.0 Mills, Effective Mills = 1.802926)							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Real Estate Tax	493,274	436,054	448,023	425,399	447,211	447,211	
Tangible Personal Property	30,464	8,793	70	-	-	-	
Homestead Reimbursement	51,268	55,323	78,896	54,347	59,217	59,217	
Refinance Rescue Truck Reimbursement	31,000	31,000	31,000	31,000	31,000	31,000	
LSFA 2013 Ambulance Reimbursement							30,000
Bond Proceeds			12,822		214,704		
Miscellaneous	3,155	450	2,147	2,000	2,549	2,000	
Beginning Balance	39,828	26,124	8,991	165,061	146,659	38,840	
Total	\$ 648,989	\$ 557,743	\$ 581,948	\$ 677,807	\$ 901,340	\$ 577,268	

FIRE FUND (Approved Millage = 2.10 Mills, Effective Mills = 2.10 Mills)							
Real Estate Tax	634,670	553,988	541,752	514,165	535,889	535,889	
Tangible Personal Property Tax	49,175	5,791	73	-	-	-	
Homestead Reimbursement	68,624	66,768	68,560	66,168	71,759	71,759	
Lease Income - NECC	18,600	18,600	18,600	18,600	18,600	18,600	
Miscellaneous	11,856	14,865	60	-	830	-	
Beginning Balance	78,903	80,661	35,171	28,968	12,424	10,138	
Total	\$ 861,828	\$ 740,674	\$ 664,216	\$ 627,901	\$ 639,502	\$ 636,386	

E.M.S. FUND (Approved Millage = 3.10 Mills, Effective Mills = 3.10 Mills)							
Real Estate Tax	936,165	817,368	799,743	759,006	791,074	791,074	
Tangible Personal Property	61,683	40	108				
Homestead Reimbursement	102,045	102,989	88,508	97,676	105,930	105,930	
Reimbursement of Ambulance Runs	60,000	60,000	60,000	60,000	60,000	60,000	
Miscellaneous	8,418	3,580	-				
Beginning Balance	300,167	382,608	264,578	69,027	121,786	98,782	
Total	\$ 1,468,478	\$ 1,366,585	\$ 1,212,937	\$ 985,709	\$ 1,078,790	\$ 1,055,786	



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GOVERNMENTAL FUNDS

STREET MAINTENANCE FUND

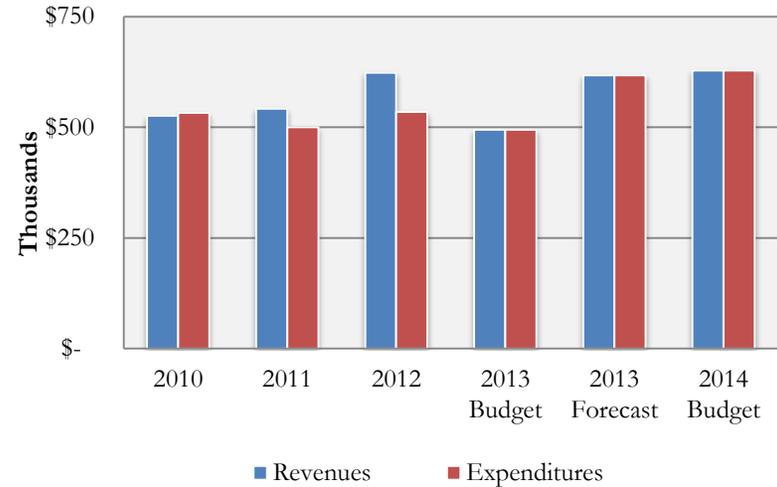
The Street Maintenance Fund is a governmental fund which receives payments from the State of Ohio from gasoline tax and motor vehicle registrations. The Street Maintenance Fund is used to pay for routine maintenance of Loveland's roadways, such as plowing, patching, sweeping, etc. Because gasoline taxes 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. Looking beyond 2014, this Fund will require a subsidy of \$85,000 annually.

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.



Street Maintenance Fund Revenues vs. Expenditures



STREET MAINTENANCE FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Motor Vehicle Registrations	101,892	90,641	83,574	65,000	84,000	82,000	
Gasoline Tax	360,647	372,389	371,927	345,000	371,775	365,000	
Reimbursement/Operations	480	2,750	188	3,000	4,611	3,000	
Employee Pay Withholdings	8,636	3,307	6,388	3,000	8,369	9,037	
Bond Proceeds			9,400				
Advance from General Fund	5,000	25,000	110,000	60,000	60,000	15,000	
Beginning Balance	49,456	47,691	41,471	18,533	88,514	154,118	
Total	\$ 526,111	\$ 541,777	\$ 622,948	\$ 494,533	\$ 617,269	\$ 628,155	
OTHER ROAD-RELATED FUNDS							
STATE ROUTE 48 FUND							
Motor Vehicle Registrations	9,731	6,281	6,258	5,000	5,857	5,000	
Gasoline Tax	28,221	28,029	27,995	30,500	28,277	30,500	
Miscellaneous		-		-	8,138	-	
Beginning Balance	5,116	5,661	71	971	18,537	42,088	
Total	\$ 43,068	\$ 39,971	\$ 34,324	\$ 36,471	\$ 60,809	\$ 77,588	
CITYWIDE ROAD CAPITAL IMPROVEMENT FUND							
MVR Fees	91,937	101,727	101,588	100,000	100,000	100,000	
Road Capital Improvement Impact Fees	13,692	13,748	26,505	16,000	29,000	10,000	
Beginning Balance	7,156	-	65	13,065	21,157	21,092	
Total	\$ 112,785	\$ 115,476	\$ 128,157	\$ 129,065	\$ 150,157	\$ 131,092	
County Motor Vehicle Registration (MVR)							
Hamilton Co MVR	20,572	34,652	21,366	20,000	20,000	20,000	
Hamilton Co MRF Grant					104,150		
Hamilton Co MVR, Begin. Bal.	707	-	21,578	20,578	21,944	1,366	
Clermont Co MVR	13,076	14,868	14,920	15,000	15,000	15,000	
Clermont Co MVR, Begin. Bal.	1,571	-	6,823	6,823	8,743	1,920	
Warren Co MVR	1,958	4,014	1,853	2,000	1,475	1,475	
Warren Co Rte 48 Funding	82	-					
Warren Co MVR, Begin. Bal.	-	-	2,749	2,749	2,602	-	
Total	\$ 37,966	\$ 53,534	\$ 69,289	\$ 67,150	\$ 173,914	\$ 39,761	
ANNUAL ROAD REHABILITATION PROGRAM							
Combined MVR & Road Cap Imp Funds	147,000	131,429	143,000	196,215	299,693	170,853	
Road Rehabilitation from General Fund	-	187,685	220,962	101,000	101,000	111,000	
Payment from General Fund	175,390	-	-	-	-	-	
Total	\$ 322,390	\$ 319,114	\$ 363,962	\$ 297,215	\$ 400,693	\$ 281,853	

ENTERPRISE FUNDS

WATER OPERATIONS FUND

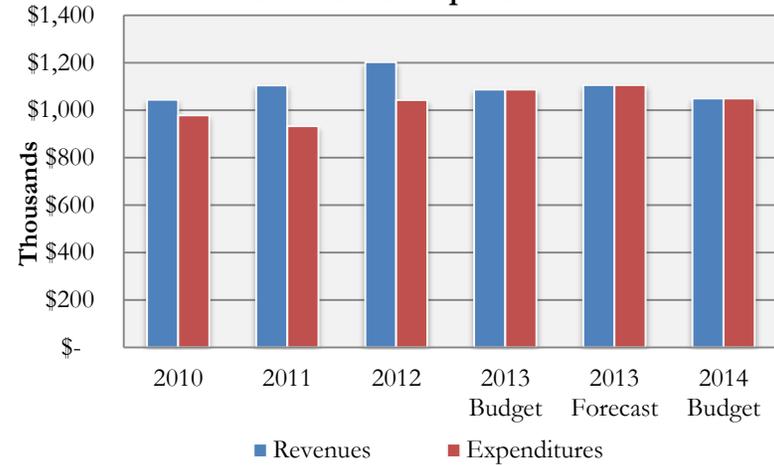
The Water Fund is an enterprise fund which receives payments for the generation and distribution of water in and around Loveland. Utility bill payments are determined by reading water meters, which are then used to generate bills to our 5,800 water customers. The City generates about 1.6 million gallons 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 in 2014 will be \$12.23. The minimum fee is to cover the water system's fixed costs to generate and distribute water throughout the community. Residents pay \$3.06 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.

WATER CAPITAL IMPROVEMENT FUND

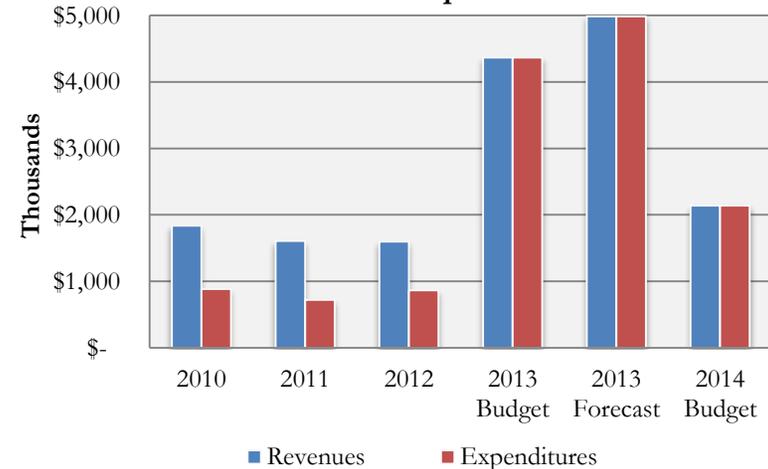
The Water Capital Improvement Fund is an enterprise fund which receives payments for the generation and distribution of water in and around Loveland which are not deposited into the Water Operations Fund. The City uses these funds to pay debt service, engineering, design, special projects, and for capitalized equipment.

In 2014, the water utility will complete the construction of a second water tower at the Commerce Park, rehabilitate two water tanks in need of life-cycle repair and repainting, and replace an aging 10-inch water line on Union Cemetery Road. These projects are based on a comprehensive water master plan which will ensure the City is not deferring investment in its most important service.

**Water Operations Fund
Revenues vs. Expenditures**



**Water Capital Fund
Revenues vs. Expenditures**

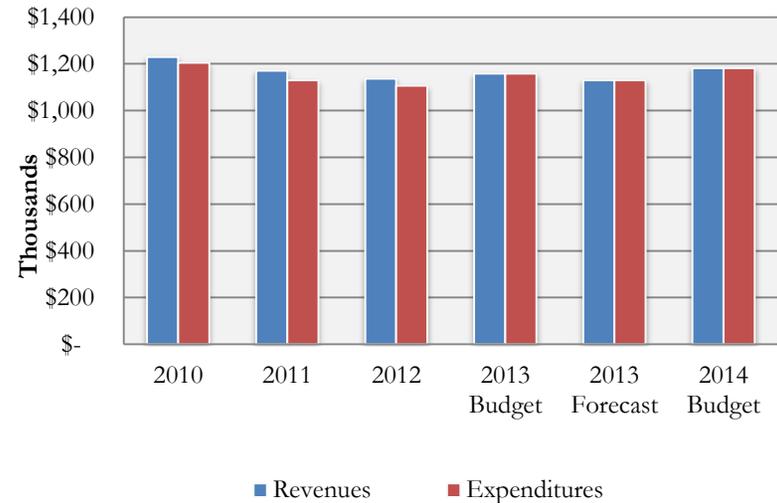


SANITATION AND ENVIRONMENT FUND

The Sanitation and Environment Fund is an enterprise fund which receives payments from monthly sanitation charges. The City provides an exclusive agreement for sanitation services for all residential property inside the City limits, and all residents are prevented from contracting on their own for refuse collection. 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.

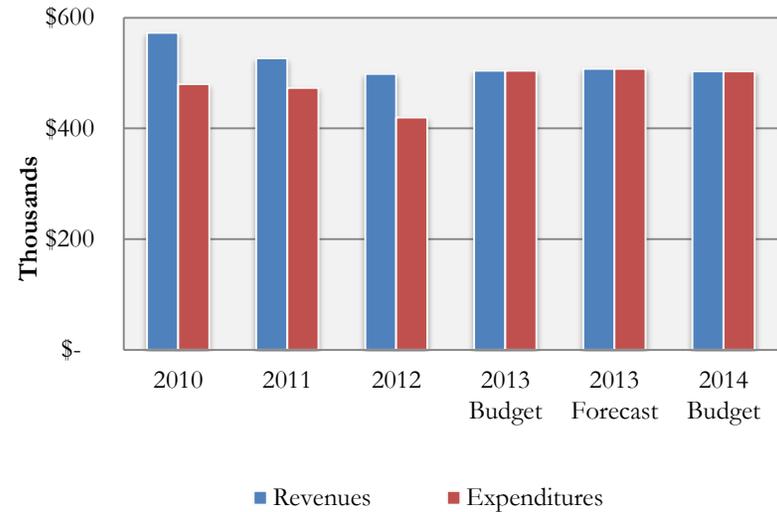
Revenues vs. Expenditures



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.

Revenues vs. Expenditures



135 WATER OPERATIONS FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
137 Utility Service Charges	805,446	874,687	866,204	892,500	860,158	919,275	
138 Water Hauler Retail Sales	8,264	3,631	3,614	3,000	1,068	-	
139 Water Meter Sales	2,458	9,543	15,725	10,000	12,192	10,000	
140 Assessments, Utility Bills			3,214		7,150	7,000	
141 Miscellaneous	8,724	4,050	412	2,000	6,154	2,000	
142 Employee Pay Withholdings	3,695	2,656	5,262	4,355	5,770	12,537	
143 Transfer in From the Water Capital Fund	200,000	135,000	135,000	-	54,000	81,000	
144 Beginning Balance	15,625	75,555	172,694	175,498	158,756	18,283	
145 Total	\$ 1,044,212	\$ 1,105,121	\$ 1,202,126	\$ 1,087,353	\$ 1,105,248	\$ 1,050,095	

147 WATER CAPITAL IMPROVEMENT FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
149 Utility Service Charges	527,890	570,606	580,039	578,750	569,000	615,363	
150 Impact Fees, Water	34,800	69,600	119,976	65,000	92,000	65,000	
151 Interest Income	-	-	-	-	-	-	
152 Lease Income	15,344	20,804	17,083	15,000	17,000	17,000	
153 Assessments, Utility Bills					3,716	3,720	
154 Miscellaneous (with transfer from Water Operations)	131	525	-	-	2,691	-	
155 Transfer in from Downtown TIF for Bond Redeployment						290,000	
156 Bond Proceeds				3,150,000	3,568,173	-	
157 Beginning Balance	1,261,803	945,862	883,711	559,761	735,615	1,148,922	
158 Total	\$ 1,839,968	\$ 1,607,397	\$ 1,600,809	\$ 4,368,511	\$ 4,988,195	\$ 2,140,005	

160 SANITATION & ENVIRONMENT FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
162 Utility Service Charges	1,090,309	1,097,087	1,051,807	1,100,000	1,050,000	1,062,000	
163 Recycling Grants	32,822	47,017	42,044	30,000	36,918	30,000	
164 Assessments, Utility Bills					10,358	7,500	
165 Miscellaneous	-	1,053	142	200	806	200	
166 Employee Pay Withholdings	424	1,774	2,085	1,553	-	2,970	
167 Beginning Balance	105,529	23,986	40,927	26,106	31,163	79,366	
168 Total	\$ 1,229,084	\$ 1,170,917	\$ 1,137,005	\$ 1,157,859	\$ 1,129,245	\$ 1,182,036	

170 STORMWATER FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
172 Utility Service Charges	400,268	430,108	418,004	450,000	415,000	415,000	
173 Assessments, Utility Bills					3,234	2,500	
174 Miscellaneous	-	185	176	-	1,103	-	
175 Employee Pay Withholdings	5,691	3,728	4,724	2,500	10,087	3,717	
176 Bond Proceeds			21,756				
177 Beginning Balance	166,834	92,657	53,742	51,743	78,469	82,067	
178 Total	\$ 572,793	\$ 526,679	\$ 498,402	\$ 504,243	\$ 507,893	\$ 503,284	

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. 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.

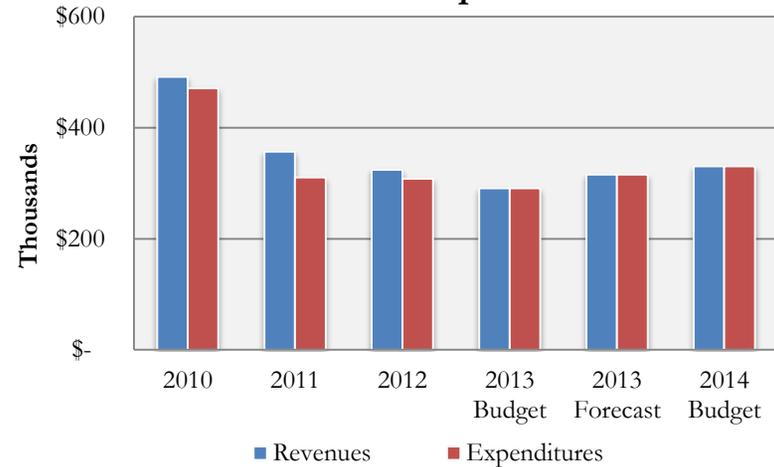
WATER AND SEWER RATE SURVEY

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.

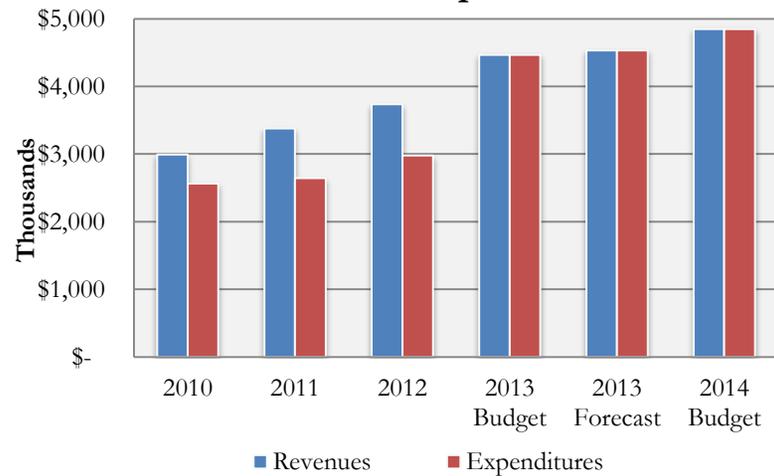
For water rates, which are set by Loveland City Council, Loveland has the 9th lowest rates among 66 jurisdictions surveyed in 2013.

For sewer rates, which are set by the Metropolitan Sewer District, Loveland has the second-highest rate among all cities surveyed in 2013.

**Sewer Billing Fund
Revenues vs. Expenditures**



**Sewer Capital Fund
Revenues vs. Expenditures**



SEWER BILLING FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Utility Service Charges	210,130	239,825	225,526	250,000	250,000	270,000	
Late Payment Fees	46,203	45,974	50,768	40,000	45,000	40,000	
Assessments, Utility Bills					4,391	3,300	
Employee Pay Withholdings	1,099	1,069	1,357	500	-	2,814	
Miscellaneous					423		
Advance from Special Projects	25,000	-	-	-	-	-	
Advance from General Fund	175,000	50,000	-	-	-	-	
Beginning Balance	33,826	20,120	46,555	294	15,907	14,300	
Total	\$ 491,258	\$ 356,988	\$ 324,205	\$ 290,794	\$ 315,721	\$ 330,414	

SEWER CAPITAL IMPROVEMENT FUND							
Utility Service Charges	2,619,011	2,949,421	2,996,268	3,750,000	3,750,000	4,050,000	
Assessments, Utility Bills					25,005	15,000	
Beginning Balance	374,183	431,103	737,717	717,557	756,980	781,985	
Total	\$ 2,993,194	\$ 3,380,524	\$ 3,733,985	\$ 4,467,557	\$ 4,531,985	\$ 4,846,985	

OTHER FUNDS

The City of Loveland maintains a number of other funds which 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 which 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%. To account for this, the City has three SCIP funds shown in its annual budget. These are: SCIP Loans, SCIP Grants and SCIP Match. The SCIP Match is not actually expended from the SCIP Match Fund but is instead expended from the actual fund(s) paying for the match. The SCIP Match is shown here to generally demonstrate to the reader where the local resources for the grant are coming from.

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 of the 2014 Budget shows all municipal debt from 2014 through its retirement. Because the revenue for the Bond Fund is transfers in from other funds, including it as a revenue overstates the City's overall revenue collections.

RESERVE AND ESCROW FUND (REF)

The Reserve and Escrow Fund (REF) is a governmental fund which 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 (see the Resolution 2012-81 in the Financial Policy section of the City's Budget for more information). 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. The 11-member CIC Board consists 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 City of Loveland 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.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FUND

The FEMA fund handles disaster reimbursements paid to the City of Loveland for federally-declared disasters. This includes the February of 2007 blizzard and the remnants of Hurricane Ike in September of 2008. Revenue received into this fund can be

used to pay for costs incurred responding to an emergency, either directly or reimbursing another fund which covered an expense until federal funds were dispersed.

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 is expecting to retire 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.

- **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. The lighting district paid off the purchase of the light poles in 2012.

- **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. The lighting district will consist of multiple phases reflecting the gradual development of the White Pillars subdivision.
- **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.

