

2013
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
 Assistant City Manager _____ Gary Vidmar
 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

2012 FINANCE COMMITTEE

David Bednar, Chairman	Gregg Hothem
Mike Veroni, Vice Chairman	John Rost
Phil Altieri	Brenton Zuch
Paulette Leeper	

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October 26, 2012

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



Dear Mayor Weisgerber and City Council,

Submitted herewith is the proposed 2013 City of Loveland Budget and Capital Improvement Program (CIP). The Budget is balanced and recommends \$4,606,654 of investments in the City's infrastructure and replacement equipment, including \$3.15 million for a needed water tower at the Commerce Park. This Budget includes difficult cost cuts because Loveland is, like many units of local governments in Ohio, facing significant structural deficits starting in 2013.

Election November 6

City Council has placed an issue on the November 6 ballot which would raise Loveland's income tax rate from 1% to 1.25% while continuing a full credit for municipal taxes paid elsewhere. In Ohio, any increase in the municipal income tax rate above 1% has to be approved by the electorate.

The voters will decide in days to either increase the income tax rate set in 1967 or experience a reduction in basic services to restore structural balance to the City's budget. Voters therefore have to decide between two bad options.

Since the outcome of the November 6 issue is not known as this Budget is being prepared, it is assumed that there will be no

additional revenue. Accordingly, a number of cuts are included and detailed in the table below. Should voters approve the income tax increase in November, I recommend these cuts be restored so the City can maintain 2012 service levels.

Budget Cut	Fiscal Reduction
Eliminate the assistant city manager position	\$116,000*
Eliminate a street maintenance worker	\$75,000*
Reduce road salt purchases	\$21,047
Cut Beautification program	\$5,500
End 4 th of July fireworks and concert	\$9,000
End Barfels-Waple management internship	\$5,000
Eliminate the tree program	\$6,000
Reduce road rehabilitation	\$109,000
Total 2013 Reductions	\$346,547

*includes wages and benefits

Absent additional revenue from income tax, much deeper cuts will be necessary in 2014, including severe cuts to police and fire personnel and services, and further reductions to the road rehabilitation program. Even after additional cuts that have already been set out are implemented in 2014, it is almost certain additional cuts to personnel will be necessary in 2015.

Revenue Overview

Loveland's poor revenue picture is worsening in the coming fiscal year. Between 2011 and 2015, the City of Loveland will lose over \$1.1 million annually in the General Fund, with 82% of the loss of revenue stemming directly from decisions made by the State of Ohio. The loss of such a significant amount of funding presents a strategic challenge to City Council as it attempts to maintain the service levels our residents expect.

The recommended 2013 Budget and CIP includes \$200,000 of estate tax revenue which the City has received notice will be forthcoming next year. While these deaths occurred in 2012, the estates will be settled in 2013. It is possible this figure will increase slightly from additional estates settled in 2013. However, once all the 2012 estates are settled sometime in 2013, the City will no longer receive estate tax. The end of estate tax primarily presents a challenge to the City in the 2014 fiscal year which is a central reason why deeper cuts are necessary in that fiscal year.

The one bright spot in an otherwise dark revenue picture is a positive trend in income tax revenue: the City's income tax revenue is up and is projected to be \$3.5 million in 2012, \$300,000 above budget. Two factors attenuate this positive development. First, staff's analysis indicates that much of the revenue growth comes from just three Loveland corporations. Every indication is that most of the increase in revenue above budget is a one-time event and will not establish a new baseline for revenue projections in 2013. Second, tax refunds are also up, so the net income tax collection is not as high as it may appear from initial data. Apart from these two caveats, though, the growth in income tax collections in 2012 is an indication that our residents and businesses are experiencing real growth in income and business activity. This is welcome news in an otherwise bleak revenue environment.

Additional pressure is placed on the General Fund because it can no longer receive the full administrative cost recovery transfer because the Fire and EMS funds simply cannot afford to pay their formulaic share. The General Fund is subsidizing the Street Maintenance Fund also, and is advancing funds to the Downtown TIF to cover debt service since development has not yet generated much incremental revenue.

With the loss of revenue from estate tax, the end of tangible personal property tax, the state keeping local government revenue for itself, and a reduction in the administrative transfer, it is not surprising that the General Fund is in a structural deficit in 2013. The 2014 revenue picture is worse because there will not be estate tax to shore it up.

Special Projects

The five year interest rate yield curve has been low and flat, and as a result, interest earnings have plummeted between 2009 and 2011, and are forecasted to continue to be low in 2013. Because interest income on the City's treasury is what has historically been the funding source for the Special Projects, low interest earnings reduce 2013 revenue.

The Special Projects Fund also no longer receives a repayment of prior advances to the Northend TIF, but will enjoy a partial repayment of an advance to the Sewer Billing Fund which funded the City's sewer litigation. Special Projects also will continue to receive tax assessment revenues from the sidewalk program. This revenue stream has become very much a revolving loan fund.

Fire & EMS Funds

The three funds supporting the City's EMS and fire services are experiencing dramatic reductions in revenue because of the end of tangible personal property tax and a reduction in the property

tax digest. The three funds combined will receive the same amount of inflation-adjusted revenue from property tax as these funds received in 2006, the last time the City went out for a Fire and an EMS property tax vote.

The Fire & EMS funds collectively are in a structural deficit in 2013 and require a subsidy from the General Fund, which itself has a structural budget deficit. An absolute deficit is forecasted for 2014 and beyond without additional revenue. This requires either a cut in Fire and EMS services or a subsidy from the already-strained General Fund. The last time the General Fund had to subsidize EMS and Fire was in 2001.

Street Maintenance Fund

Permissive and gasoline taxes paid to the Street Maintenance Fund are again insufficient to meet current obligations for 2012 and 2013, requiring a large and continuing subsidy from the General Fund.

Enterprise Funds

The City's enterprise funds all have lower working capital balances than in prior years.

The draft 2013 Budget and CIP contemplates a \$3.1 million bond issue to build a second water tower at the Commerce Park and a replacement pump station to service the western pressure zone. These projects are necessary for the viability of the water system and should proceed despite fiscal challenges in other funds.

City staff has laid out at least three different methods for structuring this debt, each of which has a different implication for water rates and working capital balances in the coming years. City Council will have to decide which debt mechanism to use to

finance these projects late in 2012 or early in 2013, before debt is issued in February or March.

The City anticipates receiving an Ohio Public Works Commission (OPWC) loan to replace aging two-inch water lines in the former Twilight service area which the City took over in the 1990's.

The Water Fund already has a 4% rate increase planned for 2013. Decisions about how to structure the debt for the water tower and booster station will determine rate increases beyond 2013. A wrap analysis shows it is possible rate increases can be structured to be more modest until the City pays off huge amounts of debt it incurred in the late 1990's, though this will require a change in the City's debt policy.

Stormwater

The Stormwater Fund has benefitted from a modest rate increase, raising the monthly rate to \$4.25 per equivalent residential unit (ERU). A reserve for the Stormwater Fund is being established in the Reserve and Escrow Fund (REF) to comply with Resolution 2012-81. Funding for this reserve is from the City's General Fund because the Stormwater Fund otherwise could not afford it. The Stormwater Fund will continue to operate at a near break-even point.

Sanitation and Environment

The Sanitation and Environment Fund is operating very close to a break-even point since the City lowered monthly fees to \$16 per month, down from \$16.70. Recycling grant funding continues to be a boon to the health of the fund, and the residents of Loveland are nearing another recycling threshold of 25%, which will increase the City's residential recycling incentive grant from the Hamilton County Solid Waste District. Through 2012, residents have recycled slightly more than 23%, and every quarter

the trend is increasing. The residents of Loveland will enjoy another year of lower costs because of the City's 2010 joint bidding with three other jurisdictions through the Center for Local Government. This is an excellent example of Loveland's participation in joint services and intergovernmental cooperation.