State Grants, City Matches, and S.C.I.P Loans							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
State Grants							
SCIP Grant (Union Cemetery)	-	-	-	-	-	358,750	
Beginning Balance	-	-					
State Grant =	\$ -	\$ -	\$ 358,750				
State Grants (City Match)							
	-	-		-	-	290,000	
City Match =	\$ -	\$ -	\$ 290,000				
SCIP Loans							
Four-Inch (4") Waterline Replacement	480,611	467,600	774,913	318,000	318,000	-	
Stoneybrook Stormwater Loan				279,600	279,600	-	
Park Center					95,525		
Union Cemetery Waterline						287,750	
State Loans =	\$ 480,611	\$ 467,600	\$ 774,913	\$ 597,600	\$ 693,125	\$	\$ 287,750
Project Totals =	\$ 480,611	\$ 467,600	\$ 774,913	\$ 597,600	\$ 693,125	\$	\$ 936,500

GENERAL BOND FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Transfer-in							
General Fund	169,529	165,927	198,454	187,501	187,501	176,722	
Parks and Leisure Fund	-	-	-	-	-	-	
Sewer Fund	4,340	-	-	-	-	-	
Income Tax Fund	-	-	-	-	-	-	
Street Maintenance Fund	43,530	64,000	56,059	58,313	58,365	56,049	
Fire and EMS Fund	202,441	201,774	192,524	198,932	200,779	144,543	
Stormwater Fund	169,500	172,409	168,648	229,548	183,948	204,037	
Water Capital Improvement Fund	403,138	475,440	386,943	572,138	561,446	627,600	
Sanitation and Environment Fund	14,790	15,500	13,436	13,539	11,304	9,959	
Historic Loveland TIF	-	-	93,313	161,785	106,085	111,746	
Northend TIF	82,836	82,836	78,110	80,625	80,625	78,000	
Recreation Land TIF	51,412	51,412	49,300	48,238	48,238	52,238	
Beginning Balance	-	2,912	61,513	61,513	5,489	5,489	
Total	\$ 1,141,516	\$ 1,232,210	\$ 1,298,299	\$ 1,612,132	\$ 1,443,780	\$ 1,466,383	
RESERVE AND ESCROW FUND (REF)							
Transfer to Escrow Fund for Leave Reserve	97,395	27,500	55,000	50,000	50,000	-	
Transfer in From General Fund for De Minimis TIF Transfer	-	-	-	-	18,675	-	
Civic Grants	-	-	-	-	22,760	-	
Water Meter Dep Grannys Garden	-	500	-	-	-	-	
Water Meter Dep JK Meurer	-	500	-	-	-	-	
Transfer in From General Fund for Emergency Reserve (2010-59)	-	-	-	1,021,201	1,021,201	-	
Transfer in From General Fund for Storm & Fire (2012-81)	-	-	-	135,000	135,000	-	
Transfer in From General Fund for Special Needs & East Loveland	-	-	18,000	20,750	49,750	10,000	
Beginning Balance	86,990	4,137	16,986	60,241	60,149	1,355,240	
Total	\$ 184,385	\$ 32,637	\$ 89,986	\$ 1,287,192	\$ 1,357,535	\$ 1,365,240	
DRUG & ALCOHOL FUND FOR TRAINING (DAFT)							
DUI	815	537	185	500	319	500	
Drug Fines	-	304	-	250	-	250	
Miscellaneous	-	180	30	-	-	-	
Forfeiture	3,876	35	-	1,000	-	1,000	
Beginning Balance	3,860	8,020	9,076	6,601	6,636	6,318	
Total	\$ 8,551	\$ 9,076	\$ 9,291	\$ 8,351	\$ 6,955	\$ 8,068	
MAYOR'S COURT COMPUTER FUND							
Magistrate Court	-	3,723	4,836	4,700	4,859	4,800	
Beginning Balance	-	-	3,723	-	8,558	7,717	
Total	\$ -	\$ 3,723	\$ 8,558	\$ 4,700	\$ 13,417	\$ 12,517	
COMMUNITY IMPROVEMENT CORPORATION (CIC)							
Lease Income	-	-	300	-	-	-	
Beginning Balance	3,467	3,467	3,467	4,067	3,767	3,767	
Total	\$ 3,467	\$ 3,467	\$ 3,767	\$ 4,067	\$ 3,767	\$ 3,767	
FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FUND							
Beginning Balance	29,986	-	-	-	-	-	
Total	\$ 29,986	\$ -					

Tax Increment Financing District Funds and Lighting District Funds							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
HISTORIC LOVELAND TIF							
Revenue, Notes	2,053,123	698,473	694,765	655,000	664,648	620,000	
Revenue, Bonds	-	1,405,882				600,000	
Real Estate Tax, TIF capture	-	3,195	4,023		2,118	2,118	
Homestead Reimbursement					61	30	
Land Sales Proceeds						290,000	
Grants	447,865	-					
Miscellaneous					1	-	
Advance from General Fund (or Income Tax Fund)	-	-	295,000	-	300,000	300,000	
Advance from Special Projects	21,488	95,000					
Beginning Balance	3,836	26,220	775	170,971	140,149	111,767	
Total	\$ 2,526,312	\$ 2,228,771	\$ 994,563	\$ 825,971	\$ 1,106,977	\$ 1,923,915	
NORTH END T.I.F.							
Real Estate Tax, TIF capture	136,961	138,232	252,065	245,917	272,531	272,000	
Homestead Reimbursement	8,899	22,057	33,015	32,209	39,108	39,000	
Beginning Balance	-	3,791	20,419	221,570	220,027	27,616	
Total	\$ 145,860	\$ 164,080	\$ 305,499	\$ 499,696	\$ 531,666	\$ 338,616	
RECREATION LAND T.I.F.							
One Year Note	262,960	-					
Real Estate Tax Refund			21,802				
Sale of Property (House)	90,866						
Advance from Special Projects		211,000	-	20,000	-	-	
Advance from General Fund			40,000	26,000	99,000	26,000	
Beginning Balance	60,663	94,967	489	12,197	12,197	62,959	
Total	\$ 414,489	\$ 305,967	\$ 62,291	\$ 58,197	\$ 111,197	\$ 88,959	
RESERVES OF LOVELAND T.I.F.							
Fifth Third Settlement Agreement	-	75,040					
Real Estate Tax, TIF capture	-	-	27,697	31,852	48,750	-	
Homestead Reimbursement					6,447	-	
Advance from Special Projects	-	30,000	-	-	-	-	
Advance from General Fund			10,000	-	-	-	
Beginning Balance			7,950	5,848	37,698	-	
Total	\$ -	\$ 105,040	\$ 45,648	\$ 37,700	\$ 92,895	\$ -	
LIGHTING DISTRICT FUNDS							
Property Tax Assessment	32,147	21,243	53,613	22,700	33,095	22,700	
Brandywine on the Little Miami Lighting District Assessment	-	7,152	-				
Beginning Balance	27,791	27,013	22,139	37,353	35,693	35,503	
Total	\$ 59,938	\$ 55,408	\$ 75,753	\$ 60,053	\$ 68,788	\$ 58,203	



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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 8:00 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 at least 22 committees, boards and commissions, and as many as 80 appointments to these boards exist at any one time. Each year, citizen volunteers on the City's various committees receive a \$1 coin, a token of appreciation for their hundreds of 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. Since 2001, Franklin Klaine, Jr. has served as the City Solicitor, and Mr. Klaine and his partners and associates at Strauss Troy provide the City of Loveland 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 also includes the Management Analyst and the part-time Human Resources Manager. The Assistant City Manager position was eliminated in 2013 due to revenue reductions. The HR Manager guides the overall provision of human resources services, policies and programs, including support in labor negotiation and employee training. The Management Analyst provides support for a variety of City management needs.

The City Manager's Office is attempting to assist the next generation of local government leaders through the Management Fellowship program. The Management Fellowship is a one year program whereby the City hires a recent master's program graduate and exposes them to their first full-time professional experience. The City therefore gets cutting-edge public administration training and technology skills, and the new graduate gets a great introduction to city government. The City's current Management Analyst began as a Management Fellow in 2012.

The City also 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 April, some of the top students from Loveland High School are selected in a competitive process to spend two meetings learning how City Council 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. Many Student Government Night alumni have subsequently interned with the City. The internship program was eliminated in 2013 due to revenue reductions.

The City of Loveland also measures its performance by comparing itself to other communities through the International

City/County Management Association's Center for Performance Measurement (ICMA CPM). By using data to benchmark against other high quality municipal organizations, the City of Loveland can see where it excels and where it needs to improve its service delivery. In 2013, the City of Loveland was the only community in Ohio to receive a certificate of excellence from ICMA CPM for recognizing its dedication towards results oriented governance.

In 2013, the Mayor's Court department was 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. In 2012, Mayor Weisgerber appointed Karla Burtch to this position upon the retirement of long-serving Magistrate, John Holschuh. 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 still reports on a day-to-day basis to the Police Chief.

City Council Goals

City Council established the following goals by way of Resolution 2011-11. The goals have remained unchanged since 2011 and are as follows:

1. The City shall substantially advance the Loveland Station Project, balancing the community's long-term vision for historic Loveland with the potential for high-end residential development; and the City shall endeavor to connect historic Loveland with opportunities for redevelopment along Loveland Madeira Road.

2. The City shall seek to control its own destiny regarding the delivery of utilities to provide the most cost-effect and sustainable services to the ratepayers.
3. The City shall use fiscal stewardship, performance measurement and continuous improvement to maintain service levels as much as possible, cut service levels where necessary, and raise revenues where feasible. The City shall engage the community in discourse to identify, quantify, develop and communicate action plans to address growing differences between reduced revenues and service requirements.
4. The City shall endeavor to improve its parks and grounds to meet the needs of residents, visitors and active recreation participants. The City shall challenge our existing operating model, rigorously prioritizing needs, and creatively seeking alternative funding sources for recreation.

City Manager's Office Goals

The City Manager's Office goals for 2014 are:

1. Execute obligations of the City under the development agreement with CMC, including implement a quiet zone, relocate overhead utilities, consolidate and convey property, locate and secure suitable fill dirt to raise the site, and assist the developer as needed.
2. Complete negotiations with the Loveland Symmes Fire Department for 2015 services, and utilize this to recommend a new tax levy to be placed before the votes

in 2014 to shore up the fire and emergency medical services.

3. Complete union negotiations with the two units of the Loveland Police Association (LPA). Both contracts expire on May 14, 2014.
4. See through litigation with Hamilton County and the City of Cincinnati regarding their changes to the interpretation of the 1985 Sewer Agreement. The City is the plaintiff and the case is pending in Clermont County.
5. Review if it is appropriate to rebid the 2010 sanitation contract since it will have another 5% rate increase in March of 2015, and it may be possible to rebid in the second half of 2014 with other entities to reduce the pace of this price increase.

6. Oversee the start of construction for the senior housing development and River Trails Flats in partnership with the Building and Zoning Coordinator.
7. Implement the records management solution in 2014 as a beta for the organization.
8. Reduce expenditures and prepare a balanced 2015 Budget and CIP.
9. Ensure compliance with the requirements of the Affordable Care Act.

City Manager’s Office Position Control Table

Position	Classification, Pay Range	2010	2011	2012	2013	2014
City Manager	Set by Ordinance 2012-53	1	1	1	1	1
Assistant City Manager	Unclassified, 10	1	1	1	0	0
Clerk/Executive Assistant to the City Manager	Unclassified, 7	1	1	1	1	1
Human Resources Manager	Unclassified, 9	0.35	0.35	0.35	0.3125	0.3125
Management Fellow	Unclassified, 1	1	0	1	0	0
Management Analyst	Unclassified, 3	0	1	0	1	1
Total		4.35	4.35	4.35	3.3125	3.3125

EXPENDITURES		2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Projected General Government Expenditures: General Fund							
		2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Legislative & Administration							
1	City Council Salary	27,899	36,872	38,464	39,105	39,105	39,805
2	City Clerk Salary	8,200	-	8,493	8,601	8,601	8,839
3	Ohio Public Employee Retirement System (OPERS)	-	7,236	12,579	11,450	11,450	11,674
4	Health Insurance	7,238	31,314	-	-	-	-
5	Medical Reimbursement	-	16,306	578	-	-	-
6	Workers' Compensation	-	1,000	673	928	1,031	967
7	Medicare	-	190	802	761	761	776
8	Association Dues and Subscriptions	8,066	11,116	4,860	5,000	5,000	5,000
9	Miscellaneous	3,523	2,207	2,826	4,000	4,000	4,000
10	Personnel Subtotal	43,337	92,919	61,588	60,845	60,948	62,061
11	Non-Personnel Subtotal	11,589	13,323	7,686	9,000	9,000	9,000
12	Subtotal, City Council	\$ 54,926	\$ 106,242	\$ 69,274	\$ 69,845	\$ 69,948	\$ 71,061

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
City Manager's Office						
City Manager Salary*	108,120	117,798	111,107	112,000	112,000	112,000
Salaries		244,583	209,980	140,233	146,600	134,148
Ohio Public Employee Retirement System (OPERS)		113,533	92,977	61,580	63,100	59,637
Health Insurance		48,419	24,372	27,395	27,443	31,221
Health Savings Account Contributions		-	25,700	18,150	25,550	16,400
Longevity & Vacation Sellback		6,400	8,441	3,720	3,720	3,120
Life Insurance		1,941	1,979	1,507	1,634	1,388
Workers' Compensation		8,719	7,307	6,400	7,111	4,938
Medicare		1,075	5,339	8,500	4,194	3,978
Employee-Paid Supplemental Benefits			2,175	2,500	1,831	1,812
Unemployment Insurance				29,000	-	-
Association Dues and Subscriptions		1,420	3,175	2,500	2,700	2,500
Professional Development and Conferences		2,033	6,608	5,000	6,600	5,000
Automobile Expenses		6,672	7,800	7,100	5,500	7,100
Miscellaneous		3,784	2,099	2,500	2,500	2,500
Barfels-Waples Management Internship*	18,592	32,878	7,330	-	-	-
Association Dues and Subscriptions (CM)	1,715	2,853				
Professional Development and Conferences (CM)	3,146	1,714				
Miscellaneous (CM)	2,030	2,680				
Automobile Expense (CM)	3,600	-				
Assistant City Manager Salary	37,873	-				
Dues, subscriptions, & Meeting Expenses	858	760				
Conferences, Education, Training	1,851	-				
Miscellaneous	557	-				
Automobile Expense	1,250	-				
Assistant to the City Manager Salary	48,037	(478)				
Automobile Expense	1,250	-				
Management Fellow/Analyst Salary	9,230	3,181				
Executive Assistant to the City Manager	55,761	-				
Receptionist Salary	37,434	-				
Association Dues and Subscriptions	798	-				
Professional Development and Conferences	5,439	-				
Miscellaneous	3,496	50				
Personnel Subtotal	315,047	578,050	496,707	410,985	393,183	368,642
Non-Personnel Subtotal	25,990	21,967	19,682	17,100	17,300	17,100
Subtotal, City Manager's Office	\$ 341,037	\$ 600,017	\$ 516,388	\$ 428,085	\$ 410,483	\$ 385,742

*The 2011 salary figures for the City Manager and Management Internship are higher than actual because they were erroneously booked and were not corrected prior to closing the year in the accounting system.

Legal Services						
Outside Contracted Services, City Solicitor	60,200	132,558	76,920	120,000	65,000	85,000
Advance to Sewer Billing for Special Legal Counsel	196,948	50,000	-	-	-	-
Subtotal, Legal Services	\$ 257,148	\$ 182,558	\$ 76,920	\$ 120,000	\$ 65,000	\$ 85,000
Total, Legislative and Admin Services						
	\$ 653,111	\$ 888,816	\$ 662,583	\$ 617,930	\$ 545,431	\$ 541,803

MAYOR'S COURT

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Salary	51,394	54,428	49,687	49,355	49,355	50,836
Ohio Public Employee Retirement System (OPERS)	9,455	12,728	14,093	12,220	12,220	12,546
Health Insurance	11,605	13,085	5,170	6,614	7,197	7,305
Health Savings Account Contributions	2,127	-	6,250	6,450	6,450	6,550
Longevity & Vacation Sellback	-	1,342	2,629	1,560	1,560	1,440
Life Insurance	281	271	296	277	277	282
Workers' Compensation	664	1,025	1,133	990	1,100	1,039
Medicare	1,262	1,284	815	1,300	831	834
Employee-Paid Supplemental Benefits			370		892	1,187
Magistrate	7,931	8,888	9,516	7,500	7,500	7,500
Prosecutor	15,949	9,500	12,709	15,000	15,000	15,000
Public Defender	-	1,149	1,500	1,000	1,000	1,000
Incarceration	1,120	3,990	1,750	4,000	4,000	4,000
Office Supplies	1,139	481	590	2,000	2,000	2,000
IT Software Maintenance Contract (RMS)	5,400	5,400	5,400	5,700	-	-
Miscellaneous	1,460	321	340	1,000	1,000	1,000
Personnel Subtotal	76,788	84,162	80,442	78,766	79,882	82,019
Non-Personnel Subtotal	32,999	29,729	31,805	36,200	30,500	30,500
Total	\$ 109,787	\$ 113,891	\$ 112,247	\$ 114,966	\$ 110,382	\$ 112,519



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FINANCE DEPARTMENT

The City's Finance Department provides direct services and customer service to approximately 4,800 utility billing accounts and administrative support to multiple vendors which provide governmental services such as income tax collection, investment management and various accounting services to Loveland residents.

The Finance Department, under the supervision of the Finance Director, provides financial expertise and support to the City management, other departments and to our community partners. The department prepares monthly financial reports for Council and quarterly financial memos for the Finance Committee used to evaluate the City's financial position and proactively manage its strategic position. The department, along with the City's contractor(s), prepares an annual Comprehensive Annual Financial Report (CAFR) report and provides field support for the State-mandated audit. The City completed its first CAFR in 2013.

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 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 also utilizes the services of the Regional Income Tax Agency (RITA) for income tax collections and a contracted vendor for investment management services.



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.

2014 Finance Department Goals

The primary goals for 2014 are as follows:

1. Execution of the optimal financial solution(s) to meet the cash needs of downtown tax increment financing district development.
2. Apply for and receive the Government Finance Officers Association (GFOA) Excellence in Budgeting Award and GFOA Excellence in Financial Reporting (CAFR) Award.
3. Develop and implement a time study that accurately and equitably distributes Public Works Departmental salaries into the appropriate funds.
4. Utility billing improvements to improve the predictive model of estimated bills.
5. Continue to leverage our contractual relationship with RITA to maximize income tax collections.

Finance Department Position Control Table

Position	Classification, Pay Range	2010	2011	2012	2013	2014
Finance Director	Set by Ordinance 2012-67	1	1	1	1	1
Assistant Finance Director	Unclassified, 7	1	1	0	1	1
Financial Analyst	Classified, 5	0	1	1	1	1
Administrative Assistant I ¹	N/A	1	1	1	0	0
Finance Clerk	Classified, 3	0	0.6	0.6	1.1	1.1
Tax Clerk	N/A	3	0	0	0	0
Utility Billing Clerk	Classified, 3	1	1	1	1	1
Receptionist	Classified, 1	1	1	1	0	0
Total		8	6.6	5.6	5.1	5.1

¹ This position was reclassified in 2013 from Administrative Assistant I to Assistant Finance Director, which had previously been eliminated.

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FINANCE						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Finance Director Salary	75,638	87,244	73,649	87,100	87,100	87,100
Salaries		132,908	129,930	124,526	132,200	140,285
Ohio Public Employee Retirement System (OPERS)		57,019	54,316	51,712	53,554	55,260
Health Insurance		47,456	24,990	31,179	31,179	30,204
Health Savings Account Contributions		-	11,913	20,350	19,350	19,650
Longevity & Vacation Sellback		5,978	5,239	3,840	3,840	3,960
Life Insurance		1,035	878	1,262	1,347	1,341
Workers' Compensation		4,667	4,166	4,191	4,657	4,576
Medicare		1,305	3,352	4,800	3,560	3,678
Employee-Paid Supplemental Benefits			1,915	1,000	2,448	2,448
Unemployment Insurance			9,990			
Association Dues and Subscriptions	463	995	904	2,750	2,750	2,750
Professional Development and Conferences	677	1,836	7,445	6,000	5,000	6,000
Regional Income Tax Agency (RITA) Charges*		95,552	89,283	97,500	110,000	-
Income Tax Refunds*		125,592	161,368	125,000	125,000	-
Office Supplies		733	323	1,000	1,000	1,000
Postage		-	-	1,000	1,000	-
Office Equipment Leasing and Maintenance		374	1,766	2,500	2,500	2,500
Furniture and Fixtures		823				
Outside Contracted Services			3,917			
Miscellaneous	420	52	1,428	1,100	1,100	1,100
Dues, subscriptions, & Meeting Expenses (F. Director)	376	408				
Conferences, Education, Training (FD)	485	678				
Finance Department Miscellaneous (FD)	789	829				
Automobile Expense (FD)	3,000	2,000				
Accounts Payable Clerk (Accounting/Expenditures Salary)	50,272	-				
Asst. Finance Director (Pay & Benefits Salary)	10,940	-				
Personnel Subtotal	136,850	337,612	320,337	329,960	339,235	348,502
Non-Personnel Subtotal	6,210	5,898	266,433	236,850	248,350	13,350
Total	\$ 143,060	\$ 567,484	\$ 586,770	\$ 566,810	\$ 587,585	\$ 361,852

* These line-items were moved to the General Operations section of the General Fund beginning with the 2014 Budget.



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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 prides itself in reviewing all building and zoning plans with an excellent turn-around time. 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, sheds, fences, etc.

The Division, along with the City Manager who now serves as Zoning Administrator, provides staff support to the Planning & Zoning Commission and the Board of Zoning Appeals. The Division works closely with the City Manager's Office to promote economic development. The Division also works closely with the City Engineer to ensure compliance with subdivision rules and regulations, and serves as liaison to Hamilton, Warren, and Clermont County Auditor's Offices. The Division 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).

For the convenience for the customer, the Division reviews and issues City of Loveland water tap & meter permits and can also receive applications for Hamilton County plumbing permits, MSD permits, and IBI electrical permits. Thus, Building & Zoning is a one-stop shop for virtually all of the construction and development needs of our customers, large and small.