Tax Increment Finance Districts

Tax Increment Financing (TIF) revenues are extremely strong in the Northend TIF, enabling it to complete its repayment to the Special Projects Fund in 2012 and retire all debt in 2014. The City will be able to end its very first-ever TIF well ahead of schedule because it has worked so well. 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 in 2013.

The Reserves of Loveland TIF was established in 2010 to provide market stability after the developer of a subdivision walked away from his responsibilities. Revenue is expected to be strong as this TIF has created market stability for this premier subdivision. Most of the City's work in its role as "developer" has been completed, and the TIF itself is expected to be retired in 2014 or 2015, also well ahead of schedule.

The Downtown TIF has begun to receive traces of revenue from market appreciation in the downtown. The City's efforts to secure the type of developer who can simultaneously meet the City's requirements and make an adequate profit have been a challenge. At this time, though, the Loveland Community Improvement Corporation has signed a letter of intent with a high quality developer. Zoning is in place, progress has been made on securing the necessary property from the railroad, the financial details have been largely investigated and understood by the parties involved, and it is probable the City and developer will

know if a development deal is feasible before the end of 2012. If this project proceeds as expected, the Downtown TIF will be on a much more solid financial footing in 2014.

Reserve & Escrow Fund

The Reserve & Escrow Fund (REF) has existed for many years, but in 2013 it will start to receive transfers from several other funds so that the City's reserves will be shown in one location and tracked annually. This will allow each fund to better reflect the actual cost of services rather than showing service costs plus reserves. 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 2005-10. Also, reserves carried in the General Fund which were established by private donations for an East Loveland Nature Preserve pedestrian bridge and a special needs, accessible playground are also transferred to the REF. These privately-funded reserves are supplemented by \$24,000 from 2012 and 2013 recreation impact fees.

The one exception to formally transferring required reserves to the REF is in the Water Capital Fund because of the restricted nature of its funding source (e.g. water fees).

In sum, the City has a poor and worsening revenue situation across multiple funds. Cuts in taxes such as the tangible personal property tax, estate tax, and reduction of the Local Government Fund have a grave impact on the City's financial picture. Interest income is down. Property tax revenues are down from falling property values, offsetting the growth in income tax revenue. Permissive taxes are inadequate to meet street maintenance needs. Enterprise funds deliberately held to low increases have little room left to absorb increasing operating costs. Interfund

transfers and advances will have to be used to meet cash flow requirements or shore up funds with 2013 revenue problems.

Expenditure Overview

Overall, the City continues to reduce total wages and benefits costs. Table 7 in the Budget Summary section of this draft Budget shows that the City's aggregate wage and salary costs in 2013 will be \$4,487,099, \$450,000 less than in 2009 despite reasonable cost of living adjustments. Benefit costs continue to be addressed through increasing union contributions to healthcare premiums in 2013, following the same pattern as non-union employees in 2012. Longevity pay continues to be phased out, with the top rung of the longevity ladder being removed each year which walks the total costs down annually until this benefit is eliminated.

Holding the line on personnel costs has been accomplished by reducing the City's work force, reducing certain benefits, and increasing employee productivity. Healthcare costs have been contained thus far by investments in wellness and the conversion to a high deductible, consumer-driven healthcare plan, and plan design changes which reduce the number of covered lives.

As mentioned previously, two positions are slated for elimination in 2013: the Assistant City Manager and a Street Maintenance Worker. The reduction in Street Maintenance is not just limited to one employee, but also includes salt and heavy equipment. This means that residents and visitors should expect an immediate reduction in snow removal services as both labor hours and salt will be significantly rationed moving forward. The City's economic development, planning and zoning and information technology oversight provided by the Assistant City Manager position will be distributed to other employees, meaning these functions will either be less comprehensive or other

functions the City Manager's Office does today will be discontinued. Services will be reduced in direct and indirect ways, all of which will be very tangible, starting in 2013.