The Building and Zoning Division played a critical role in two of 2013's biggest private improvement projects, the expansion of the Prince of Peace Church and the building of the Russian Orthodox Church (above). These large projects required considerable coordination between the City and its contract building officials for site plan review, approvals and numerous field inspections. The projects progressed nicely over the summer of 2013 and will add value to the Loveland community.

The City has for many years had supplemental contractual arrangements to augment in-house Building and Zoning Administrator, but in 2011 the City elected to not replace the vacant Building and Zoning Administrator and contract for all the licensed inspections. The Building and Zoning Administrative Assistant was reclassified to Building and Zoning Coordinator as her job duties changed significantly. Instead of replacing this support staff position in turn, the City added a

rotating University of Cincinnati Co-op to the Department from 2011 to 2013. The 40-hours per week Co-op solution was successful for both the City and the students, yet it required retraining of a new student each term. To retain more institutional knowledge, the City concluded the Co-op program in the fall of 2013 and established a part-time Building and Zoning Clerk position. This new, part-time position oversees the permit pick-up and drop-off window during its open hours of 10:00 a.m. to 2:00 p.m. and assists the Coordinator with daily functions of the office.

The Building and Zoning Division received among the highest ratings offered to building departments by the Insurance Services Office (ISO) after months of review in the spring of 2013. 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.

2014 Building and Zoning Goals

The following are the goals for 2014 for the Building and Zoning Department:

1. Maintain service levels as measured by permit processing times and other performance metrics.
2. Assist with the Loveland Station development, senior housing development, and other large commercial development.

Building and Zoning Position Control Table

Position	Classification, Pay Range	2010	2011	2012	2013	2014
Building and Zoning Administrator	N/A	1	0	0	0	0
Building and Zoning Coordinator	Unclassified, 7	0	1	1	1	1
Administrative Assistant	N/A	1	0	0	0	0
Building and Zoning Clerk	Classified, 1	0	0	0	0	0.625
University of Cincinnati Planning Co-op	N/A	0	1	1	1	0
Contract Building Officials	Professional Contract	-	-	-	-	-
Total		2	2	2	2	1.625

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BUILDING & ZONING							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Salary	127,864	99,916	82,813	84,516	91,670	85,022	
Ohio Public Employee Retirement System (OPERS)	33,037	26,300	23,269	20,658	22,400	20,751	
Health Insurance	19,714	21,017	8,877	11,336	11,384	13,515	
Health Savings Account Contributions	5,547	-	6,250	6,450	6,450	6,550	
Longevity & Vacation Sellback		1,438	2,836	1,560	1,560	1,440	
Life Insurance	683	401	364	349	400	484	
Workers' Compensation	1,698	2,005	1,963	1,674	1,776	1,745	
Medicare	1,578	1,605	1,310	1,500	1,500	1,394	
Employee-Paid Supplemental Benefits			363	500	500	449	
Unemployment Insurance		8,697	-	-	-	-	
Association Dues and Subscriptions	262	400	154	750	200	500	
Professional Development and Conferences	550	-	39	1,000	150	3,000	
Automobile Expenses	3,578	1,424	499	1,200	1,200	1,200	
Building Inspection Contract Services	5,005	31,630	42,979	35,000	50,000	70,000	
Property Maintenance Enforcement Services	-	7,988	3,831	4,000	1,000	4,000	
Property Maintenance Remediation Services	33,447	-	2,255	10,000	5,000	5,000	
Office Supplies	1,917	2,667	2,036	3,000	3,000	3,000	
Furnitures and Fixtures					1,451		
State Fees		-	1,413	1,200	2,000	2,000	
Miscellaneous	2,367	2,361	695	1,000	1,000	1,000	
Personnel Subtotal	190,121	161,378	128,043	128,543	137,640	131,350	
Non-Personnel Subtotal	47,126	46,471	53,901	57,150	65,001	89,700	
Total	\$ 237,247	\$ 207,850	\$ 181,945	\$ 185,693	\$ 202,641	\$ 221,050	



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POLICE DEPARTMENT

The Loveland Police Department is a full service law enforcement agency consisting of 16 full-time and 5 part-time sworn officers, a full-time Systems Administrator/Records Management Specialist, and a part-time clerical assistant. A full-time Mayor's Court Administrative Clerk is assigned to work in conjunction with the police division.

The patrol shifts are staffed 24/7 with officers working 12 hour shifts. The 12 hour shifts are staffed with four squads of three officers each. This schedule should allow for three officers to be on duty for each 12 hour shift. 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. 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, as well as for Spanish speaking and interpreter assistance.

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.

The City has a Community Resource Officer who, in addition to patrol duties, is assigned the myriad tasks of coordinating the crime prevention activities of the division for Loveland's businesses, neighborhoods, and schools. The Community Resource Officer coordinates block watch programs, a child-safety seat program, and the Citizens 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 during special events.



LPD Officer Fred Barnes conducts an ALICE training, which prepares organizations for active shooter scenarios.

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

The Police Division maintains a detailed training and education program to provide 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. 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 has been declining every year.

Additional professional development is provided for officers and supervisors to enhance their personal abilities, as well as the capabilities of the entire agency. Sergeants are provided the most modern training in police supervision.

The division participates in a cooperative drug enforcement effort with Hamilton, Clermont, and Warren counties, by assigning undercover officers for temporary duty during the year. 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 law enforcement and community functions, including National Night Out, Law Enforcement Expos in Clermont and Hamilton counties, College Career Days, Veterans and Memorial Day functions, as well as numerous Loveland School functions, to present and enhance the most positive and professional image of our agency. The division participates in a variety of community training endeavors like the bicycle safety and registration and

bicycle helmet programs designed to keep our agency more connected to the community.

2014 Police Department Goals

Each year the Police Division sets goals to further the police mission, enhance service to the community and improve police division operations. Goals for 2014 include:

1. Make use of crime mapping and analysis for data driven responses to issues and deployment of resources.

Continue sharing information with neighboring police agencies.

2. Review the core curriculum for police officer training and ensure officers have received training in the core areas.
3. Review and update the strategic plan to set a path forward for the next three to five years.

Police Department Position Control Table

Position	Classification, Pay Range	2010	2011	2012	2013	2014
Police Chief	Unclassified, 10	1	1	1	1	1
Police Captain	Unclassified, 9	1	1	1	1	1
Sergeant	Collective Bargaining Agreement	3	3	3	3	3
Patrol Officer (full-time)	Collective Bargaining Agreement	13	12	12	11	11
Patrol Officer (part-time)	N/A	5,500 hrs	5,500 hrs	5,100 hrs	5,050 hrs	5,050 hrs
Leads/RCIC Sys. Administrator (non-sworn)	Classified, 3	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	500 hrs	500 hrs	900 hrs	950 hrs	950 hrs
Total FTEs		22.88	21.88	21.88	20.88	20.88

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POLICE							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Salary	1,417,231	1,452,919	1,393,932	1,473,349	1,473,349	1,469,268	
Ohio Police and Fire (OPF)	250,685	263,535	281,641	279,869	370,000	280,194	
Ohio Public Employee Retirement System (OPERS)	63,292	45,974	36,785	41,089	41,089	39,396	
Health Insurance	183,404	207,062	114,128	162,511	142,475	152,121	
Health Savings Account Contributions	60,363	-	77,867	89,200	80,650	78,750	
Longevity & Vacation Sellback	-	22,859	36,607	24,240	29,108	24,840	
Life Insurance	6,503	6,937	6,958	7,189	7,189	7,037	
Workers' Compensation	26,434	29,883	27,150	29,130	31,125	29,633	
Medicare	21,673	22,404	20,777	23,500	23,500	22,204	
Employee-Paid Supplemental Benefits	-	-	9,397	10,000	10,000	8,019	
Association Dues and Subscriptions	4,635	4,548	3,745	4,500	4,500	4,500	
Professional Development and Conferences	21,205	21,713	20,620	25,000	25,000	25,000	
Employee Administration and Relations	26,370	17,514	15,260	12,000	10,000	20,000	
Special Operations	-	-	8,608	12,100	6,600	12,100	
Continuous Training (state-mandated line item)	-	1,860	8	-	-	-	
Policing Tools and Equipment	8,593	8,050	7,180	8,000	8,000	8,000	
Office Supplies	8,655	8,377	9,533	13,500	13,500	13,500	
Office Equipment Leasing and Maintenance	-	953	8,272	4,165	9,800	8,000	
Furniture and Fixtures	1,259	-	-	-	-	-	
Municipal Facilities Maintenance	14,967	8,033	14,352	19,606	19,606	19,606	
Municipal Facilities Supplies	4,077	2,159	2,401	4,500	4,500	4,500	
Property Liability Insurance	15,324	12,993	24,000	24,000	18,581	24,720	
Electric and Gas Utilities	20,931	16,330	16,759	20,000	20,000	20,000	
Telephone and Radio Charges	17,266	23,953	17,680	15,000	19,827	20,000	
Hamilton County Communications Center PSAP	8,573	9,255	9,934	9,312	9,991	9,991	
Dispatching Charges	113,552	119,801	130,000	130,000	130,000	130,000	
IT Software Maintenance Contract (RMS)	8,347	8,871	7,280	9,125	10,203	10,509	
IT Hardware & Software (Non-CIP)	288	-	1,294	1,500	1,500	1,500	
Data & Voice Transmission Services	-	-	8,492	8,838	8,838	8,838	
Uniforms	14,813	14,222	11,819	22,500	22,500	22,500	
Vehicle & Equipment Repairs	11,145	9,727	19,592	39,000	39,000	39,000	
Fuel	43,093	52,967	49,106	50,000	50,000	50,000	
Reimbursable Cost Items	1,628	35,098	6,470	2,500	4,500	2,500	
Outside Contracted Services	-	-	-	-	-	7,000	
Miscellaneous	2,964	4,355	4,832	4,000	4,000	4,000	
CIP Equipment	65,608	196,740	120,985	109,735	122,635	77,564	
Transfer to Bond Fund, Debt Service	68,265	66,607	68,223	67,992	67,992	67,728	
Tuition Reimbursement	24,729	15,199	-	-	-	-	
Crime Prevention Programs	3,334	4,206	-	-	-	-	
D.A.R.T. Program Dues	4,100	4,100	-	-	-	-	
K-9 Program	2,748	1,109	-	-	-	-	
Comm & Computer Lease	-	779	-	-	-	-	
Contract Labor for Building Maintenance	17,491	7,414	-	-	-	-	
Building Improvements	930	3,112	-	-	-	-	
Vehicles, Parts	14,996	11,298	-	-	-	-	
Vehicles, Insurance	8,757	7,425	-	-	-	-	
Equipment Maintenance Parts	741	817	-	-	-	-	
Equipment Maintenance Labor	1,030	816	-	-	-	-	
Uniform Repair and Cleaning	4,307	3,741	-	-	-	-	
Personnel Subtotal	2,029,585	2,051,572	2,005,242	2,140,077	2,208,485	2,111,462	
Non-Personnel Subtotal	564,721	704,139	586,446	616,873	631,073	611,056	
Total	\$ 2,594,306	\$ 2,755,711	\$ 2,591,688	\$ 2,756,950	\$ 2,839,558	\$ 2,722,518	

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 include the following:

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



Preparation work is completed at the site of the City's new water tower along Union Cemetery Road in September 2013. This work was done to prepare the site to receive 110 cubic yards of concrete for the foundation of the tower.

- 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



The structure that houses a new booster pump station for the waterworks system is crane-lifted into place in September 2013. The booster pump station is located near the back of Boike Park and pumps water to the existing Commerce Park water tower and the new water tower along Union Cemetery Road.

- Park and recreation facility maintenance
- Snow removal
- Pavement markings
- Maintenance of traffic control lights
- Review and approve right of way permits
- Traffic studies
- 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 Bettyray. 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 drain 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.

At any time of the day residents are strolling the tree-lined streets of Loveland for exercise, an historic tour, or as a leisure activity.

According to the 2007 Citizen Survey, 71.2% of residents have attended a community celebration in the last three years, a remarkably high rate of participation in today's day and age.

2014 Public Works Department Goals

1. Complete construction of the second Commerce Park Water Tower.
2. Repaint East (Oak St) and West (Phillips Park) Ground Storage Tanks.
3. Replace existing 10" diameter water line along Union Cemetery Road between Lebanon Rd and approximately 500' west of Thistlehill Drive.
4. Manage annual road and sidewalk maintenance programs.

Public Works Position Control Table

Position	Classification, Pay Range	2010	2011	2012	2013	2014
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	0	0	0	1	1
Maintenance Worker	Classified, 3	11	10	10	8	8
Seasonal Employees	N/A	5,184 hrs	2,281 hrs	2,934 hrs	2,800 hrs	2,950 hrs
Total FTEs		17.5	15.1	15.4	14.4	14.4

ENGINEERING (20%)							
204	Salary	23,200	22,260	17,791	16,346	16,346	16,796
205	Association Dues and Subscriptions	20	249	525	500	500	500
206	Professional Development and Conferences	-	-	-	1,500	1,500	1,500
207	Miscellaneous	1,363	2,297	1,872	1,500	1,500	1,500
208	Personnel Subtotal	23,200	22,260	17,791	16,346	16,346	16,796
209	Non-Personnel Subtotal	1,383	2,546	2,397	3,500	3,500	3,500
210	Total	\$ 24,583	\$ 24,807	\$ 20,188	\$ 19,846	\$ 19,846	\$ 20,296

PARKS & LEISURE, OPERATIONS							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
214	Salary	209,290	166,335	161,344	163,407	142,615	182,082
215	Ohio Public Employee Retirement System (OPERS)	49,248	48,661	43,443	44,109	44,109	48,720
216	Health Insurance	21,289	25,825	18,992	22,613	12,790	28,932
217	Health Savings Account Contributions	2,638	-	15,500	13,865	12,450	14,969
218	Longevity & Vacation Sellback	-	4,113	9,581	3,902	2,670	4,121
219	Life Insurance	-	-	675	900	528	1,012
220	Workers' Compensation	3,004	3,464	3,224	3,573	3,791	4,047
221	Medicare	2,105	2,140	2,872	4,200	4,200	3,245
222	Employee-Paid Supplemental Benefits	-	-	1,814	2,100	1,404	3,439
223	Portolet Service	2,629	2,029	2,119	4,000	4,000	4,000
224	Landscape Services	199	-	-	-	-	-
225	Veteran's Memorial	2,465	711	13,417	-	-	-
226	Historic Loveland Materials	-	2,930	3,223	4,000	4,500	4,000
227	Fourth of July	8,620	10,414	7,466	-	8,300	8,000
228	Beautification	15,198	12,784	6,802	2,000	2,000	2,000
229	Trees	1,465	3,190	4,288	-	1,593	1,600
230	Christman Farm Maintenance	521	-	-	-	-	-
231	Office Equipment Leasing and Maintenance	-	-	1,388	1,388	1,700	1,700
232	Property Liability Insurance	2,189	1,856	-	2,100	2,100	2,163
233	Electric and Gas Utilities	37,624	23,395	19,189	22,000	25,000	25,000
234	Telephone and Radio Charges	5,269	4,893	4,212	5,000	5,000	5,000
235	Vehicle and Equipment Repairs	10,813	2,154	7,893	10,000	10,000	10,000
236	Fuel	7,777	10,678	9,922	10,000	10,000	10,000
237	Material & Supplies	19,088	16,428	20,907	22,000	40,000	22,000
238	Outside Contracted Services	-	-	4,597	4,000	4,000	4,000
239	Reimbursable Cost Item	-	-	-	-	125	-
240	Miscellaneous	138	1,004	205	1,100	1,100	1,100
241	White Pillars Homestead	304	-	-	-	-	-
242	Concert in the Park	11,477	10,861	-	-	-	-
243	5-YR PLAN	-	1,875	-	-	-	-
244	Personnel Subtotal	287,574	250,539	257,445	258,669	224,557	290,567
245	Non-Personnel Subtotal	125,776	105,202	105,629	87,588	119,418	100,563
246	Subtotal, Operations	\$ 413,350	\$ 355,741	\$ 363,074	\$ 346,257	\$ 343,975	\$ 391,130

PARKS & LEISURE, CAPITAL							
247	Park Maintenance	-	1,336	-	-	-	-
248	Park and Playground Equipment Replacement	153,553	-	-	-	-	-
249	Park Improvement Projects	20,411	19,558	-	-	-	-
250	Field Work, League Funded	26,279	977	-	-	-	-
251	CIP Equipment	555	12,579	41,173	62,600	62,600	60,850
252	Transfer to Reserve and Escrow Fund	-	-	18,000	20,750	49,750	10,000
253	Transfer to Bond Fund, Debt Service	89,550	88,006	89,346	88,036	88,036	88,166
254	Subtotal, Capital (Non-Operating)	\$ 290,348	\$ 122,456	\$ 148,519	\$ 171,386	\$ 200,386	\$ 159,016

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 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.

The 2014 Budget also moves costs associated with income tax collections from the Finance department section to General Operations. These include charges from our income tax collection agency, the Regional Income Tax Agency (RITA), and charges for income tax refunds.

Following the General Operations section of the budget are three non-departmental sections which are no longer in use. These include Labor Costs, Income Tax Operations, and Income Tax, Other. Costs formerly shown in three sections of the budget are now distributed into specific departments. Labor Costs used to show the benefit costs of City Council, the City Manager's Office, Finance and Income Tax. Benefit costs are now shown in these respective department budgets (Income Tax is now part of Finance).



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GENERAL CITY OPERATIONS

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Municipal Facilities Salary	21,825	14,398	13,074	15,000	15,000	15,000
Ohio Public Employee Retirement System (OPERS)		198	3,813	3,600	3,600	3,600
Medicare		5,405	149	250	250	270
Workers' Compensation		250	528	300	333	285
Health Insurance		534	-	-	-	-
Employee Administration & Relations	-	9,550	28,545	10,000	9,000	10,000
Continuous Improvement Training	-	27,202	20,500	10,000	6,000	10,000
Wellness Program	-	41,231	14,397	17,500	17,500	17,500
Regional Income Tax Agency (RITA) Charges						90,000
Income Tax Refunds						125,000
Office Supplies	8,597	13,072	10,522	12,000	12,000	12,000
Postage	4,673	4,769	6,962	8,000	4,000	10,000
Office Equipment Leasing and Maintenance	11,119	11,855	14,512	15,165	15,165	15,165
Furniture and Fixtures	1,382	-	-	-	7,291	-
Municipal Facilities Maintenance	9,925	7,978	13,927	15,000	10,000	15,000
Property Liability Insurance	32,996	31,240	31,292	20,308	26,344	30,900
Property & Liability Claim			1,000	1,000	1,000	1,000
Electric and Gas Utilities	25,388	24,229	29,824	25,000	38,236	30,000
Street Lights	59,557	58,069	54,405	65,000	65,000	65,000
Telephone and Radio Charges	14,208	15,027	16,343	12,000	20,000	20,000
Warning Sirens	2,643	3,096	2,643	3,400	3,400	3,400
Information Technology (IT) Contract Services	113,712	123,568	46,597	53,000	60,000	60,000
IT Software Maintenance Contract (CMI, SIRE et al)		-	53,701	23,950	30,000	33,600
IT Hardware & Software (Non-CIP)	7,445	2,960	165	8,000	9,500	9,500
Data & Voice Transmission Services		-	8,492	8,838	8,838	8,838
Reimbursable Cost Items			1,930		1,260	
Miscellaneous	1,778	1,008	708	500	943	500
Legal and Job Advertisement	10,399	11,532	9,943	12,000	20,000	10,000
Recodification Services and Code Printing	4,783	4,316	6,090	4,750	6,102	6,100
Health Inspections Contract with Hamilton County	12,624	6,352	12,719	12,970	12,970	12,970
Board of Elections Expenses	6,955	-	7,996	7,000	2,580	7,000
County Auditors Fees	10,464	18,456	15,429	12,500	18,467	18,500
State G.A.A.P. Report & Audit	1,488	44,419	15,220	19,000	22,780	22,780
Revenue Sharing (Amano & LCS)		-	4,799	4,800	-	-
Bank Fees	-	4,383	1,568	2,000	1,500	1,500
Outside Contracted Services						1,500
Computer Replacements	-	-	40,144	36,774	36,774	44,500
Road Rehabilitation		-	220,962	101,000	101,000	111,000
Records Retention and Digitization		14,099		5,000	1,164	20,000
Transfer to Bond Fund, Debt Service		-	40,885	31,473	31,473	20,828
Transfer to Escrow Fund for Vested Leave Reserve		-	50,000	50,000	50,000	50,000
Transfer to Emergency Reserve Fund for Res. 2010-59				1,021,201	1,021,201	
Transfer to Emergency Reserve Fund for Res. 2012-82				135,000	135,000	
Transfer to the Reserve and Escrow Fund					18,675	
Advance to Street Maintenance Fund	5,000	25,000	110,000	60,000	60,000	15,000
Advance to Recreation Land TIF Fund			40,000	26,000	99,000	26,000
Advance to Downtown TIF Fund		-	295,000	-	300,000	300,000
Advance to Reserves of Loveland TIF Fund			10,000			
Transfer to Special Projects Fund						278,000
Homestead Rollback	82,291	-	-	-	-	-
ICRC Contract	55,202	43,219	29,893	-	-	-
Building Maintenance Supplies	3,342	-	-	-	-	-
Public Relations & Newsletter	15,976	5,935	-	-	-	-
Neighborhood Revitalization	3,011	384	-	-	-	-
Building Improvements	3,792	5,801	-	-	-	-
Personnel Subtotal	21,825	20,785	17,563	19,150	19,183	19,155
Non-Personnel Subtotal	508,750	558,750	1,267,112	1,850,129	2,284,163	1,463,081
Total	\$ 530,575	\$ 579,535	\$ 1,284,675	\$ 1,869,279	\$ 2,303,346	\$ 1,482,236

321	Undesignated Fund Balance	\$ 18,888	\$ -	\$ -	\$ 74,953	\$ 700,744	\$ 355,034
322							
323	Total Expenditures, General Fund	\$ 6,941,114	\$ 6,904,764	\$ 6,972,889	\$ 6,724,070	\$ 7,853,893	\$ 6,367,454
324							
325	Emergency Reserve	1,048,000	1,062,300	1,021,201	-	-	-
326							
327	General Fund Capital	441,796	432,974	423,264	315,109	324,173	313,914
328	General Fund Reserves/Contingencies	1,048,000	1,062,300	1,021,201	74,953	700,744	355,034
329	General Fund Non-Essential	374,032	140,226	105,969	43,500	57,635	53,100
330	Essential Expenditures	5,077,286	5,269,264	5,422,455	6,290,508	6,771,341	5,645,406
331	Personnel Expenditures	3,515,985	3,599,279	3,385,158	3,443,341	3,479,459	3,430,554
332	Non-Personnel Expenditures	2,377,129	2,019,211	3,587,731	3,280,729	4,374,434	2,936,900
333							

LABOR COSTS							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
336	Employee Administration & Relations	18,366					
337	Continuous Improvement Training	20,674					
338	Wellness Program	41,052					
339	Public Employee Retirement System	131,593					
340	Life Insurance	1,709					
341	125 & Vacation Reserve	25,431					
342	Health Insurance	73,418					
343	Workers' Compensation	11,730					
344	Medicare	8,312					
345	Total	\$ 332,285					
346							

INCOME TAX, OPERATIONS							
348	Salary	80,365	-				
349	OPERS	31,076	-				
350	Health Insurance	17,295	-				
351	Medicare	2,317	-				
352	Life Insurance	823	-				
353	Medical Reimbursement & Vacation Sellback	5,779	-				
354	Workers Compensation	1,810	-				
355	Office Supplies	266	-				
356	Postage	1,563	-				
357	Outside Contracted Services	-	-				
358	RITA	81,846	-				
359	Office Equipment Maintenance	(3,302)	-				
360	Furniture and Fixtures	625	-				
361	Professional Development and Conferences	651	-				
362	Association Dues and Subscriptions	228	-				
363	Miscellaneous	578	-				
364	Refunds	119,369	-				
365	Subtotal, Operations	\$ 341,289	\$ -				
366							

INCOME TAX, OTHER							
368	Road Rehabilitation Program	175,390	187,685				
369	LCSD Revenue Sharing (Amano & LCS)	6,069	5,783				
370	Comm & Computer Lease (Telephone)	-	-				
371	Loveland Stage Company Grant	-	-				
372	Transfer to Bond Fund, Debt Service	11,714	11,314				
373	Transfer to Escrow Fund for Vested Leave Reserve	30,000	20,000				
374	Misc		1,392				
375	Subtotal, Other	\$ 223,173	\$ 226,174	\$ -	\$ -	\$ -	\$ -

SPECIAL PROJECTS							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Special Projects, Operations							
Outside Contracted Services	8,060	2,291	3,188	11,500	3,436	2,000	
State G.A.A.P. Report & Audit	4,000	-	-	3,000	3,000	3,000	
Bank Fees	-	-	-	300	300	300	
ICMA Center for Performance Measurement	-	-	4,000	-	-	-	
Council to Protect Ohio Communities	-	5,000	-	-	-	-	
Sidewalk Repair	120,997	90,181	60,041	90,000	90,697	90,000	
Economic Development	30,275	95,052	50,303	50,000	80,735	300,000	
Advance to Sewer Billing for Sewer Litigation	25,000	-	-	-	-	-	
Homestead Renovation	47,798	-	-	-	-	-	
Subtotal, Operations	\$ 236,130	\$ 192,524	\$ 117,532	\$ 154,800	\$ 178,168	\$ 395,300	
Special Projects, Capital							
Financial Software	1,607	17,381	-	-	-	-	
Paper Elimination Project (PEP)	18,767	1,447	-	-	-	-	
Public Works Building Furnishings and Fixtures and Tools	4,268	-	-	-	-	-	
City Hall HVAC	287,308	-	-	-	-	-	
Plaza Expansion, 200 Block of West Loveland (north)	23,982	26	-	-	-	-	
Dump Truck Purchase for General Fund	10,014	118	-	-	-	-	
Advance to Downtown TIF Fund	21,488	95,000	-	-	-	-	
Advance to Reserves of Loveland TIF	-	30,000	-	-	-	-	
Advance to Recreation Land TIF	-	211,000	-	20,000	-	-	
Undesignated Fund Balance	1,041	1,811	-	2,237	37,100	7,550	
Subtotal, Capital	\$ 368,475	\$ 356,783	\$ -	\$ 22,237	\$ 37,100	\$ 7,550	
Total, Special Project Fund	\$ 604,605	\$ 549,307	\$ 117,532	\$ 177,037	\$ 215,268	\$ 402,850	
S.P. Capital	345,946	18,972	0	0	0	0	
S.P. Reserves/Contingencies	1,041	1,811	0	2,237	37,100	7,550	
S.P. Non-Essential	224,070	185,233	110,344	140,000	171,432	390,000	
S.P. Essential	33,548	343,291	7,188	34,800	6,736	5,300	

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, providing four strategically located firehouses 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, eliminate duplication in fire and EMS equipment and personnel, allow the department to operate as a streamlined business thus reducing costs and increasing organizational efficiency, and provide 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



LSFD personnel respond to an emergency in historic downtown Loveland, which required UC Health Air Care to transport an injured person via helicopter.

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 also attend monthly shift drills where the entire department comes together to train on specialized topics such as Confined Space Training.

The City of Loveland began providing the LSFD a supplemental training budget from 2008 to 2012 to further enhance professional development. Five senior staff members of the LSFD have completed the rigorous and highly coveted Ohio Fire Executive (OFE) program through The Ohio State University. By the end of 2014 all command level officers will graduate from the OFE program, setting a precedent not seen by many departments in Ohio.



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 has never felt 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



Firefighters often visit local schools to teach Loveland's children about fire safety and fire prevention.

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. The additional services provided include heavy rescue, confined space rescue, hazardous material, dive rescue, 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 which need to cooperate and collaborate in today's economy.

2014 LSFDF Goals

1. Finalize and implement the inspection and replacement schedule program for major systems based on the industry's best practices.
2. Replace the H.V.A.C. for Station 62
3. Increase exposure to the Chief Medical Officer / Medical Director.
 - a. Shadowing E.R. Physician program for E.M.S. personnel.
 - b. One on one remedial training session for E.M.S. personnel identified to have a skills deficit through the trending process of the E.M.S. Quality Assurance program.
4. Take delivery of the new life squad and complete the training and implementation of the new apparatus.
5. Complete the Professional Development Program for all Chief and Command level officers.
6. Develop the strategy for the upcoming Fire/EMS levy.
7. Initiate conversations on proposed phone line and cellular line tax. Identify strategic partners and protect NECC service capabilities.

FIRE & EMS FUND (2001 LEVY)							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
414							
415							
416	Contract Supplemental				242,219	192,219	192,219
417	Contract Supplemental, Fuel	-	-	8,318			
418	Professional Development and Conferences	11,783	14,124	8,800	9,000	9,000	-
419	County Auditors Fees	4,843	7,620	6,682	7,500	6,322	6,700
420	State G.A.A.P. Report & Audit	4,827	3,000	2,700	3,000	4,000	4,000
421	Office Equipment Leasing and Maintenance	-	-	9,720	9,719	9,719	9,719
422	Municipal Facilities Maintenance	3,320	3,180	30,525	16,000	33,000	27,000
423	Property Liability Insurance	21,892	18,561	20,900	18,581	18,581	19,138
424	Electric and Gas Utilities	30,556	25,818	26,310	30,000	30,000	30,000
425	Telephone and Radio Charges	18,804	22,814	19,059	13,024	19,500	19,500
426	Hamilton County Communications Center PSAP	8,573	9,255	9,934	9,312	10,000	10,000
427	Dispatching Charges	65,706	69,299	65,030	55,000	55,000	55,000
428	IT Software Maintenance Contract (CAD, Firetracker, & Locutions)	10,200	9,550	8,353	16,850	16,850	17,100
429	Data & Voice Transmission Services	5,399	-	16,102	17,675	17,675	17,675
430	Outside Contracted Services			1,500			3,500
431	Debt Issuance Costs			8,835		4,791	
432	Miscellaneous	-	-	-		63	
433	Homestead Rollback	41,521	-				
434	Safety Center Maintenance	24,865	8,857				
435	Building Maintenance Labor	7,735	6,625				
436	Building Maintenance Supplies	6,813	5,685				
437	2nd St. Maintenance	5,993	8,182				
438	Communications & Computer Lease	-	4,744				
439	CIP Equipment					235,000	
440	Transfer to the General Fund, Administrative Cost Recovery	126,800	128,188	-	-	-	-
441	Transfer to Bond Fund, Debt Service	202,441	201,774	192,524	198,932	200,779	144,543
442	Reserve, NE Collaboration	575	952				
443	Undesignated Fund Balance	7,589	525	-	30,995	38,840	21,174
444	Total	\$ 610,235	\$ 548,753	\$ 435,290	\$ 677,807	\$ 901,340	\$ 577,268

446 FIRE FUND							
447	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
448	Contract with LSF	485,860	509,355	534,823	495,632	495,632	495,632
449	Contract Supplement, Peak Staffing	61,160	64,218	-	-	-	-
450	Contract Supplement, Supervisor Pay	-	-	39,929	-	-	-
451	Emergency Support Unit (ESU)	2,333	4,541	3,326	3,500	3,500	3,500
452	Fire Supplies	-	8,354	762	3,000	3,000	3,000
453	County Auditors Fees	6,114	4,145	7,886	4,428	7,540	8,000
454	IT Hardware & Software (Non-CIP)	-	-	1,142	1,142	1,142	1,142
455	Vehicle and Equipment Repairs	25,805	17,974	35,452	35,000	50,000	35,000
456	Material & Supplies	6,282	3,880	2,481	4,000	4,000	4,000
457	Turn-Out Gear	17,623	17,961	6,474	18,000	18,000	18,000
458	CIP Equipment	80,640	52,323	19,517	51,550	46,550	59,430
459	Miscellaneous	-	77	-	-	-	-
460	Homestead Rollback	53,809	-	-	-	-	-
461	Computer System Labor	82	95	-	-	-	-
462	Computer System Parts	556	479	-	-	-	-
463	Vehicle Maintenance Parts	21,711	18,551	-	-	-	-
464	Undesignated Fund Balance	3,548	3,550	-	11,649	10,138	8,682
465	Total	\$ 765,523	\$ 705,503	\$ 651,792	\$ 627,901	\$ 639,502	\$ 636,386

467 EMS FUND							
468	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
469	Contract with LSF	835,121	875,575	919,353	850,722	850,722	850,722
470	Contract Supplement, Peak Staffing	61,685	-	68,008	-	-	-
471	Contract Supplement, Supervisor Pay	-	64,769	2,205	-	-	-
472	Contract Supplement, Paramedic Pay	22,000	25,200	24,255	-	50,000	50,000
473	Medical Supplies	25,535	21,591	15,603	20,000	20,000	20,000
474	Small EMS Equipment	-	-	-	3,000	3,000	3,000
475	EMS Equipment Maintenance	1,200	1,770	2,000	2,000	2,000	2,000
476	County Auditors Fees	9,027	9,706	11,575	12,600	11,130	12,600
477	IT Hardware & Software (Non-CIP)	-	-	296	650	650	650
478	Vehicle and Equipment Repairs	-	-	23,283	20,000	30,000	25,000
479	Computer Replacements	7,125	11,580	6,643	-	-	-
480	CIP Equipment	2,360	62,217	17,930	21,780	12,506	24,950
481	Vehicle Maintenance Labor	9,747	9,016	-	-	-	-
482	Vehicle Maintenance Parts	5,776	10,271	-	-	-	-
483	Computer System Labor	86	72	-	-	-	-
484	Computer System Parts	684	713	-	-	-	-
485	Homestead Rollback	79,433	-	-	-	-	-
486	Miscellaneous	-	77	-	-	-	-
487	Undesignated Fund Balance	3,040	9,450	-	54,957	98,782	66,864
488	Total	\$ 1,062,819	\$ 1,102,007	\$ 1,091,151	\$ 985,709	\$ 1,078,790	\$ 1,055,786

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STREET MAINTENANCE FUND							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
Salary	248,806	248,425	218,642	200,000	184,981	232,322	
Ohio Public Retirement System (OPERS)	41,701	47,071	67,854	49,085	49,085	56,917	
Health Insurance	22,599	32,217	23,969	27,186	19,254	33,902	
Health Savings Account Contributions	6,818	-	15,000	16,618	12,250	17,478	
Longevity & Vacation Sellback	-	2,590	6,748	4,722	5,910	4,834	
Life Insurance	890	1,097	1,181	1,073	1,141	1,179	
Workers' Compensation	3,011	3,464	5,128	3,976	4,219	4,714	
Medicare	4,551	4,332	3,609	5,600	5,600	3,791	
Employee-Paid Supplemental Benefits			3,221	1,600	5,042	4,055	
Association Dues and Subscriptions	45	-	-	250	250	250	
Road Salt	14,025	26,500	40,260	5,000	-	5,000	
Street Signage	5,529	5,488	6,812	6,000	6,000	6,000	
Traffic Control Maintenance	11,574	9,826	10,522	10,000	15,245	12,500	
BMV Audit			270	270	270	270	
Municipal Facilities Maintenance	1,463	2,701	4,334	4,000	4,000	4,000	
Property Liability Insurance	3,065	2,598	9,600	8,114	8,114	8,357	
Electric and Gas Utilities	5,000	8,215	7,623	8,500	8,500	8,500	
Telephone and Radio Charges	4,249	4,075	4,446	4,200	4,242	4,200	
Uniforms	2,936	3,527	2,010	4,500	4,500	4,500	
Vehicle and Equipment Repairs	1,595	2,330	5,764	15,000	25,800	15,000	
Fuel	15,313	12,657	9,922	15,000	15,000	15,000	
Materials and Supplies	9,045	4,340	8,883	11,500	11,500	11,500	
Outside Contracted Services	9,161	162	7,356	10,000	5,009	10,000	
Debt Issuance Costs			6,474				
CIP Equipment	37,829	-	8,746	-	8,874	74,000	
Transfer to Bond Fund, Debt Service	43,530	64,000	56,059	58,313	58,365	56,049	
Transfer to Escrow Fund for Vested Leave Reserve	10,000	-	-	-	-	-	
Miscellaneous	11,297	-	-	-	-	-	
Vehicles - Parts	6,688	981	-	-	-	-	
Equipment Maintenance Parts	5,529	6,234	-	-	-	-	
Equipment Maintenance Labor	495	2,198	-	-	-	-	
Vehicles - Insurance	5,691	4,825	-	-	-	-	
Undesignated Working Capital	-	455	-	24,027	154,118	33,837	
Personnel Total	328,376	339,194	345,351	309,860	287,482	359,192	
Non-Personnel Total	204,059	161,113	189,083	184,674	329,787	268,963	
Total	\$ 532,435	\$ 500,307	\$ 534,433	\$ 494,534	\$ 617,269	\$ 628,155	

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OTHER ROAD-RELATED FUNDS							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
State Route 48 Fund							
Road Salt	40,100	39,900	15,787	35,000	18,721	65,000	
Undesignated Fund Balance	0	0	-	1,471	42,088	12,588	
Total	\$ 40,100	\$ 39,900	\$ 15,787	\$ 36,471	\$ 60,809	\$ 77,588	
Citywide Road Capital Improvement Fund							
Citywide Road Capital Improvement MVR Revenue	110,000	110,189	107,000	116,000	129,065	131,092	
Undesignated Fund Balance				13,065	21,092	-	
Total	\$ 110,000	\$ 110,189	\$ 107,000	\$ 129,065	\$ 150,157	\$ 131,092	
County Motor Vehicle Registration (MVR) Funds							
Hamilton County MVR Fund	21,000	12,390	21,000	20,000	40,578	21,366	
Hamilton County MRF Grant					104,150		
Undesignated Fund Balance				20,578	1,366	-	
Subtotal, Hamilton County MVR Fund	\$ 21,000	\$ 12,390	\$ 21,000	\$ 40,578	\$ 146,094	\$ 21,366	
Clermont County MVR Fund	14,000	7,670	13,000	15,000	21,823	16,920	
Undesignated Fund Balance				6,823	1,920	-	
Subtotal, Clermont County MVR Fund	\$ 14,000	\$ 7,670	\$ 13,000	\$ 21,823	\$ 23,743	\$ 16,920	
Warren County MVR Revenue	2,000	1,180	2,000	2,000	4,077	1,475	
Undesignated Fund Balance				2,749	-	-	
Subtotal, Warren County MVR Fund	\$ 2,000	\$ 1,180	\$ 2,000	\$ 4,749	\$ 4,077	\$ 1,475	
Total County MVR Funds	\$ 37,000	\$ 21,240	\$ 36,000	\$ 67,150	\$ 173,914	\$ 39,761	
ANNUAL ROAD REHAB PROGRAM							
Combined MVR & Road Cap Imp Funds	147,000	131,429	143,000	196,215	299,693	170,853	
Transfer from General Fund	175,390	187,685	220,962	101,000	101,000	111,000	
Total	\$ 322,390	\$ 319,114	\$ 363,962	\$ 297,215	\$ 400,693	\$ 281,853	

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WATER OPERATIONS FUND

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Salary	294,550	280,599	334,161	257,210	353,140	296,682
Ohio Public Retirement System (OPERS)	79,572	60,794	87,828	63,079	89,046	72,659
Health Insurance	36,697	50,334	27,977	33,469	27,826	44,970
Health Savings Account Contribution	15,563	-	21,600	20,599	14,310	24,000
Longevity and Vacation Sellback		8,998	8,464	5,438	6,240	6,062
Life Insurance	1,461	1,378	1,297	1,295	1,324	1,513
Workers' Compensation	5,395	6,774	5,309	5,110	5,422	6,016
Medicare	4,847	4,814	4,178	7,500	4,930	4,839
Employee-Paid Supplemental Benefits			2,642	3,750	2,225	5,265
Unemployment Insurance				1,500	2,600	-
Association Dues and Subscriptions	1,855	1,421	4,159	3,000	3,000	3,000
Water Treatment Supplies	25,409	23,252	21,395	22,000	22,000	22,000
New Meters & Repairs	2,228	7,865	7,054	4,000	16,000	4,000
Western Water Payment	6,995	6,510	7,358	6,800	6,800	6,800
Postage	3,518	4,082	-	250	250	-
Utility Billing	4,357	3,604	10,250	9,000	10,250	10,250
Office Equipment Leasing and Maintenance	3,472	4,563	3,359	3,595	3,595	3,595
Municipal Facilities Maintenance	6,470	3,289	6,168	8,000	8,000	8,000
Property Liability Insurance	8,757	7,425	14,600	12,171	12,171	12,536
Property & Liability Claim			-		5,411	
Electric and Gas Utilities	132,888	96,830	107,637	125,000	117,000	117,000
Telephone and Radio Charges	8,608	11,223	7,594	18,500	18,500	18,500
Dispatching Charges		-	5,000	5,000	5,000	5,000
IT Software Maintenance Contract		-	4,200	4,200	7,113	7,113
Data & Voice Transmission Services		-	10,231	11,783	11,783	11,783
Uniforms	4,040	3,813	2,010	4,500	4,500	4,500
Vehicle and Equipment Repairs	-	-	9,612	17,000	17,000	17,000
Fuel	11,225	11,376	9,922	10,000	10,000	10,000
Materials and Supplies	23,518	21,361	37,185	25,000	35,500	34,347
Outside Contracted Services	18,382	27,677	10,959	20,000	700	21,000
State Fee	6,660	6,660	6,660	7,000	7,000	7,000
State G.A.A.P. Report & Audit	8,011	5,000	4,500	5,000	7,000	5,000
Property Tax			6,536	9,036	2,181	9,036
Bank Fees		1,716	2,813	5,000	5,000	5,000
County Auditors Fees					335	316
Refunds			6,901	5,000	5,000	5,000
ICMA Center for Performance Measurement				4,000	-	-
Special Legal Counsel	6,421	-	-	5,000	-	-
Transfer to Escrow Fund for Vested Leave Reserve	15,000	-	5,000	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	222,196	238,813	238,813	238,813	238,813	238,813
Vehicles, Repairs	257	1,032	-	-	-	-
Vehicles, Parts	3,106	2,046	-	-	-	-
Vehicles, Insurance	5,691	4,825	-	-	-	-
Equipment Maintenance Parts	4,904	10,277	-	-	-	-
Equipment Maintenance Labor	1,240	5,253	-	-	-	-
Undesignated Working Capital	5,388	8,823	-	99,755	18,283	1,500
Personnel Total	438,085	413,690	493,456	398,950	507,063	462,006
Non-Personnel Total	540,596	518,737	549,914	688,403	598,185	588,089
Total	\$ 978,681	\$ 932,427	\$ 1,043,370	\$ 1,087,353	\$ 1,105,248	\$ 1,050,095

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WATER CAPITAL IMPROVEMENT FUND						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
CIP Equipment	46,500	29,113	32,672	40,200	40,200	41,950
Repair / Repaint Water Tanks	80,004	-	-	150,000	-	235,000
Commerce Park Water Tower & Booster Station	-	-	1,650	3,025,000	2,975,000	-
Union Cemetery Waterline	-	-	-	-	-	290,000
CIP Design and Engineering Services	38,827	58,392	174,686	29,000	120,000	113,500
Water System Repair and Replacement	-	3,858	2,550	10,000	-	5,000
G.I.S.	13,021	-	1,000	3,000	1,000	3,000
Computer Replacements	-	4,599	-	3,400	1,700	1,700
Outside Contracted Services	-	4,000	3,000	10,000	5,000	10,000
Debt Issuance Fees	-	-	-	-	77,754	-
Bank Fees	-	1,121	1,874	4,000	3,000	3,000
County Auditors Fees	-	-	-	-	173	200
Property Purchase	-	-	125,819	-	-	-
Special Legal Counsel	-	5,665	-	-	-	-
South Second Street Water Match	63,883	-	-	-	-	-
Water System Master Plan	1,743	-	-	-	-	-
Water Modeling and GIS	-	1,000	-	-	-	-
Water Plant and Station Reroofing	12,279	4,500	-	-	-	-
Water Fund Reserve (Resolution 2012-81)	-	-	-	222,386	-	222,386
Transfer to Water Operations Fund	200,000	135,000	135,000	-	54,000	81,000
Transfer to Bond Fund, Debt Service	403,138	475,440	386,943	572,138	561,446	627,600
Undesignated Working Capital	24,453	1,000	-	299,387	1,148,922	505,669
Total	\$ 883,848	\$ 723,686	\$ 865,194	\$ 4,368,511	\$ 4,988,195	\$ 2,140,005