The draft 2013 Budget and CIP provides union employees a two percent wage increase on May 14 as is required by collective bargaining agreements. No wage increase for non-union employees has been considered by City Council at this time, though it will be my recommendation that all non-union employees also receive a 2% wage increase in May to maintain union and non-union wage parity. This recommendation will be the same whether the income tax measure passes or fails, and all the budget forecasts for the last year have assumed a match of union and non-union wage increases in 2013.

Both union and non-union wage increases are below the projected rate of inflation for 2013. Over the time I have been City Manager, City employees are experiencing real wage equilibrium as cumulative wage increases have simply kept pace with inflation as determined by the Bureau of Labor Statistics. 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 taxpayer costs while still offering employees excellent healthcare coverage. This is a deliberate strategy to manage costs, and has had the effect of reducing real wages for our employees.

Fire employees will follow suit. A 5% increase in contractual obligations to the Loveland Symmes Fire Department is foregone in 2013 and 2014 for both the City of Loveland and Symmes Township. Without this sacrifice by LSF, and ultimately the employees who serve in our EMS and fire services, the General Fund subsidize to the City's contractual obligations in 2013 and 2014 would be much greater or service reductions much deeper.

Capital Improvement Program

The total recommended CIP contemplates \$4,606,654 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.

This is the largest capital improvement program in some years for the City of Loveland because of the \$3.1 million for the additional Commerce Park water tower and the replacement booster station. If these two substantial projects, in development for many years, were factored out of the CIP, this CIP would be quite small by historic standards. This is because of the City's financial condition, not a lack of need for investment. Deferring infrastructure investment and equipment replacement is not a viable long-term strategy.

Commerce Park Water Tower and Booster Station

The need for a second water tower at the Commerce Park is clear, present, and indisputable. This project was originally scheduled for 2012, but due to delays in the decision to proceed and the need to find an alternative site, construction will commence in 2013. This project will be funded with bonds repaid with water user fees over the next 20 years, though the precise debt term and structure has yet to be determined.

Public Safety

The Loveland Police Division will replace two cruisers in 2012, one car less than in a typical year. They also continue to replace ballistic vests and other small police tools such as tasers and ballistic vests used daily in their jobs. The Fire Department will similarly replace a normal array of small fire and EMS tools and one staff vehicle used primarily for fire inspections, but will

continue to defer the replacement of a 2003 ambulance until at least 2014 unless the income tax issue passes.

Public Works

The Department of Public Works has improved its fleet significantly over the last decade. This CIP replaces one heavily used dump truck and replaces a parks mower. The deferral of two replacement pickup trucks means the Department's fleet is deteriorating to the much lower standards of the 1990's. An older fleet will be less reliable, more expensive to maintain annually, and will negatively impact service delivery.

Road Rehabilitation

The 2013 budget provides \$297,215 for the annual road rehabilitation, or \$23.90 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.

Unfunded Priorities

There are a number of projects that should be considered for funding in 2013 if voters approve the 0.25% tax increase. These unfunded projects are detailed in the table below:

Contingent Capital Item	Cost
Increase Road Rehabilitation*	\$103,000
Lebanon Road Crosswalk	\$25,000
Replace two Public Works Pick-ups	\$44,000
Design Sidewalk Project, St. Columban to Huntington Subdivision	\$70,000
Total	\$242,000

*This would be in addition to the \$100,000 restored from the planned cuts and would provide \$500,000 total for roads in 2013.

In addition to these recommended expenditures paid for from the General Fund if the 0.25% increase is approved, staff recommends that the City replace an ambulance as well. Staff recommends that this \$208,000 purchase be debt-financed over five years. Ultimately, it is the City's General Fund which will pay for this replacement ambulance, but its relatively large cost can be spread out over five years.