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SANITATION & ENVIRONMENT FUND

	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
Salary	63,267	42,956	52,762	76,232	55,484	58,860
Ohio Public Retirement System (OPERS)	34,929	25,101	15,740	18,633	18,633	14,365
Health Insurance	14,413	8,120	9,245	11,432	4,229	9,633
Health Savings Account Contribution	6,085	-	-	7,306	-	6,160
Longevity & Vacation Sellback	-	1,974	110	1,554	120	994
Life Insurance	-	-	299	450	134	321
Workers' Compensation	2,389	3,150	974	1,510	1,602	1,190
Medicare	1,100	1,075	1,313	1,243	1,243	956
Employee-Paid Supplemental Benefits	-	-	954	700	500	887
Unemployment Insurance	-	-	-	1,500	2,600	-
Garbage & Recycling Contract	838,330	802,877	794,736	799,000	799,000	838,950
Street Sweeping Contract	-	-	8,601	9,500	-	9,500
Brush Drop Off Contract	2,500	1,000	1,000	1,000	1,250	1,250
Recycling Materials	15,061	59,534	60,190	30,000	-	30,000
Grant-funded Recycling Equipment	-	30,680	12,573	-	-	-
Historical Landfill & Environmental Costs	217	-	-	5,000	5,000	5,000
Postage	2,374	4,851	-	50	50	-
Utility Billing	981	2,426	7,891	2,000	5,200	5,200
Office Equipment Leasing and Maintenance	2,998	3,763	1,388	1,200	1,388	1,388
Property Liability Insurance	2,627	2,227	2,660	2,660	2,660	2,740
Telephone and Radio Charges	2,911	7,755	3,829	2,456	3,443	3,500
Uniforms	2,645	2,231	1,698	2,500	2,500	2,500
Vehicle and Equipment Repairs	-	-	-	7,000	7,000	7,000
Fuel	9,292	12,657	8,973	9,000	9,000	9,000
Materials & Supplies	11,878	8,301	7,067	6,000	6,000	6,000
Outside Contracted Services	1,746	10,369	1,992	2,000	3,000	11,000
State G.A.A.P. Report & Audit	4,827	3,000	2,700	2,700	4,000	4,000
Bank Fees	-	2,155	3,311	5,580	5,580	5,580
County Auditors Fees	-	-	-	-	482	500
Refunds	-	-	1,130	-	-	-
ICMA Center for Performance Measurement	4,000	4,000	-	-	-	-
CIP Equipment	40,000	10,799	24,000	31,200	31,200	56,950
Equipment Lease Purchase (Chipper)	5,941	5,941	5,941	5,950	5,950	1,485
Transfer to Bond Fund, Debt Service	14,790	15,500	13,436	13,539	11,304	9,959
Transfer to Escrow Fund for Vested Leave Reserve	20,000	2,500	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	92,060	61,327	61,327	61,327	61,327	61,327
Undesignated Working Capital	7,739	(6,277)	-	37,638	79,366	15,841
Personnel Total	122,183	82,376	81,397	120,560	84,545	93,366
Non-Personnel Total	1,082,917	1,047,615	1,024,445	1,037,300	1,044,700	1,088,670
Total	\$ 1,205,100	\$ 1,129,991	\$ 1,105,841	\$ 1,157,860	\$ 1,129,245	\$ 1,182,036

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STORMWATER FUND								
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget		
Stormwater Operations								
Salary	69,577	78,445	77,070	106,915	60,733	77,440		
Ohio Public Employee Retirement System (OPERS)	42,213	24,850	20,642	26,169	20,642	18,919		
Health Insurance	28,868	41,019	12,453	14,361	21,553	12,393		
Health Savings Account Contribution	6,179	-	12,250	9,070	12,450	7,554		
Longevity & Vacation Sellback	-	4,228	3,513	2,071	3,030	1,390		
Life Insurance	-	-	537	560	765	414		
Workers' Compensation	2,503	3,276	1,621	2,120	2,250	1,567		
Medicare	1,692	1,604	1,927	2,300	1,930	1,259		
Employee-Paid Supplemental Benefits	-	-	1,634	1,350	6,574	1,229		
Unemployment Insurance	-	-	-	1,500	2,600	-		
Postage	78	3,613	-	50	50	-		
Utility Billing	2,182	2,431	5,944	2,000	4,600	4,600		
Office Equipment Leasing and Maintenance	2,754	4,163	1,388	3,888	3,888	3,888		
Municipal Facilities Maintenance	322	929	1,376	1,039	1,039	1,039		
Property Liability Insurance	2,627	2,227	2,850	2,850	2,850	2,936		
Telephone and Radio Charges	2,845	7,725	3,985	2,447	3,516	3,516		
Uniforms	2,602	2,195	1,698	2,800	2,800	2,800		
Vehicle and Equipment Repairs	-	-	1,030	2,000	2,000	2,000		
Fuel	8,035	4,928	5,935	6,000	7,000	6,000		
Materials and Supplies	3,831	4,012	3,485	4,000	4,000	4,000		
State Fee	-	512	1,024	512	512	512		
State G.A.A.P. Report & Audit	1,802	1,000	1,400	2,000	2,200	2,200		
Property Tax	-	-	1,936	2,000	1,936	2,000		
Bank Fees	-	845	1,313	2,460	2,000	2,460		
County Auditors Fees	-	-	-	-	151	151		
Refunds	-	-	232	-	-	-		
Miscellaneous	104	-	3,377	1,000	1,792	1,000		
Equipment Maintenance Parts	413	2,288	-	-	-	-		
Equipment Maintenance Labor	-	206	-	-	-	-		
Transfer to Escrow Fund for Vested Leave Reserve	10,000	2,500	-	-	-	-		
Transfer to the General Fund, Administrative Cost Recovery	70,330	56,227	56,227	30,000	56,227	56,227		
Subtotal, Operations	\$ 258,957	\$ 249,223	\$ 224,847	\$ 231,461	\$ 229,088	\$ 217,494		
Stormwater Capital								
Outside Contract Services	8,534	3,750	1,250	-	-	1,000		
Debt Issuance Costs	-	-	14,988	-	-	-		
Street Sweeping Contract	8,416	8,433	-	-	-	-		
Miscellaneous	-	4,599	-	-	-	-		
CIP Equipment	22,500	12,000	10,200	-	-	29,950		
CIP Design and Engineering Services	-	-	-	28,000	12,790	-		
Cardinal Court Outfall Reconstruction	-	20,400	-	-	-	-		
NPDES Outfall Mapping	9,418	-	-	-	-	-		
Transfer to Bond Fund, Debt Service	169,500	172,409	168,648	229,548	183,948	204,037		
Undesignated Working Capital	2,812	2,123	-	15,234	82,067	50,804		
Subtotal, Capital	\$ 221,180	\$ 223,714	\$ 195,086	\$ 272,782	\$ 278,805	\$ 285,791		
Personnel Total	151,032	153,422	131,648	166,416	132,527	122,165		
Non-Personnel Total	329,105	319,514	288,285	337,827	375,366	381,119		
Total	\$ 480,137	\$ 472,936	\$ 419,933	\$ 504,243	\$ 507,893	\$ 503,284		

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SEWER BILLING FUND

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	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
745 Salary	36,339	32,459	42,571	32,057	42,570	24,672
746 Ohio Public Employee Retirement System (OPERS)	9,468	9,975	11,272	7,823	7,823	5,979
747 Health Insurance	10,673	13,330	4,549	5,257	3,786	6,677
748 Health Savings Account Contribution	1,744	-	-	3,342	-	5,240
749 Longevity and Vacation Sellback	-	1,978	47	554	390	240
750 Life Insurance	-	-	333	180	180	146
751 Workers' Compensation	612	1,101	782	634	673	495
752 Medicare	-	145	590	630	630	397
753 Employee-Paid Supplemental Benefits	-	-	327	400	4,500	506
754 Unemployment Insurance	-	-	-	1,500	2,600	-
755 Postage	-	-	-	250	-	-
756 Utility Billing	2,013	-	16,154	11,000	19,487	20,000
757 Office Equipment Leasing and Maintenance	2,998	3,824	2,777	2,777	2,777	2,777
758 Telephone and Radio Charges	1,335	1,279	153	2,500	1,000	2,500
759 IT Software Maintenance Contract	-	-	3,600	3,600	6,097	6,097
760 Data & Voice Transmission Services	-	-	10,231	11,783	11,783	11,783
761 Outside Contracted Services	-	-	-	-	-	-
762 State G.A.A.P. Report & Audit	3,604	2,000	2,600	3,600	3,997	4,000
763 Bank Fees	-	504	10,348	9,000	13,360	13,360
764 County Auditors Fees	-	-	-	-	1,362	1,400
765 Refunds	-	-	3,492	-	-	-
766 Miscellaneous	-	4,599	1,250	500	-	500
767 Special Legal Counsel	227,947	128,787	50,817	45,000	30,000	70,000
768 Equipment Lease	-	-	-	-	-	-
769 Truck Purchase	20,000	10,399	-	-	-	-
770 Transfer to Bond Fund, Debt Service	4,340	-	-	-	-	-
771 Transfer to Escrow Fund for Vested Leave Reserve	10,000	2,500	-	-	-	-
772 Transfer to the General Fund, Administrative Cost Recovery	135,345	93,406	93,406	93,406	93,406	93,406
773 Reimbursement to General Fund for Prior Advance	-	-	-	-	-	38,000
774 Reimbursement to Special Projects for Prior Advance	-	-	53,000	55,000	55,000	17,000
775 Undesignated Working Capital	4,717	4,147	-	1	14,300	5,239
776 Personnel Total	58,836	58,988	60,471	52,377	63,152	44,352
777 Non-Personnel Total	412,299	251,444	247,827	238,417	252,569	286,062
778 Total	\$ 471,135	\$ 310,433	\$ 308,298	\$ 290,794	\$ 315,721	\$ 330,414

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SEWER CAPITAL IMPROVEMENT FUND

782 Payment to Metropolitan Sewer District	2,561,587	2,637,009	2,977,005	3,750,000	3,750,000	4,050,000
783 Contingency	3,170	-	-	-	-	-
784 Bank Fees	-	5,798	-	-	-	-
785 Due to MSD	-	-	-	717,557	781,985	796,985
786 Total	\$ 2,564,757	\$ 2,642,806	\$ 2,977,005	\$ 4,467,557	\$ 4,531,985	\$ 4,846,985



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State Grants, City Matches, and S.C.I.P. Loans						
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget
State Grants						
SCIP Grant (Union Cemetery)	-	-	-	-	-	358,750
State Grant =	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 358,750
State Grants (City Match)						
Water Match	63,883	-	-	-	-	290,000
City Match =	\$ 63,883	\$ -	\$ -	\$ -	\$ -	\$ 290,000
SCIP Loans						
Union Cemetery Waterline		-				287,750
Four-Inch (4") Waterline Replacement		-	774,913	318,000	318,000	
Stoneybrook Stormwater Loan				279,600	279,600	
Park Center Waterline					95,525	
Historic West Loveland Water Line (Riverside, Ohio, Becker, Victor)	480,611	-				
Bellwood Stormwater Project		10,218				
State Loans =	\$ 480,611	\$ 10,218	\$ 774,913	\$ 597,600	\$ 693,125	\$ 287,750
Total	\$ 544,494	\$ 10,218	\$ 774,913	\$ 597,600	\$ 693,125	\$ 936,500

GENERAL BOND FUND								
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget		
813	Debt Service by Fund							
814	General Fund	376,464	166,259	198,454	187,501	187,501	176,722	
815	Parks and Leisure Fund	-	-	-	-	-	-	
816	Sewer Fund	4,340	-	-	-	-	-	
817	Income Tax Fund	-	-	-	-	-	-	
818	Street Maintenance Fund	63,463	60,308	56,059	58,313	58,365	56,049	
819	Fire and EMS Fund	202,442	209,838	192,524	198,932	200,779	144,543	
820	Stormwater Fund	165,338	169,454	168,648	229,548	183,948	204,037	
821	Water Capital Improvement Fund	403,167	418,752	386,943	572,138	561,446	627,600	
822	Sanitation and Environment Fund	14,803	13,188	13,436	13,539	11,304	9,959	
823	Historic Loveland TIF	-	-	93,313	161,785	106,085	111,746	
824	Northend TIF	82,836	81,997	78,110	80,625	80,625	78,000	
825	Rescue Truck	-	-	-	-	-	-	
826	Recreation Land TIF	51,412	50,901	49,300	48,238	48,238	52,238	
827	Undesignated Fund Balance	-	-	56,024	61,513	-	-	
828	Total	\$ 1,364,265	\$ 1,170,696	\$ 1,292,810	\$ 1,612,132	\$ 1,438,291	\$ 1,460,894	
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RESERVE AND ESCROW FUND (REF)								
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget		
832	Builders Bonds & Fees	-	2,500	5,000	5,000	-	5,000	
833	Reserve for Reserves of Loveland	-	-	-	-	-	18,675	
834	Emergency Reserve (Resolution 2010-59)	-	-	-	1,021,201	-	1,021,201	
835	Stormwater Reserve (Resolution 2012-81)	-	-	-	110,000	-	110,000	
836	Fire and EMS Reserve (Resolution 2012-81)	-	-	-	25,000	-	25,000	
837	Special Needs Playground Reserve	-	-	-	19,750	-	75,510	
838	East Loveland Nature Preserve Reserve	-	-	-	19,000	-	25,000	
839	Vested Employee Leave Reserve	-	-	-	77,240	-	84,853	
840	Vested Employee Leave Payouts	164,587	13,151	24,837	10,000	2,295	-	
841	Undesignated Balance	-	-	-	1	1,355,240	1	
842	Total	\$ 164,587	\$ 15,651	\$ 29,837	\$ 1,287,192	\$ 1,357,535	\$ 1,365,240	

844 DRUG & ALCOHOL FUND FOR TRAINING (DAFT)							
	845 2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
846 Forfeiture, DUI		-	2,495				
847 Fines, Drugs		-	-				
848 Miscellaneous	531	-	160		637		
849 Undesignated Fund Balance	-	-	-	8,351	6,318		8,068
850 Total	\$ 531	\$ -	\$ 2,655	\$ 8,351	\$ 6,955	\$	\$ 8,068
851 MAYOR'S COURT COMPUTER FUND							
853 IT Hardware & Software (Non-CIP)			-	3,500	5,700		5,700
854 Undesignated Fund Balance		3,723	-	1,200	7,717		6,817
855 Total	\$ -	\$ 3,723	\$ -	\$ 4,700	\$ 13,417	\$	\$ 12,517
856 COMMUNITY IMPROVEMENT CORPORATION							
858 C.I.C. Expenditures	-	-	-	-	-		-
859 Historic Downtown Loveland Parking	-	-	-	-	-		-
860 Undesignated Fund Balance	-	-	-	4,067	3,767		3,767
861 Total Expenditures	\$ -	\$ -	\$ -	\$ 4,067	\$ 3,767	\$	\$ 3,767
862 FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FUND							
863 Payment for Public Works Vehicle Replacements in 2010	29,986	-	-	-	-		-
864 Contingency	-	-	-	-	-		-
865 Total	\$ 29,986	\$ -	\$ -	\$ -	\$ -	\$	\$ -

Tax Increment Financing District Funds and Lighting District Funds							
	2010	2011	2012	2013 Budget	2013 Forecast	2014 Budget	
HISTORIC LOVELAND TIF DISTRICT							
Property Acquisition					60,000		
Property Taxes	9,825	8,319	8,578	8,578	9,159	9,159	
Public Improvements			4,007		26,525	600,000	
BAN Debt Service	976,488	1,012,400	708,922	655,000	710,585	674,595	
Debt Issuance Costs	30,447	69,673	5,485		7,830	28,000	
County Auditors Fees			14		26	30	
Economic Development			420				
Outside Contracted Services					15,000	52,000	
Legal Fees			33,676		60,000	40,000	
Amend Note & Capitalized Interest	410,000	417,200	-				
Additional Property Note & Capitalized Interest	625,000	636,000	-				
Stormwater Management, Phase I	447,865	-	-				
Transfer to Water Cap Fund for Bond Redevelopment						290,000	
Transfer to Bond Fund, Debt Service		41,089	93,313	161,785	106,085	111,746	
Undesignated Fund Balance	1,914	-	-	608	111,767	118,385	
Total Expenditures	\$ 2,501,539	\$ 2,184,681	\$ 854,414	\$ 825,971	\$ 1,106,977	\$ 1,923,915	
NORTHEND TIF DISTRICT							
Debt Service	70,000	70,000	70,000	80,625	80,625	78,000	
Debt Interest	12,836	12,836	8,110				
County Auditors Fees			1,542		3,008	3,008	
Reimbursement to Special Projects Fund (for prior Advance)	60,000	60,000	5,819				
Revenue Sharing (LMSD)				188,153	420,417	205,260	
Undesignated Working Capital	-	825	-	230,918	27,616	52,348	
Total Expenditures	\$ 142,836	\$ 143,661	\$ 85,471	\$ 499,696	\$ 531,666	\$ 338,616	
RECREATION TIF DISTRICT							
Property Tax	5,940	4,066	794				
Debt Service	25,000	25,000	49,300	48,238	48,238	52,238	
Debt Interest	26,412	26,412					
Debt Costs, One Year Note	258,095	-					
Note Retirement	-	250,000					
Undesignated Fund Balance	286	-	-	9,959	62,959	36,721	
Total Expenditures	\$ 315,733	\$ 305,478	\$ 50,094	\$ 58,197	\$ 111,197	\$ 88,959	
RESERVES OF LOVELAND TIF DISTRICT							
Public Improvements		97,090	7,800	-	33,612	-	
County Auditor Fees			150		608		
Reimbursement to General Fund (for prior Advance)				10,000	10,000		
Reimbursement to Special Projects Fund (for prior Advance)				25,000	30,000		
De Minimis TIF Transfer to General Fund					18,675		
Undesignated Fund Balance				2,700	-		
Total Expenditures	\$ -	\$ 97,090	\$ 7,950	\$ 37,700	\$ 92,895	\$ -	
LIGHTING DISTRICT FUNDS							
Brandywine on the Little Miami Lighting District	13,382	14,451	13,704	2,700	3,300	2,700	
White Pillars Lighting District	14,632	16,641	22,854	12,500	26,475	12,500	
Hermitage Pointe Lighting District	-	1,384	3,502	12,500	3,500	12,500	
County Auditors Fees					10		
Undesignated Fund Balance	-	-	-	32,353	35,503	30,503	
Total Lighting District	\$ 28,014	\$ 32,476	\$ 40,060	\$ 60,053	\$ 68,788	\$ 58,203	

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.



A RESOLUTION ESTABLISHING GOALS FOR THE CITY OF LOVELAND FOR THE YEAR 2011

WHEREAS, it is the desire of the Council of the City of Loveland to establish goals for the year 2011 and beyond to shape the Loveland community's future and protect the community's assets; and

WHEREAS, the City is engaged already in addressing difficult challenges facing this community's future, including: job creation, shaping the future of the community's utilities, sustaining service levels in an era of state-initiated reductions in long-standing revenue sharing and the expected elimination of the estate tax, and doing so at a time when economic conditions are only just beginning to recover from the worst economic downturn since the Great Depression; and

WHEREAS, the Council of the City of Loveland and senior City staff met in an open work session on February 12, 2011, to discuss issues facing the City of Loveland and to set forth goals for the City Council for 2011.

NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont, and Warren Counties, Ohio:

Section 1. That the following are hereby established as 2011 goals for the Loveland City Council:

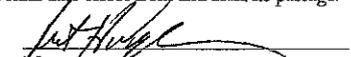
1. The City shall substantially advance the Loveland Station Project, balancing the community's long-term vision for historic Loveland with the potential for high-end residential development; and the City shall endeavor to connect historic Loveland with opportunities for redevelopment along Loveland Madeira Road.
2. The City shall seek to control its own destiny regarding the delivery of utilities to provide the most cost-effect and sustainable services to the ratepayers.
3. The City shall use fiscal stewardship, performance measurement and continuous improvement to maintain service levels as much as possible, cut service levels where necessary, and raise revenues where feasible. The City shall engage the community in discourse to identify, quantify, develop and communicate action plans to address growing differences between reduced revenues and service requirements.
4. The City shall endeavor to improve its parks and grounds to meet the needs of residents, visitors and active recreation participants. The City shall challenge our existing operating model, rigorously

prioritizing needs, and creatively seeking alternative funding sources for recreation.

Section 2. That City Council hereby directs the City Manager to implement these goals as expeditiously as practical.

Section 3. That City Council hereby directs the City Manager to commence planning efforts for a follow-up goal status update session in the third quarter of 2011 to provide Council opportunities to discuss goals prior to the development of the 2012 Budget and Capital Improvement Program.

Section 4. That this Resolution shall take effect from and after its passage.