Financial Policy Compliance

The City's Emergency Reserve is fully funded next year. The Emergency Reserve for 2013 is \$1,021,201, and for the first time, the Emergency Reserve is being transferred to the Reserve and Escrow Fund from the General Fund. Once transferred, it will be retained and carried forward unless spent because of an emergency or policy decision by City Council.

Similarly, a transfer is being made to the Reserve and Escrow Fund for the Fire & EMS Reserve and Stormwater Reserve which were set forth in Resolution 2012-81. No reserve is required for the Sanitation and Environment Fund starting in 2013, so there is no need to deviate from the reserve requirement set forth in Resolution 2004-53 which has now been repealed and replaced with Resolution 2012-81.

All fiscal policies are complied with in 2013 except the Employee Leave Reserve policy requirement, which is partially funded. Deviating from the Employee Leave Reserve Policy was approved by City Council by way of Resolution 2012-80. It is worth noting that \$100,000 is being transferred between 2012 and 2013 to replenish the employee leave reserve (funded with one-time revenues) in these two fiscal years. Thus, the City is approaching compliance with the Employee Leave Reserve Policy, even while the Finance Director is revising the City's leave reserve methodology as directed by City Council.

Benchmarking and Performance Data

Performance measurement and benchmarking is essential to the public conversation in the coming months within the Loveland community. Cuts to the budget will result in noticeable service reductions. Performance measurement will both help City Council assess the impact of these service cuts and inform the general public's view of how the City is adapting its service delivery to the new budget reality. Should the voters approve the income tax increase in November, performance data will be used to demonstrate how the City is living within its means and not growing government service levels.

For a better understanding of what the City of Loveland does and at what cost, there is no better place to look than the 2013 Performance Measurement section of the draft Budget and CIP.

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) 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, and 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 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. This should make it easier for a non-financial resident to understand what the City does with the taxes he or she pays.

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.

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 financial reserves or earmarked savings.

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 organization trends and financial conditions. The revenues and expenditures are still in separate sections which still answer the fundamental two questions of where the City gets its resources and what it does with the resources it gets.

Because each year staff strives to make at least one format or style change to improve the Budget's readability, the unfamiliar reader may have difficulty comparing certain expenditures or revenues over time. This year, we continued to include a summary of all format changes in the appendix section so that anyone can understand the history of major changes and the rationale behind each one.

Recognition

Tom "Dutch" Vanderhorst, Loveland's new Finance Director, has been on the job slightly more than two months and has already added considerably to this budget process. Mr. Vanderhorst was selected from a national search, and started working in Loveland only in August. His fresh perspective and willingness to keep asking "why we do things the way we do them" has made an immediate impact by constructively challenging long-standing assumptions. Given the turnover in the Finance Director's position over the last three years, there is a tremendous amount of process improvement work that remains in need of completion, and his approach to the 2013 Budget process bodes well for his ability to improve the way the City operates. I look forward to working with him to implement many changes he intends to make to our financial reporting to make it easier for citizen reader and policy makers alike.

Management Fellow Corey Schmidt, Executive Assistant Misty Cheshire, and Accounts Payable Clerk Myra Kroeger each contributed greatly to this draft Budget. As mentioned previously, Mr. Schmidt was instrumental in improving the format and style of this policy document so that it is more user-friendly and informative for the average resident. He has worked considerable extra time to improve this document. Ms. Kroeger translates the budget decisions into the City's financial system each year, and is herself a wealth of information about how the

City spends tax dollars wisely. Ms. Cheshire has organized disparate information into a cohesive whole for both the on-line reader and the traditional paper-bound reviewer. All three have helped make a number of design and organization decisions which make the 2013 Budget and CIP document something the City can be quite proud of, even as we face tough economic times and hard budget decisions.