Mayor


Clerk of Council

Approved as to Form:


City Solicitor

Passed: 2-22-11

CITY OF LOVELAND FINANCIAL POLICIES & WAGE LEGISLATION

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. The policy is carried out by assigning project numbers in the financial software which assists creating reports which track revenues and expenditures of bond proceeds.	√
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 essential 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.	√
Investment Policy	2009-21	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 and authorizes the use of a third-party investment advisor to maximize the return on investment pursuant to that policy.	√

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.	√
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.	√
Debt Policy	1997-15	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.	√
Finance Director Ordinance	2012-67	City Council establishes wages for employees through a combination of ordinances and collective bargaining agreements. The Finance Director and City Manager are City Council-appointed positions and each position therefore has an ordinance to set the incumbents' wages and benefits. Ordinance 2012-67 sets forth the terms and conditions for the Finance Director's wages and benefits.	√
City Manager Ordinance	2012-53	Ordinance 2012-53 sets forth the terms and conditions for the City Manager's wages and benefits.	√
Wages and Classifications	2009-63, 2011-12, 2013-21	These ordinances articulate and authorize a certain number of positions at various classifications, and set a maximum salary for each classification.	√
Police Officer Contract	2011-63	This collective bargaining agreement sets forth full-time police officer wages and benefits from May of 2011 to May of 2014, as well as other work conditions. This contract will be renegotiated in 2014.	√
Police Sergeant Contract	2011-64	This collective bargaining agreement sets forth police sergeant wages and benefits from May of 2011 to May of 2014, as well as other work conditions. This contract will be renegotiated in 2014.	√

Resolution providing for the adoption of Post-Issuance Compliance Policies and Procedures for tax-exempt obligations

WHEREAS, the City of Loveland, Ohio (herein called the "City"), a municipal corporation created and existing under the laws of the State of Ohio, is authorized and has from time to time issued obligations (the "Obligations"), in accordance with the provisions of the Ohio Revised Code, to fund the cost of various capital projects and improvements; and

WHEREAS, certain Obligations receive favorable tax treatment pursuant to the provisions of the Internal Revenue Code of 1986, as amended, and the Regulations promulgated thereunder (together, the "Rules"); and

WHEREAS, the City wishes to comply with all applicable Rules to maintain such favorable tax treatment of all of such outstanding and future Obligations;

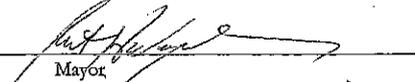
NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

Section 1. The City hereby adopts the Post-Issuance Compliance Policies and Procedures for Tax-Exempt Obligations ("Post-Issuance Compliance Policies"), attached hereto as Exhibit A.

Section 2. That upon adoption of the Post-Issuance Compliance Policies, the City Manager and the Finance Director are hereby authorized to take all actions necessary to adhere to the provisions set forth in Post-Issuance Compliance Policies.

Section 3. That it is found and determined that all formal actions of this Council concerning and relating to the adoption of this resolution were adopted in an open meeting of this council, and that all deliberations of this council and of any of its committees that resulted in such formal action, were in meetings open to the public, in compliance with the law.

Section 4. That this resolution shall take effect from and after the earliest time allowed by law.


Misty Chesure
Clerk of Council

Approved as to Form:


Sarah Deaney
City Solicitor

Passed: 3-26-13

CITY OF LOVELAND, OHIO

POST-ISSUANCE COMPLIANCE POLICIES AND PROCEDURES FOR TAX-EXEMPT OBLIGATIONS

as adopted by the City Council on _____, 2013

1. Purpose. The purpose of these Post-Issuance Compliance Policies and Procedures for tax-exempt obligations issued by the City of Loveland (the "Issuer") is to ensure that the Issuer will be in compliance with requirements of the Internal Revenue Code of 1986, as amended, that must be satisfied with respect to obligations when issued and after such obligations are issued so that the obligations, and the interest thereon, will be and will remain qualified for an exclusion from gross income for federal income tax purposes or for federal tax credit or subsidy payment purposes, as applicable. All capitalized terms used herein have the meanings ascribed to them in Sections 2 and 3 hereof.

2. Obligations. The term "obligation" is used generically herein and includes obligations, notes, leases and other forms of obligations of the Issuer. Obligations issued from time to time by the Issuer are identified on Schedule I hereto. Such Schedule I may be updated periodically to identify obligations issued by the Issuer after the date hereof.

3. Definitions. The following capitalized terms have the following meanings for purposes of this Compliance Policy:

"Arbitrage Rebate Rule" means, in general, any "profit" (the difference earned on an investment return greater than could be earned at the "yield" on the obligations) derived from the investment of bond proceeds must be paid to the United States Department of the Treasury unless an issuer can meet certain specific requirements for an exception to the Arbitrage Rebate Rule. The amount to be paid is called "rebate."

"Bond Counsel" means a firm of nationally recognized municipal bond attorneys experienced in the issuance of municipal bonds. The Bond Counsel associated with certain of the obligations identified on Schedule I hereto are listed next to the obligations which it is associated.

"Code" means the Internal Revenue Code of 1986, as amended from time to time.

"Compliance Officer" means, for purposes of this Compliance Policy, the person identified in Section 4 hereof or his or her designee until such time as another person is selected by the Issuer to be the Compliance Officer, and if no such person is identified.

"Compliance Policy" means the Post-Issuance Compliance Policies and Procedures for Obligations set forth herein.

"Issuer" has the meaning set forth in Section 1 hereof.

"Filing Agent" means a person or firm experienced in making the necessary filings with respect to any tax credit or subsidy to be made in respect of the obligations of the Issuer. The Rebate Analyst may also act as Filing Agent.

"IRS" means the Internal Revenue Service.

"Rebate Analyst" means a rebate compliance analyst such as Peck, Shaffer & Williams LLP or another firm experienced in the calculation of arbitrage rebate liability.

"Regulations" means the temporary, proposed or final Income Tax Regulations promulgated by the United States Department of the Treasury and applicable to the obligations.

4. Responsibility for Monitoring Post-Issuance Tax Compliance. Pursuant to the Code, the Issuer has the overall and final responsibility for monitoring whether the Issuer is in compliance with post-issuance federal tax requirements for its bonds. However, the Issuer hereby appoints its Finance Director as its initial Compliance Officer with the primary operating responsibility of monitoring compliance by the Issuer with post-issuance federal tax requirements for the obligations.

5. Arbitrage Yield Restriction and Rebate Requirements. The Compliance Officer shall maintain or cause to be maintained records of the following:

- (a) Purchases and sales of investments made with bond proceeds (including amounts treated as "gross proceeds" of bonds under section 148 of the Code) and receipts of earnings on those investments;
- (b) Expenditures made with bond proceeds (including investment earnings on bond proceeds) for the governmental purposes of the obligations, such as for the costs of purchasing, constructing and/or renovating property and facilities;
- (c) Information showing, if applicable for a particular calendar year, that the Issuer was eligible to be treated as a "small issuer" for arbitrage rebate purposes in respect of obligations issued in that calendar year because the Issuer did not reasonably expect to issue, on behalf of the District, more than the applicable aggregate principal amount of obligations prescribed by the Code and Regulations in that calendar year;
- (d) Calculations that will be sufficient to demonstrate to the IRS upon an audit of a bond issue that, where applicable, the Issuer has complied with an available spending exception to the arbitrage rebate requirement in respect of that bond issue;
- (e) Calculations that will be sufficient to demonstrate to the IRS upon an audit of a bond issue for which no exception to the arbitrage rebate requirements was applicable, that the rebate amount, if any, that was payable to the United States of America in respect of investments made with gross proceeds of that bond issue was calculated and timely paid with the appropriate IRS form timely filed with the IRS;

(f) Information and records showing that investments held in yield-restricted advance refunding or defeasance escrows for obligations, and investments made with unspent bond proceeds after the expiration of the applicable temporary period, were not invested in higher-yielding investments except with the written approval by Bond Counsel; and

(g) Any records the Issuer may reasonably obtain relating to the prices at which obligations may trade after their initial offering but prior to their delivery or issue date.

6. Records to be Maintained for Obligations. It is the policy of the Issuer that, unless otherwise permitted by future IRS regulations or other guidance, written records (which may be in electronic form) will be maintained with respect to each bond issue for as long as those bonds remain outstanding, plus three years. For this purpose, the bonds include refunding bonds that refund the original bonds and thereby refinance the property that was financed by the original bonds. The records to be maintained are to include:

- (a) The official transcript of proceedings for the original issuance of the bonds;
- (b) Records showing how the bond proceeds were invested, as described in Section 5(a) above (the monthly investment portfolio report submitted to the Issuer by a trustee will suffice for this requirement);
- (c) Records showing how the bond proceeds were spent, as described in Section 5(b) above, including purchase contracts, construction contracts, progress payment requirements, invoices, cancelled checks, payment of bond issuance costs and records of "allocations" of bond proceeds to make reimbursement for project expenditures made before the bonds were actually issued together with any record evidencing the official intent of the Issuer to reimburse itself from bond proceeds;
- (d) Information, records and calculations showing that, with respect to each bond issue, the Issuer was eligible for the "small issuer" exception or one of the spending exceptions to the arbitrage rebate requirement or, if not, that the rebate amount, if any, that was payable to the United States of America in respect of investments made with gross proceeds of that bond issue was calculated and timely paid with the appropriate IRS form timely filed with the IRS, as described in Sections 5(c), (d) and (e) above;
- (e) Any records relating to the assignment or allocation of volume cap to any tax credit or subsidy bonds and any elections made with respect thereto; and
- (f) Any records obtained in monitoring secondary market trading activity for any of the bonds, if applicable.

The basic purpose of the foregoing record retention policy for the bonds is to enable the Enterprise to readily demonstrate to the IRS upon an audit of any bond issue that the Issuer has fully complied with all federal tax requirements that must be satisfied after the issue date of the

bonds so that interest on those bonds continues to be qualified for an exclusion from gross income for federal income tax purposes or for tax credit or subsidy payment purposes under the Code.

The Issuer hereby acknowledges its responsibility to maintain such records. The Issuer also hereby directs the Compliance Officer to periodically update Schedule I hereto to ensure that such Schedule I identifies the bond issues outstanding from time to time.

7. Restrictions on Private Business Use and Private Loans. The Issuer understands that there are restrictions on private business use of assets financed with proceeds of bonds and restrictions on the use of proceeds of bonds to make or finance any loan to any person other than a state or local government unit. The Issuer will consult Bond Counsel in the event private business use or private loans are contemplated.

8. Monitoring of Bank Qualified Bonds. If any bonds are issued by the Issuer in a given calendar year and designated in the related authorizing documents and/or tax documents as "bank-qualified" obligations under Section 265 of the Code, the Compliance Officer shall, from time to time during such calendar year, monitor other bond issues of the Issuer during the calendar year to ensure that the total debt issued during such calendar year does not exceed the then applicable "bank qualification" limit (currently \$10 million in 2013). The Issuer will consult with Bond Counsel in the event bonds are issued that may cause such limit to be exceeded.

9. Education Policy With Respect to Federal Tax Requirements for Bonds. It is the policy of the Issuer that the Compliance Officer and his or her staff should be provided with education and training on federal tax requirements applicable to bonds. The Issuer recognizes that such education and training is vital as a means of helping to ensure that the Enterprise remains in compliance with those federal tax requirements in respect of its bonds. The Issuer therefore will enable and encourage the Compliance Officer and any of his or her staff to attend and participate in educational and training programs with respect to federal tax requirements related to bonds.

10. Retention of Rebate Analysts, Filing Agents or Other Professionals. The Issuer may retain for particular transactions one or more Rebate Analysts, Filing Agents or other professionals for the purpose of filing any necessary forms to obtain refundable tax credits. A Rebate Analyst may also be retained or engaged at the outset of a transaction to advise the Issuer with respect to the transaction structure that will allow the Issuer to take advantage of any available exceptions to the Arbitrage Rebate Rule.

The Issuer acknowledges that arbitrage rebate payments, if due, are to be made to the United States of America at the end of each and every fifth bond year during which a series of bonds is outstanding and upon the final maturity of each series of bonds. The Issuer hereby directs the Compliance Officer to review, from time to time, the tax compliance certificates and agreements executed and delivered by the Issuer in connection with each issuance of bonds to determine the specific deadlines for calculating and submitting arbitrage rebate payments.

11. Periodic Review. This Compliance Policy shall be reviewed regularly by Bond Counsel retained by the Issuer from time to time to ensure conformity with current Regulations.

THIS POLICY IS HEREBY ADOPTED BY ACTION OF THE CITY COUNCIL OF THE ISSUER AT ITS PUBLIC MEETING OF _____, 2013.

CITY OF LOVELAND

By: _____

Name: _____

Title: _____

ATTEST:

By: _____

Name: _____

Title: _____

SCHEDULE I

Outstanding Tax Exempt Obligations

General Obligation Bonds

<u>Date of Issue</u>	<u>Purpose</u>	<u>Original Amount Issued</u>	<u>Interest Rate</u>	<u>Final Maturity Date</u>	<u>Amount Outstanding</u>
10/01/02	Various Purpose	\$1,100,000	3.25-5.00%	12/01/22	\$0*
08/01/03	Various Purpose	1,725,992	3.15-5.25%	12/01/23	185,000**
04/15/05	Various Purpose	2,620,000	3.00-5.00%	12/01/24	1,175,000**
04/10/07	Various Purpose	1,450,000	4.13-4.25%	11/15/27	1,035,000
12/30/09	Various Purpose	1,445,000	1.00-3.75%	12/01/18	910,000
02/17/11	Various Purpose	1,700,000	2.00-4.60%	12/01/31	1,640,000
06/27/12	Various Purpose Ref	1,415,000	1.00-2.75%	12/01/24	1,415,000
03/27/13	Various Purpose	<u>3,700,000</u>	1.00-4.00%	12/01/37	<u>3,700,000</u>
Total		\$15,155,992			\$10,060,000

*Defeased

** Partially defeased

Lease Obligations

<u>Purpose</u>	<u>Interest Rate</u>	<u>Maturity</u>	<u>Amount Outstanding</u>
Phone System	3.68%	2015	\$55,035

RESOLUTION 2012 - 81

Resolution repealing Resolution 2004-53 to eliminate the target reserve for the Sanitation and Environment Fund and affirming target reserve levels for the Water Operations Fund, Fire and EMS Fund, and the Stormwater Fund

WHEREAS, on August 10, 2004, City Council approved Resolution 2004-53 to establish guidelines for fund reserve target levels within the Water (10%), Sanitation and Environment (10%), Storm Water (10%), and Fire and EMS (5%) funds as reserves for unanticipated needs and to provide for dire financial emergencies within these funds; and

WHEREAS, the City has deviated from these reserve levels in years when the City would have needed to significantly cut expenditures in these service areas, raise rates, or both in order to meet the reserve target; and

WHEREAS, City staff, the Finance Committee, and City Council has completed a risk assessment for each of these funds and determined that the Sanitation and Environment Fund has a low risk level for financial emergency because it primarily funds a contract with the City's solid waste provider, which requires the posting of a performance bond to cover a work stoppage, labor strike, or other interruption of services; and

WHEREAS, the presence of a performance bond supporting a majority of the costs associated with the Sanitation and Environment Fund provides a secondary way to ensure that services continue, lessening the need for a cash reserve; and

WHEREAS, it has also been determined that the City should continue to maintain the reserve levels for the Water Operations Fund, Fire and EMS Fund and the Stormwater Fund.

NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

Section 1. That Resolution 2004-53 is hereby repealed.

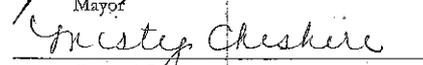
Section 2. That the reserve fund balance for the Water Operations Fund shall be a minimum of 10% of normal operating expenditures (excluding working capital balances and specific reserves).

Section 3. That the reserve fund balance for the Fire and EMS Fund shall be a minimum of 5% of normal operating expenditures (excluding fund balances and specific reserves).

Section 4. That the reserve fund balance for the Stormwater Fund shall be a minimum of 10% of normal operating expenditures (excluding working capital balances and specific reserves).

Section 5. That this resolution shall take effect from and after the earliest time allowed by law.



Mayor


Christy Cheshire
Clerk of Council

Approved as to Form:



City Solicitor

Passed: 8-28-12

A RESOLUTION REPEALING RESOLUTION 1993-82 AND ESTABLISHING AN EMERGENCY RESERVE WITHIN THE GENERAL FUND

WHEREAS, the City of Loveland has reserved funds in a Catastrophic Reserve Account within the City Income Tax Fund since 1993; and

WHEREAS, the City of Loveland has consolidated its Income Tax and Parks and Leisure Funds with the General Fund to minimize fund transfers and make the budget process more transparent and easy to follow; and

WHEREAS, it is the intent of City Council to continue the practice of reserving emergency funds to address any critical needs and or unforeseen financial emergencies which may occur; and

WHEREAS, the Government Finance Officers Association recommends that municipalities, regardless of size, maintain unreserved fund balance in their General Fund of not less than five to fifteen percent of regular General Fund operating revenues, or alternatively no less than one to two months of regular general fund operating expenditures.

NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont, and Warren Counties, Ohio:

Section 1. Resolution No. 1993-82 is hereby repealed.

Section 2. That the Loveland City Council does hereby establish the Emergency Reserve within the General Fund and authorizes the transfer of the Catastrophic Reserve Fund to such account.

Section 3. That the Emergency Reserve shall be not less than 15 percent of regular General Fund operating revenues as determined by the Finance Director.

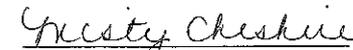
Section 4. It shall be the intent of Council that for 2011 and thereafter the Emergency Reserve shall be maintained at 15 percent of regular General Fund operating revenues.

Section 5. That expenditures from the Emergency Reserve shall be made pursuant only to a Resolution of Council, or in the case of an emergency or disaster pursuant to Chapter 157 of the Code of Ordinances, by the City Manager.

Section 6. This Resolution shall take effect the first date permitted by law.



Mayor


Clerk of Council

Approved as to Form:



City Solicitor

Passed: 10-12-10

ORDINANCE AMENDING CHAPTER 125 OF THE CODE OF ORDINANCES TO IMPROVE INVESTMENT EARNINGS FOR THE CITY OF LOVELAND

WHEREAS, the City of Loveland seeks to have the option to hire investment advisors to maximize its return on the City's treasury provided the City's investment policy is strictly followed; and

WHEREAS, the City Manager recommends that Council authorize the already-established Treasury Investment Board to determine if the yield on investments may be increased through a request for proposals from qualified advisors, provided that any proposed contract with an investment advisory shall be approved by City Council upon the recommendation of the Treasury Investment Board.

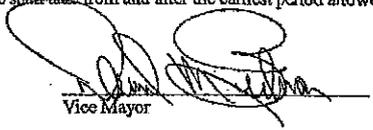
NOW, THEREFORE, BE IT ORDAINED by the Council of the City of Loveland, Hamilton, Clermont and Warren Counties, Ohio.

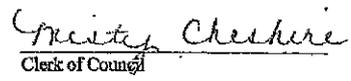
Section 1. Codified Ordinance Section 125.02 (c) (6) is hereby created to read as follows:

125.02 (c) (6) Investment Advisory Services

(6) The Treasury Investment Board of the City is hereby authorized to obtain investment advisory services to enhance the yield on investments provided all investments be consistent with the investment policies of the City of Loveland and the laws governing municipal investment in the State of Ohio. City Council shall have the sole right to approve a contract with an investment advisory firm.

Section 2. This Ordinance shall take from and after the earliest period allowed by law.


Vice Mayor


Clerk of Council

Approved as to Form:


City Solicitor

First Reading: 2-24-09
Second Reading: 3-10-09
Passed: 3-10-09

RESOLUTION 2013 - 10

Resolution repealing Resolution 2005-10 and establishing a new Employee Leave Reserve in the Reserve and Escrow Fund for employees' vested sick leave payouts

WHEREAS, since 1993 there has been an informal reserve established for sick leave payments; and

WHEREAS, on January 25, 2005, City Council formalized this practice by approving Resolution 2005-10 to establish an employee leave reserve account within the Escrow Fund for employees' vested sick leave and vacation payouts; and

WHEREAS, the policy adopted by Resolution 2005-10 served the City well during a period where the City experienced the retirements of a cohort of long-serving employees; and

WHEREAS, in recent years the City has deviated from Resolution 2005-10 by City Council approval because the policy's expected reserve level was unattainable in the current budgetary climate; and

WHEREAS, City Council and the Finance Committee directed staff to prepare a proposed change to the current policy that would more accurately reflect the City's anticipated employee leave liabilities and to conform the City's policies to its practices.

NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

Section 1. That Resolution 2005-10 is hereby repealed.

Section 2. That this City Council does hereby approve the establishment of an Employee Leave Reserve within the City's Reserve and Escrow Fund.

Section 3. That this reserve shall have an annual baseline reserve of \$50,000 to fund unexpected separations, plus annual funding equal to one-third of the sick leave liability for anticipated retirements within three years of the budget year, to be determined through an actuarially-based assessment of the age and tenure of the City's employees.

Section 4. That the annual funding of this reserve be appropriately proportioned from the fund(s) from which the anticipated retirees' wages are paid.

Section 5. That accrued vacation leave for employees separating from service due to retirement or other circumstances shall be paid as a salary expense from their departmental personnel services appropriations unless a supplement is necessary from the Reserve and Escrow Fund.

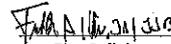
Section 6. That this resolution shall take effect from and after the earliest time allowed by law.



Mayor
Misty Cheshire

Clerk of Council

Approved as to Form:



City Solicitor

Passed: 2-12-13

Ordinance amending Loveland Code of Ordinances Section 125.05 to authorize the issuance of debt for a period longer than twenty years and without level debt service payments for the erection of a second Commerce Park water tower

WHEREAS, the need for a second water tower at or near the Loveland Commerce Park is clear and present and has been studied extensively for more than four years; and

WHEREAS, the City of Loveland Finance Committee, City staff and Council have studied the best way to build this necessary tower while minimizing rate increases to the water customers

WHEREAS, Codified Ordinance 125.05 (d) provides that the maximum period for the repayment of bonds issued by the City to finance capital projects shall not exceed a debt term of 20 years and the projected useful life of the water tower is 40 years; and

WHEREAS, it is in the best interests of the City to extend the 20 year debt term limit to 25 years for the Water Tower Project only; and

WHEREAS, it is appropriate to amend Codified Ordinance Section 125.05 to provide, as well as to more clearly address, City Council's responsibilities in addressing the Debt Policy and its financial impact on the City of Loveland taxpayers, as well as eliminating the reference to "Estate Tax" as currently referenced in Codified Ordinance Section 125.05(h).

NOW, THEREFORE BE IT ORDAINED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

Section 1. The City Council of the City of Loveland hereby amends Loveland Code of Ordinances §125.05 to read in its entirety as follows:

125.05 DEBT POLICY

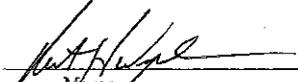
The City Council does hereby establish the following debt policy.

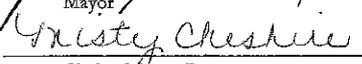
- (a) The City will not use debt to fund current operations, reserves or contingencies.
- (b) The City will confine long-term borrowing to long-term capital improvements for projects that cannot be financed from current revenues.
- (c) The City will use special assessment or other self-supporting debt instead of general obligation bonds whenever advisable.
- (d) When the City finances capital projects by issuing bonds, it will pay back the bonds within a period not to exceed the expected useful life of the project. The maximum debt term will not exceed twenty years, except for the issuance of bonds for the construction of the City of Loveland Commerce Park water tower, which bond shall not exceed twenty-five years.
- (e) The City will seek level or declining debt repayment schedules and will avoid issuing debt that provides for balloon principal payments reserved at the end of the term issue,

unless approved by City Council to minimize the financial impact on taxpayers to the City of Loveland.

- (f) The City will avoid variable rate debt due to the potential volatility of such instruments.
- (g) Total long-term general obligation debt will not exceed 3% of the assessed valuation of taxable property, excluding self-supported debt.
- (h) Total debt service for long-term general obligation debt, excluding self-supporting debt, will not exceed ten percent (10%) of total annual unrestricted governmental revenue. The formula for unrestricted governmental revenue is General Fund revenues (less grants and transfers), net income tax collections (less refunds) and interest income.

Section 2. That this ordinance shall take effect from and after the earliest time allowed by law.



 Mayor


 Clerk of Council

Approved as to Form:



 City Solicitor

First Reading: 12-11-12
 Second Reading: 12-18-12
 Passed: 12-18-12

A RESOLUTION ESTABLISHING A DEBT POLICY
FOR THE CITY OF LOVELAND.

WHEREAS, the Finance Committee has recommended to Council that a debt policy be established for the City of Loveland; and

WHEREAS, it is the intent of Council that such debt policy be established for the City to set clear parameters for debt issuance, help avoid excessive capital spending and demonstrate a disciplined approach to borrowing;

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren Counties of Ohio:

Section 1. That this Council does hereby approve the establishment of the following debt policy.

Section 2. The City will not use debt to fund current operations, reserves or contingencies.

Section 3. The City will confine long-term borrowing to long-term capital improvements for projects that cannot be financed from current revenues.

Section 4. The City will use special assessment or other self-supporting debt instead of general obligation bonds whenever possible.

Section 5. When the City finances capital projects by issuing bonds, it will pay back the bonds within a period not to exceed the expected useful life of the project. In any case, the maximum period will not exceed 20 years.

Section 6. The City will seek level or declining debt repayment schedules and will avoid issuing debt that provides for balloon principal payments reserved at the end of the term issue.

Section 7. The City will avoid variable rate debt due to the potential volatility of such instruments.

Section 8. Total long-term general obligation debt will not exceed three percent (3%) of the assessed valuation of taxable property, excluding self-supported debt.

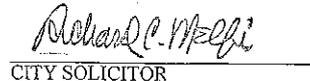
Section 9. Total debt service for long term general obligation debt, excluding self-supporting debt, will not exceed ten percent (10%) of total annual unrestricted governmental revenue. The formula for unrestricted governmental revenue is General Fund revenues (less grants, transfers and estate tax), Net Income Tax Collections (less refunds) and Interest Income.

Section 10. This resolution shall take effect from and after its passage.


MAYOR


CLERK OF COUNCIL, *Pro Tem*

APPROVED AS TO FORM:


CITY SOLICITOR

PASSED: 3-11-97

AN ORDINANCE AMENDING ORDINANCE 1993-61 REGARDING
THE CITY OF LOVELAND INVESTMENT POLICY

WHEREAS, Ordinance 1993-61 deals with the establishment of a written investment policy for the City of Loveland; and

NOW, THEREFORE, BE IT ORDAINED by the Council of the City of Loveland, Hamilton, Clermont and Warren Counties, Ohio;

Section 1. That Ordinance 1993-61 shall be amended to read as follows:

1) That it is the policy of the City of Loveland to invest public funds in a manner which will provide the highest return with the maximum security, while meeting the daily cash flow demands of the City of Loveland, and conforming to (1) the Ohio Revised Code governing such investments, except that investments will mature within five (5) years from the date of purchase, and (2) the guidelines listed below as identified by the Government Finance Officers Association and the Municipal Treasurers Association, to wit:

A. Safety: Safety of principal is the foremost objective of the investment program. Investments of the City shall be undertaken in a manner that seeks to ensure preservation of capital in the overall portfolio.

B. Liquidity: The investment portfolio will remain sufficiently liquid to enable the City to meet all operating requirements which might be reasonably anticipated.

C. Return on Investment: The investment portfolio shall be designed with the objective of attaining market rate of return throughout budgetary and economic cycles, taking into account the City's risk constraints and cash flow characteristics.

2) That the City Manager, the Finance Director and Chairman of the Finance Committee constitute a Treasury Investment Board of the City of Loveland, with full power to determine monies available for investment, and to select and manage such investments. The Finance Director is authorized to administer day-to-day operations, maintain required documentation and provide annual Treasury report.

3) That the authorized investment options include:

A. Depository accounts payable or withdrawable on demand, including negotiable order of withdrawal accounts and sweep type account structures at designated depositories.

B. The "State Treasury Assets Reserve of Ohio" (S.T.A.R. Ohio), an investment pool managed by the Treasurer of the State of Ohio.

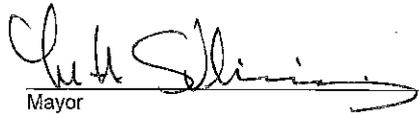
C. Certificates of deposit with any savings and loan or bank in the Cincinnati area to the extent that such investments are federally insured.

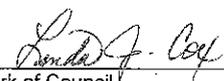
D. U.S. Treasury Bills, Notes, and Bonds.

E. Various federal agency securities, including issues of Federal National Mortgage Assn. (FNMA), Federal Home Loan Mortgage Corp. (FHLMC), Federal Home Loan Bank (FHLB), Federal Farm Credit Bank (FFCB), Student Loan Marketing Assn. (SLMA), Government National Mortgage Assn. (GNMA), and other agencies or instrumentalities of the United States. Eligible investments also include any securities that may be "called" [by the issuer] prior to the final maturity date. Any eligible investment may be purchased at a premium or a discount. All federal agency securities shall be direct issuances of federal government agencies or instrumentalities.

- 4) That a special projects capital improvement fund is established for the receipt of all interest earned on all "funds" maintained by the City of Loveland. Other sources of revenue may also be receipted to this fund at the direction of Loveland City Council, provided that such receipting does not violate any provision of law.

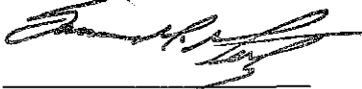
Section 2. This Ordinance shall take effect from and after the earliest period allowed by law, and all ordinances or parts of ordinances in conflict with this ordinance are hereby repealed.



Mayor


Clerk of Council

Approved as to Form:



City Solicitor

First Reading: 5/11/99
Second Reading: 5/25/99
Passed: 5/25/99

Sponsor: Mayor Lee Skierkiewicz

RESOLUTION 2012 - 67

Resolution appointing Thomas Vanderhorst Director of Finance effective August 13, 2012

WHEREAS, the position of Director of Finance is required by the City Charter of the City of Loveland, and this position is charged with various responsibilities pursuant to the Loveland Charter, the Loveland Code of Ordinances and the Ohio Revised Code; and

WHEREAS, the City of Loveland has had a vacancy in this position since November of 2011; and

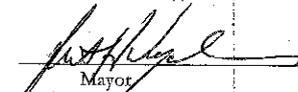
WHEREAS, the City Council has advertised for this position, appointed a Finance Director search committee to screen applicants, interviewed multiple candidates, and determined that Thomas Vanderhorst is the best qualified candidate for the Director of Finance position with the City of Loveland; and

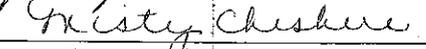
WHEREAS, a preliminary offer of employment has been made and accepted by Thomas Vanderhorst and City Council wishes to approve the terms and conditions of said appointment and enter into the Employment Agreement attached hereto as Exhibit A.

NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

Section 1. City Council hereby appoints Thomas Vanderhorst Director of Finance for the City of Loveland effective August 13, 2012 under the terms and conditions of the Employment Agreement attached hereto and made a part hereof as Exhibit A.

Section 2. That this resolution shall take effect from and after the earliest time allowed by law.



Mayor


Clerk of Council

Approved as to Form:



City Solicitor

Passed: 7-10-12

**ORDINANCE INCREASING THE COMPENSATION OF
CITY MANAGER THOMAS M. CARROLL**

WHEREAS, the City of Loveland appointed Thomas M. Carroll as City Manager by Ordinance 2006-10; and

WHEREAS, the Council of the City of Loveland desires to continue the services of Thomas M. Carroll as Manager of the City of Loveland as provided by Article IV of the Charter of the City of Loveland; and

WHEREAS, it is the desire of the Council of the City of Loveland to continue to provide certain benefits, establish certain conditions and expectations of employment and to set working conditions of Thomas M. Carroll, as set forth in the Amended Employment Agreement set forth in Exhibit A; and

WHEREAS, City Council desires to increase Thomas M. Carroll's compensation equaling the cumulative wage increase other non-union employees in the City of Loveland received between 2010-2012, during which time Mr. Carroll had received none.

NOW, THEREFORE BE IT ORDAINED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

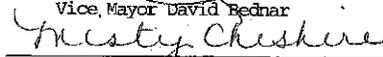
Section 1. City Council of the City of Loveland hereby amends Thomas M. Carroll's Agreement originally dated February 14, 2006 and as subsequently amended by increasing the compensation of Thomas M. Carroll, City Manager effective retroactively to the first pay period in January of 2012. Such increase shall be in the form of a direct base salary increase.

Section 2. The employment contract is amended in its entirety as more fully detailed and described in Exhibit A, attached hereto and made a part hereof.

Section 3. The Mayor of the City of Loveland is hereby authorized to execute such Amended Employment Agreement on behalf of the City.

Section 4. That this ordinance shall take effect from and after the earliest time allowed by law.



Vice Mayor David Bednar


Clerk of Council

Approved as to Form:



City Solicitor

First Reading: 5-22-12
Second Reading: 6-12-12
Passed: 6-12-12

Ordinance amending the salary ceilings and authorized positions of non-union City employees for 2013

WHEREAS, City Council periodically sets by ordinance salary ceilings and position classifications for various non-union employees of the City of Loveland; and

WHEREAS, due to budget constraints stemming from State-imposed reductions in tax revenues, the City of Loveland is eliminating the position for an Assistant City Manager, a street maintenance worker (now vacant), a receptionist, and a police officer (now vacant); and

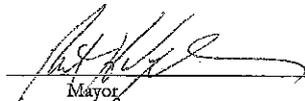
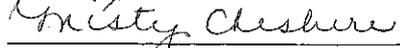
WHEREAS, the City wishes to implement a 2% wage increase for non-union employees effective May 14, 2013.

NOW, THEREFORE BE IT ORDAINED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

Section 1. That the salary ceilings, classifications, and authorized number of positions of full- and part-time employees in various non-union positions of the City of Loveland other than the City Manager, Finance Director, and Law Director as previously set forth is hereby amended to read as indicated in Exhibit A.

Section 2. The salaries for the City Manager and Finance Director shall only be adjusted in 2013 after an affirmative action of City Council separate from this ordinance and that their salaries remain the same as they are presently until such time as City Council sees fit to amend the same through a separate ordinance or agreement.

Section 3. That this ordinance shall take effect from and after the earliest time allowed by law and all ordinances or parts of ordinances in conflict with this ordinance are hereby repealed.


 Mayor

 Misty Cheshire
 Clerk of Council

Approved as to Form:

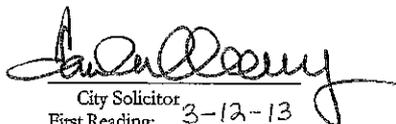

 City Solicitor
 First Reading: 3-12-13
 Second Reading: 3-26-13
 Passed: 3-26-13

Exhibit A

Classification	Authorized Position	Classification Status	Change	2013 Salary Ceiling
Building and Zoning Clerk	0.6	Classified	1	\$18.54/hour
Finance Clerk	1.1	Classified	3	\$22.51/hour
Finance Clerk (Formerly Utility Billing)	1	Classified	3	\$46,821.05
Leads/RCIC Systems Administrator	1	Classified	3	\$46,821.05
Maintenance Worker	9	Classified	3	\$46,821.05
Administrative Clerk of Courts	1	Unclassified	3	\$46,821.05
Management Analyst	1	Unclassified	3	\$46,821.05
Mechanic/Maintenance Worker	1	Classified	4	\$48,000.00
Financial Analyst	1	Classified	5	\$51,790.70
Maintenance Crew Leader	2	Classified	6	\$53,500.00
Assistant Finance Director	1	Unclassified	7	\$58,935.11
Exec. Assistant to the City Manager	1	Unclassified	7	\$58,935.11
Assistant to the City Manager †	0	Unclassified	7	\$58,935.11
Building and Zoning Coordinator	1	Unclassified	7	\$58,935.11
City Engineer	1	Unclassified	9	\$82,323.59
Police Captain	1	Unclassified	9	\$82,323.59
Human Resources Manager	0.3125	Unclassified	9	\$39.58/hour
Public Works Director	1	Unclassified	10	\$89,107.18
Police Chief	1	Unclassified	10	\$89,107.18
Assistant City Manager †	0	Unclassified	10	\$89,107.18
Extra-Duty and Supplemental Pay				
Clerk of Council	1	Unclassified	N/A	\$8,680.69
Building and Zoning Clerk	1	Unclassified	N/A	\$3,000.00
IT Coordinator	1	Unclassified	N/A	\$6,000.00

†Indicates classification left unfilled.

RESOLUTION 2011 - 63

RESOLUTION AUTHORIZING THE CITY MANAGER TO ENTER INTO A COLLECTIVE BARGAINING AGREEMENT BETWEEN THE CITY OF LOVELAND AND THE LOVELAND POLICE ASSOCIATION (LPA) REPRESENTING THE PATROL OFFICERS OF THE CITY OF LOVELAND

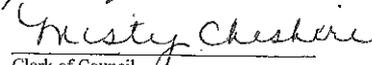
WHEREAS, the Administration of the City of Loveland and the Loveland Police Association (LPA) have negotiated and recommended a proposed Collective Bargaining Agreement between the City of Loveland and the LPA representing Patrol Officers as set forth in the attached Exhibit A, the ratification of which is recommended by the Administration of the City;

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren Counties, Ohio:

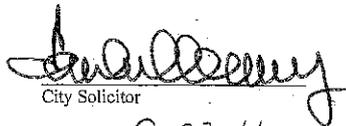
Section 1. That Council hereby approves the recommendation of the Administration, ratifies the Collective Bargaining Agreement, and hereby authorizes the City Manager to execute on the City's behalf the Collective Bargaining Agreement between the City of Loveland and the Loveland Police Association representing Patrol Officers attached hereto as Exhibit A.

Section 2. That as stipulated in the Collective Bargaining Agreement, the provisions thereof shall be effective for the term of May 12, 2011 through May 11, 2014.

Section 3. This Resolution shall take effect upon its passage.


Mayor

Clerk of Council

Approved as to Form:


City Solicitor

Passed: 8-23-11

RESOLUTION 2011 - 64

RESOLUTION AUTHORIZING THE CITY MANAGER TO ENTER INTO A COLLECTIVE BARGAINING AGREEMENT BETWEEN THE CITY OF LOVELAND AND THE LOVELAND POLICE ASSOCIATION (LPA) REPRESENTING THE POLICE SERGEANTS OF THE CITY OF LOVELAND

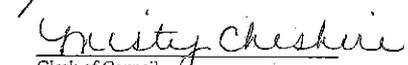
WHEREAS, the Administration of the City of Loveland and the Loveland Police Association (LPA) have negotiated and recommended a proposed Collective Bargaining Agreement between the City of Loveland and the LPA representing Police Sergeants as set forth in the attached Exhibit A, the ratification of which is recommended by the Administration of the City;

NOW, THEREFORE, BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren Counties, Ohio:

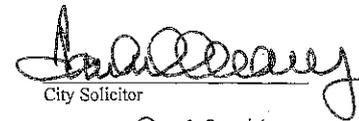
Section 1. That Council hereby approves the recommendation of the Administration, ratifies the Collective Bargaining Agreement, and hereby authorizes the City Manager to execute on the City's behalf the Collective Bargaining Agreement between the City of Loveland and the Loveland Police Association representing Police Sergeants, attached hereto as Exhibit A.

Section 2. That as stipulated in the Collective Bargaining Agreement, the provisions thereof shall be effective for the term of May 12, 2011 through May 11, 2014.

Section 3. This Resolution shall take effect upon its passage.


Mayor

Clerk of Council

Approved as to Form:


City Solicitor

Passed: 8-23-11

FORMAT AND STYLE CHANGES, 2008 - 2014

Because a number of format styles have been made over the last seven fiscal years, the reader may have difficulty comparing certain expenditures or revenues over time. City staff has compiled in the appendix a summary of all the format changes over these fiscal years so that any reader can follow the progression of changes. This should facilitate any reader who wishes to do year-by-year comparisons when formatting has been changed, funds consolidated, line items consolidated, etc.

2014 FORMAT AND STYLE ISSUES

The 2014 draft Budget and CIP follows the format that was developed in 2013. The City's budget reflects a robust planning process, careful analytical work that ensures each of our increasingly scarce dollars are well spent. Our budget is not just a series of spreadsheets that balance, but a strategic document that looks for trends, workload changes, and long-term threats to the City's ability to provide the services our residents rely upon every day for normalcy. Even though we are a small organization and have gotten even smaller, I am quite proud of the document that shows the rigor and analytical approach to our budget process, which, after all, is the operational plan for the upcoming year.

The primary format alteration in 2014 is to relocate the expenditures for the Regional Income Tax Agency (RITA) and tax refunds from the Finance Department to General Operations. This makes the Finance Department budget reflect only those expenses associated with in-house staff and operations.

A new method of budgeting public works labor hours has been developed to improve the predictability of these costs which are spread out across five funds and can vary considerably from year

to year based on weather. Public Works employees will continue to fill out time sheets as they do today (though this will be simplified). The City will use two-years of time sheet data to calculate the upcoming budget year's cost allocations. Thus, a rolling average is used which will smooth out weather-related spikes in labor costs. This is a process improvement that both simplifies the operating time spent tracking time for our employees and improves predictability for budgeting.

One other minor point is worth mentioning. The Fourth of July fireworks were eliminated in 2013 due to budget cuts, but several area businesses stepped forward in June to ensure this event could happen and donated private funds. Terry Schildmeyer has agreed to organize this again in 2014, so this previously cut line item is restored. The private donations are accounted for on the revenue side in the reimbursable expense line item. We appreciate the leadership of Mr. Schildmeyer and the generosity of those who provided private funding for this important civic event.

2013 FORMAT AND STYLE ISSUES

The 2013 draft Budget and CIP is substantially different in appearance, thanks largely to input from Management Fellow Corey Schmidt. Mr. Schmidt serves in his own time as a volunteer reviewer for the Government Finance Officers Association's (GFOA's) highly-sought distinguished budget presentation award. With his input based on his experiences reviewing other budgets, the 2013 draft Budget and CIP is substantially improved and reformatted.

First, the entire budget is in landscape. Paper copies will be bound rather than in three-ring binders. Pages are double-sided to reduce expenses and make it easier for the reader.

Second, a substantial amount of narrative explanation has been added to explain the City organization, the sources of revenues, the way in which the City spends its money to deliver high-quality services, the results residents receive for the taxes and fees they pay as measured in the City's performance data, and other similar improvements. Most of this narrative existed in other formats and simply had to be repurposed to fit into a budget document, which should make the entire process of reviewing the budget a higher-level policy discussion for Council and the Finance Committee.

Third, the budget has an increased number of graphs, analysis breakouts and other similar interpretative representations to drill down on specific topics of interest.

Fourth, the appendix section has been repurposed to make it a useful reference guide for any member of the public to learn the City Council's current goals, policies, legislation setting wages and ratifying collective bargaining agreements, etc. The appendix is a good tool to have around to inform a number of important policy discussions throughout the year.

Fifth, the budget details the relationships between funds and departments, and reorders a number of departments to group them more logically.

Sixth, as mentioned previously, reserves required by three financial policies or by other policy decisions have been formally

transferred to the Reserve and Escrow Fund. This will help the reader by making it easier to see in one location all the City's reserves or earmarked savings.

Finally, the new 0.5 Finance Clerk's wages and benefits are reflected across multiple enterprise funds that the position serves. This split is identical to that used for the Utility Billing Clerk.

Despite these format and style changes, the essence of the budget remains the same. The Budget Summary section shows a number of tables which give the reader a quick and essential snapshot of trends and conditions. The revenues and expenditures are still in separate sections which still answer the fundamental two questions of where does the City get its resources and what does it do with the resources it gets.

2012 FORMAT AND STYLE ISSUES

The 2012 Budget and CIP involved consolidating unnecessary line item descriptions and making a consistent set of line items which will span across multiple funds and departments. The new set of line item codes and descriptions were included in the appendix section of the 2012 draft Budget and CIP.

2011 FORMAT AND STYLE ISSUES

The 2011 draft Budget and CIP had four format changes of note. First, the Finance and Income Tax offices were consolidated into one department. This makes considerable sense because of the conversion to RITA and subsequent reorganization of the Finance Department. Only one Finance employee, the Utility Billing clerk, is not reflected in the Finance Department budget. The Utility Billing Clerk will continue have portions of the

position's salary and benefits paid from the four enterprise funds this position serves, as it has in the past.

Second, benefits costs for City Council, the City Manager's Office and the consolidated Finance Department have been placed within each respective department budget. These indirect costs were formerly reflected in the portion of the budget known as Labor Costs. By placing these expenditures within each department budget, the City more accurately reflects the true cost of its legislative, administrative and financial services functions.

Third, several individual position salaries have been consolidated in the City Manager's Office budget and in the Finance Department. City Council-appointed salaries (i.e. the City Manager, Finance Director and City Clerk) are still broken out and itemized for transparency, but other position salaries are consolidated together in one salary line item as is done in all other departments. This is intended to make things simpler and consistent with presentations in other departments. Position salaries are still a matter of public record and can be provided to any interested persons.

Fourth, health care cost line items in prior years included health savings account and health reimbursement account expenditures. The City payment of this cost to each employees' account are now reflected in the line item labeled "Medical Reimbursement, Longevity and Leave Sellback", formerly known as "125 Program and Longevity". This change makes it appear as though healthcare costs are flat or actually declining in 2011, which is obviously not the case. In fact, healthcare total costs went up in 2011.

2010 FORMAT AND STYLE ISSUES

The 2010 draft Budget and CIP had two major format enhancements that deserve mention. First, the 2010 Budget showed the consolidation of the General, Income Tax, and Parks & Leisure funds into the General Fund, a simplifying move completed in 2009. The reader may notice that it appears as though no Parks or Income Tax expenditures were made prior to 2009 when in fact these were simply reflected in different funds.

Second, the CIP section of this Budget was eliminated to reduce paper. All the CIP requests were provided to City Council at the September 9, 2009 CIP work session, are still available on the City's website, and were provided to the Finance Committee as part of its October 22, 2010 packet. CIP tables are included in the Budget Summary section of this document.

2009 FORMAT AND STYLE ISSUES

First, the 2009 Budget will consolidate the General, Income Tax, and Parks & Leisure funds into the General Fund. This will be done to reduce the number of interfund transfers and to make the Budget itself more easily understood. The reader will see two formats for the next several years so that he or she can follow past expenditures in the Parks and Leisure and Income Tax Funds.

Second, for the second year in a row, debt transfers to the General Bond Fund were simply shown in each transferring fund in a simple line item labeled "Transfer to Bond Fund, Debt Service". This simplifies the number of transfers without losing any important information about what the debt was incurred for in past years.

Third, a new section under its own tab was been created for performance measures, and the number and quality of these measures has been greatly expanded for the 2009 Budget. The City's performance measurements that were first included in the 2007 and 2008 budgets were basic, but represented a start to the process of adding this important component to the budget process.

2008 FORMAT AND STYLE ISSUES

In the 2008 budget, several format issues and style enhancements deserve mention. First, for the second year in a row, dedicated reserves were shown in several funds (e.g. Stormwater, Sanitation, Water, and the Fire & EMS Funds) that are required by Resolution 2004-53. These reserves are available for expenditure with Council's approval, but are shown separately to make it easier for the budget reviewer to see that the City is complying with the reserve levels called for in our financial policies. In addition to these highlighted reserves, each of these funds also has a line item labeled "Contingency" which has undesignated, unbudgeted fund balance above and beyond reserve levels required by Resolution 2004-53.

Second, separate capital reserves have been established for large equipment replacement in the Fire Fund and the EMS Fund. These reserves are not required by ordinance or resolution, but are shown to demonstrate fiscal restraint in these funds and to show how the City hopes to migrate from a "debt-financing" mode for these larger, more expensive pieces of equipment to a "reserve and replace" approach.

Third, each individual debt transfer to the General Bond Fund is not shown in the paying fund. Instead, a simple line item labeled "Transfer to Bond Fund, Debt Service" has been added in each appropriate fund to show the budgetary requirement from each fund to retire its debt. All the detailed information that formally resided in each respective fund break down is still captured in a new summary table (Table 8). This is intended to show all debt in one central location and ease the review of each individual fund's debt obligations.

**** 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 (Thanks John Kasich)
Estate Tax	Death tax paid on estates in excess of \$338,500
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
Impact Fees, Road
Impact Fees, Recreation
Impact Fees, Water

Charges for zoning, plan reviews, permits, etc
Impact fees for new construction
Impact fees for new construction
Impact fees for new or increased sized meters

Payments, Voluntary or Compulsary

Magistrate Court
DUI Revenue
Drug Forfeiture
Forfiture
Lease Income
Special Events Donations
Park Donations
Recreation League Donations
Reimbursement of Ambulance Runs
Usage and Rental

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

Reimbursements, Sales Proceeds

Land Sales Proceeds
Insurance Claims
Equipment Liquidation
Reimbursable Expenses
Employee Pay Withholdings
Property Maintenance Revenue
FEMA Reimbursement

Gross revenue from the sale of real property
Payments from the City's insurance carrier or other party's carrier for accidents, damages, or losses
Sales proceeds for vehicles or equipment which are declared surplus and sold
Grants or other payments corrolated with another specific expense
Employee payroll withholdings
Payments for non-compliance of property maintenance remediation, including payment of bills and tax assessments for the same
Federal payments for declared disasters

Utility-Related Revenue

Utility Service Charges
Water Hauler Retail Sales
Water Meter Sales
Late Payment Penalties

Utility Payments paid to water, stormwater, sewer and sanitation
Revenue from the retail sale of water to water hauler service providers
Revenue from the sale of new or replacement meters, meter lids, and meter accountrements
Revenue due to non-payment of utility charges on or before the bill due date

Misc Revenue

Administrative Cost Recovery to General Fund
Reimbursement from Other Funds
Transfer from other Fund
Miscellaneous

Payments from other funds to the General Fund to cover administrative overhead
Repayments of previous interfund advances from one fund to another
Transfer from one fund to another without the expectation of repaying the transfer
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	Obvious
Longevity & Vacation Sellback	Obvious
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.
ICRC Contract	A waste of money for many years which will come to a dead end in 2012.
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	Charges for the general corporate counsel of the City's law director and routine legal services.
Special Legal Counsel	Payments made for specialized legal services outside of the normal scope of duties for the City Solicitor, specialized legal services, etc.
Litigation	Special charges for litigation services outside the normal scope of duties for the City Solicitor
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
Western 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 toters, 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 maintenance 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.
Christman Farm Maintenance	Ongoing maintenance expenses associated with the maintenance of the unimproved Christman Farm park.
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.
Administrative 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 donation 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.
Job Creation Reserve	Funds set aside to support current or future economic development projects or initiatives.
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.

City of Loveland Computer Replacement Schedule, 2014-2018

City Hall	Sub Location	Year Purchased	2014	2015	2016	2017	2018
	Corey Schmidt	2010		1			
	Eva Parker Notebook	2011			1		
	Misty Cheshire Notebook	2011			1		
	Check Scan Machine	2011			1		
	Dawn Everett	2012				1	
	Mailroom Right Side	2008					
	Michelle Byrde	2009	1				
	Doug Duckett	2009	1				
	Eva Parker	2013					1
	Copy Room	2008					
	Public Use - Lobby	2009					
	Tom Vanderhorst	2013					1
	Mailroom Left Side	2006					
	Linda Collins	2009	1				
	Rachel Clemons	2013					1
	Misty Cheshire Desktop PC	2012				1	
	Myra Kroeger	2013					
	PowerPoint PC	2008					
	Front Desk Entrance	2004					
	Building & Zoning Co-Op	2013					1
	Tom Carroll	2013					1
	Building & Zoning Counter	2006					
Public Works	Sub Location	Year Purchased	2014	2015	2016	2017	2018
	Bill Eubanks	2012				1	
	Jason Brock	2012				1	
	PW Staff - Lunch Room	2012				1	
	To Be Placed in Available Inventory	2007					
	Cindy Klopfenstein	2012				1	
	Public Works Intern/Co-Op	2012				1	
Police	Sub Location	Year Purchased	2014	2015	2016	2017	2018
	Sean Rahe	2008					1
	K9 Office	2009	1				
	PD Comm Resource	2008					1
	Carol Hall's New Laptop	2012				1	
	CHall Laptop	2007					
	Carol Hall	2012				1	
	Finger Prints	2004		1			
	Mike Szpak	2008					1
	K9 Sgt	2009	1				

City of Loveland Computer Replacement Schedule, 2014-2018

	Detective	2009	1					
	IT Officer	2006						
	Mel Bacon New Laptop	2012				1		
	Mel Bacon Laptop	2007						
	Mel Bacon desktop	2012				1		
	PD Conf Room	2008						1
	PD Library/Traffic Office	2008						1
	Property Room	2004						
	Squadroom Wall	2009	1					
	Squadroom Window	2008						
	Tina Bunnell's New Laptop	2012				1		
	Tina's Bunnell's Old Laptop	2007						
	Tina Bunnell's Desktop	2012				1		
	Chief Sabransky	2008						1
	Tim Wilmes	2009	1					
Fire	Sub Location	Year Purchased	2014	2015	2016	2017	2018	
	NECC001	n/a						
	NECC003	2008						1
	NECC04	2008	1					
	NECC1101	2011		1				
	NECC5	2004			1			
	NEFCCTCDISP	2004			1			
	LSFD-62FIREMEN1	2008						1
	STA62B	2008						
Citywide	Year Purchased	2014	2015	2016	2017	2018		
	TRNGRMMON	2008				1		
Total number of computers to be replaced annually			9	3	5	14	13	

** It is recommended that computers be replaced every three-four years. If funds are available, many of these computers should be replaced sooner. This schedule was created with knowledge of budgetary constraints that would require some computers to go five years before replacement.*

Vehicle Replacement Schedule, 2014 - 2018						
POLICE DEPARTMENT						
VEHICLE DESCRIPTION	2014	2015	2016	2017	2018	No Date
2006 FORD CROWN VIC						
2008 FORD CROWN VIC						
2010 FORD CROWN VIC		New Patrol \$40,000				
2010 FORD FUSION						
2011 FORD CROWN VIC			New Patrol \$40,000			
2011 FORD CROWN VIC		New Patrol \$40,000				
2011 CHEVY TAHOE						
2011 FORD CROWN VIC			New Patrol \$40,000			
2011 FORD CROWN VIC		New Patrol \$40,000				
2011 FORD FUSION					Staff Car \$26,000	
2011 CHEVY TAHOE			New Patrol \$40,000			
2012 CHEVY TAHOE				New Patrol \$40,000		
2012 CHEVY TAHOE				New Patrol \$40,000		
2014 FORD INTERCEPTOR					Staff Car \$26,000	
2014 CHEVY TAHOE				New Patrol \$40,000		
Police Department Total	\$0	\$120,000	\$120,000	\$120,000	\$52,000	\$0

Vehicle Replacement Schedule, 2014 - 2018

FIRE DEPARTMENT

VEHICLE DESCRIPTION	2014	2015	2016	2017	2018	No Date
FIRE						
94 INTERNATIONAL PUMPER		Pumper \$300,000				
97 SUTPHEN PUMPER		Pumper \$310,000				
03 HAULMARK/COMPRESSOR						\$50,000
03 FORD					Mini Pumper \$125,000	
04 SUTPHEN MINI TOWER						\$800,000
09 SUTPHEN FIRE PUMPER						\$310,000
EMS/RESCUE						
2003 INTERNAT AMBULANCE						
2008 WHEELED COACH					Whled Coach \$200,000	
99 SVI RESCUE W/CRANE						\$650,000
97 INT FLATBED TRAILER						\$5,000
89 DBL UTLY BOAT TRLR (MODIFIED)						\$15,000
98 ZODIAK INFLATABLE BOAT						\$20,000
W/30 HP MERCURY MOTOR						\$12,000
94 CHEVROLET/CONVERTED						\$66,000
2012 25HP MERCURY MOTOR						
WATER CRAFT						
2013 BOATWHEELS TRAILER						

Vehicle Replacement Schedule, 2014 - 2018

2011 HACKNEY						
2013 HOMESTEADER TRAILER						
STAFF & OTHER VEHICLES						
08 FORD F550						
06 FORD F750						
07 HACKNEY TRAILER						
08 CROWN VIC		Fusion \$30,000				
08 FORD F150						\$15,200
08 FORD F150						\$15,200
08 FORD F150						\$15,200
08 FORD F150						\$15,200
09 FORD EXPEDITION		Expedition \$33,500				
11 FORD CROWN VIC						\$30,000
11 FORD CROWN VIC						\$30,000
13 FORD FUSION						
Fire Department Total	\$0	\$640,000	\$33,500	\$0	\$325,000	\$2,048,800

Vehicle Replacement Schedule, 2014 - 2018

PUBLIC WORKS DEPARTMENT

VEHICLE DESCRIPTION	2014	2015	2016	2017	2018	No Date
2000 CHEV 2500HD						
2002 STREET SWEEPER		Street Sweeper \$200,000				
2000 LIGHT ANGLE TRAILER						
2002 LIGHT ANGLE TRAILER						
2002 CHEV CK15903 SILVER		1/2 Ton \$22,000				
2002 FORD F650 DUMP		International \$120,000				
2002 FORD F650 DUMP						
2002 CHEVROLET BUCKET				Bucket \$80,000		
2004 GMC SIERRA 1500		1 Ton \$31,000				
2004 GMC SIERRA 1500		1 Ton \$31,000				
2004 GMC SIERRA 1500		1/2 Ton \$22,000				
2005 GMC TOPKICK C450			\$65,000			
2005 GMC SIERRA 1500			1/2 Ton \$22,000			
2005 GMC SIERRA 1500			1/2 Ton \$22,000			
2006 INTL 440				International \$99,000		
2006 INTL 440				International \$99,000		
2006 18' LIBERTY TRAILER						
2007 GMC SAVANA CARGO					\$19,000	

Vehicle Replacement Schedule, 2014 - 2018

2008 FORD F-250 (3/4 Ton)						
2008 FORD F-250 (3/4 Ton)						
2008 FORD F-450 (1 Ton)						
2008 BRUSH BANDIT						
2011 INTERNATIONAL						
2011 INTERNATIONAL						
2011 FORD F3S						
2011 FORD F2S						
2011 FORD F15						
2013 INTERNATIONAL						
2013 UNITED TRAILER						
2013 NOVAE CORP						
Public Works Department Total	\$182,000	\$244,000	\$109,000	\$278,000	\$19,000	\$0
Total	182,000	1,004,000	262,500	398,000	396,000	2,048,800

**City of Loveland, Ohio
Investment Summary for the Month-Ended
September 2013**

Security	Purchase Date	Maturity Date	Purchase Price	% Yield to Maturity	Estimated Annual Interest	CMI Line Item #	Held to Maturity	Interest Method
Lebanon Citizens	C.D.	01/07/11	03/07/14	106,741.62	1.49%	\$ 1,590.45	42.15.4711	111,774.41 Capitalizes - mthly
Guardian Savings Bk	C.D.	03/14/13	12/14/13	125,000.00	0.50%	\$ 625.00	42.15.4711	125,470.89 Monthly - Ck
Guardian Savings Bk	C.D.	03/14/13	03/14/14	125,000.00	0.60%	\$ 750.00	42.15.4711	125,750.00 Monthly - Ck
American Savings Bank	C.D.	03/20/13	03/20/14	250,000.00	0.60%	\$ 1,500.00	42.15.4711	251,500.00 Monthly - ACH into LCNB
Union Savings Bank	C.D.	04/04/13	04/04/14	125,000.00	0.60%	\$ 750.00	42.15.4711	125,750.00 Monthly - Ck
Union Savings Bank	C.D.	04/04/13	10/04/14	125,000.00	0.70%	\$ 875.00	42.15.4711	126,313.70 Monthly - Ck
Mt Washington CD	C.D.	04/25/13	04/25/15	250,000.00	0.90%	\$ 2,250.00	42.15.4711	254,500.00 Monthly - Qtrly
1st National Bank	C.D.	05/24/13	08/24/14	250,000.00	0.50%	\$ 1,250.00	42.15.4711	251,565.07 Monthly - Ck
Ft Washington Investments - cost basis			1,136,951.04	0.28%	\$ 3,183.46	42.15.4711	1,136,951.04 Monthly - Ck	
Total Treasury			<u>\$9,695,714.44</u>		<u>\$ 24,139.17</u>			

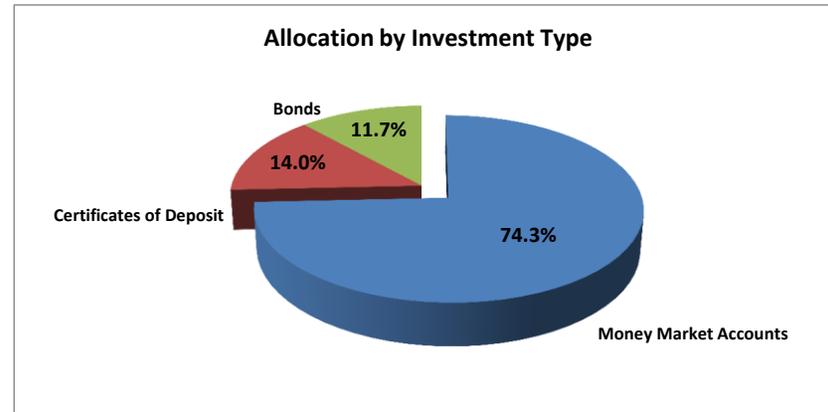
Fixed Total **\$ 2,493,692.66**

Held to Maturity **\$ 2,509,575.11**

Total CD's **\$ 1,356,741.62**

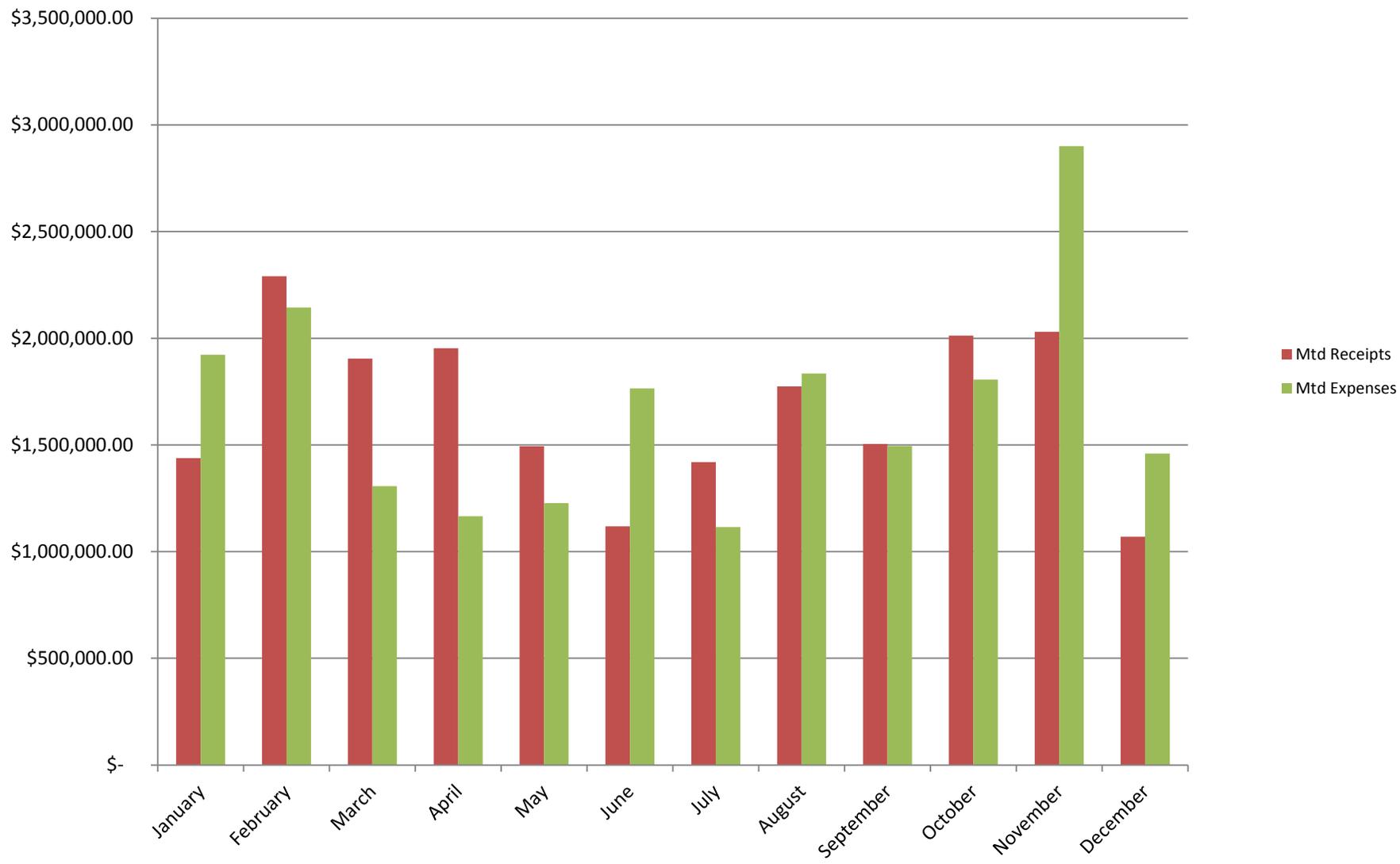
Weighted avg yield to maturity with STAR Ohio & LCNB Sweep **0.25%**
 Weighted avg yield to maturity without STAR Ohio & LCNB Sweep **0.51%**

Allocation by Investment Type	Dollars	Percent of Portfolio
Money Market Accounts	\$ 7,202,021.78	74.3%
CD's	1,356,741.62	14.0%
Bonds	1,136,951.04	11.7%
	<u>\$ 9,695,714.44</u>	<u>100%</u>



2010 - 2013 Cashflow Analysis

Revenues vs. Expenditures





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