The City's department heads are true leaders within their respective professions, and are an effective team within our organization. They lead highly capable front-line employees—patrol officers, maintenance workers, firefighters and paramedics, and office employees. I would not want to be entering the trying period ahead of us with any other team than the current group of professional women and men who serve in our organization, from department heads to the front line employee.

The City's Finance Committee serves a vital function by “kicking the tires” on the draft budget every year, constructively challenging the recommendations staff makes, ensuring that our fiscal practices are the best they can be, and focusing on strategic goals. The ceremonial Sacagawea dollar given to each committee member for their service each year provides the best return on investment of any tax dollars the City of Loveland spends.

The draft 2013 Budget and CIP begins a process of weighty policy deliberation, and the document itself is much more than a series of balanced spreadsheets, graphs and tables. The Budget is the operational plan for next year, and the City is entering uncharted waters as it loses long-standing revenue streams because of decisions made at 1 Capitol Square in Columbus.

Accordingly, many difficult decisions are before the Loveland community and the elected officials who represent them. Despite

the daunting challenge ahead, it is my hope that one fundamental question will guide us: how can the City provide the best service for the lowest cost?

Providing this is our guiding question, and provided those who engage in this important community conversation do so with mutual respect and civility, I am confident this community will rise to the challenges we collectively must face and get through the upcoming difficult times.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Tom Carroll', with a long horizontal flourish extending to the right.

Tom Carroll
City Manager



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GUIDE FOR REVIEWING THE CITY OF LOVELAND'S 2013 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 2013 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	Streets 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 Transfer Fee: 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 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 2013 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.

 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 2013 for several funds because 2013 revenues will not equal 2013 expenditures. Steps are being taken to restore a structurally balanced budget.

Basis of Budgeting: All of the City's budgeting is done on a cash-basis of budgeting. The modified accrual basis is used in the generation of financial reports whereby revenues attributable to the prior year's revenues are re-captured into that year to determine if the funds are in balance.

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 2013 Budget and CIP began in July of 2012, and included a special CIP work session with City Council on September 11, 2012.

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 General Fund 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. In 2013, the City’s emergency reserve will be formally transferred into the Reserve and Escrow Fund, and will be 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.

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 which support the operation of the City but which 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 2013 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, 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. The 2013 Budget will be the last year which has a reference to the Income Tax Fund since the 2014 Budget will not show 2009 actual expenditures.

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 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 Consent Decree is implemented.

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 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.

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 will be the last year which has 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.

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 fines 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 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: 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 the 1985 Agreement between the City of Loveland and Hamilton County.

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).

Storm Water 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 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 is still being used to prepare the 2013 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.

The City also conducts neighborhood meetings once per month in the summer around the community to hear citizen concerns. Many budgeted capital improvement projects are formulated as a result of these meetings each year. The annual sidewalk replacement program is just one of the many direct results of citizen feedback at a neighborhood meeting.

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.



Two residents participate in one of five 2011 Budget Sustainability Focus Groups. This OCMA award-winning process helped the City cut almost \$300,000 from its General Fund in 2012.

BUDGET PROCESS & CALENDAR

July 2012

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

August 2012

- Department Heads prepare budget requests for capital projects and capital equipment needs. These requests were due on August 20 this year.
- The Management Fellow/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 2012

- 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 11 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 Fellow/Analyst, which were due on September 21 this year.
- Staff with budget responsibilities begins preparation of budget outline, format, and narrative information.

October 2012

- Department Heads meet with the Finance Director, City Manager, Accounts Payable Clerk and Management Fellow/Analyst to review budget requests and forecasts. These meetings were held during the weeks of October 1 and October 15 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 October 26 this year.

November 2012

- 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 1, 8, and the 15 (if needed) this year.

December 2012

- The current year reappropriation ordinance and budget year appropriation ordinance are prepared for first reading by City Council. This is slated to occur on December 4 this year.
- The current year reappropriation ordinance and budget year appropriation ordinance receives a second reading by City Council, therefore adopting the annual budget. This is scheduled to occur on December 11 this year.

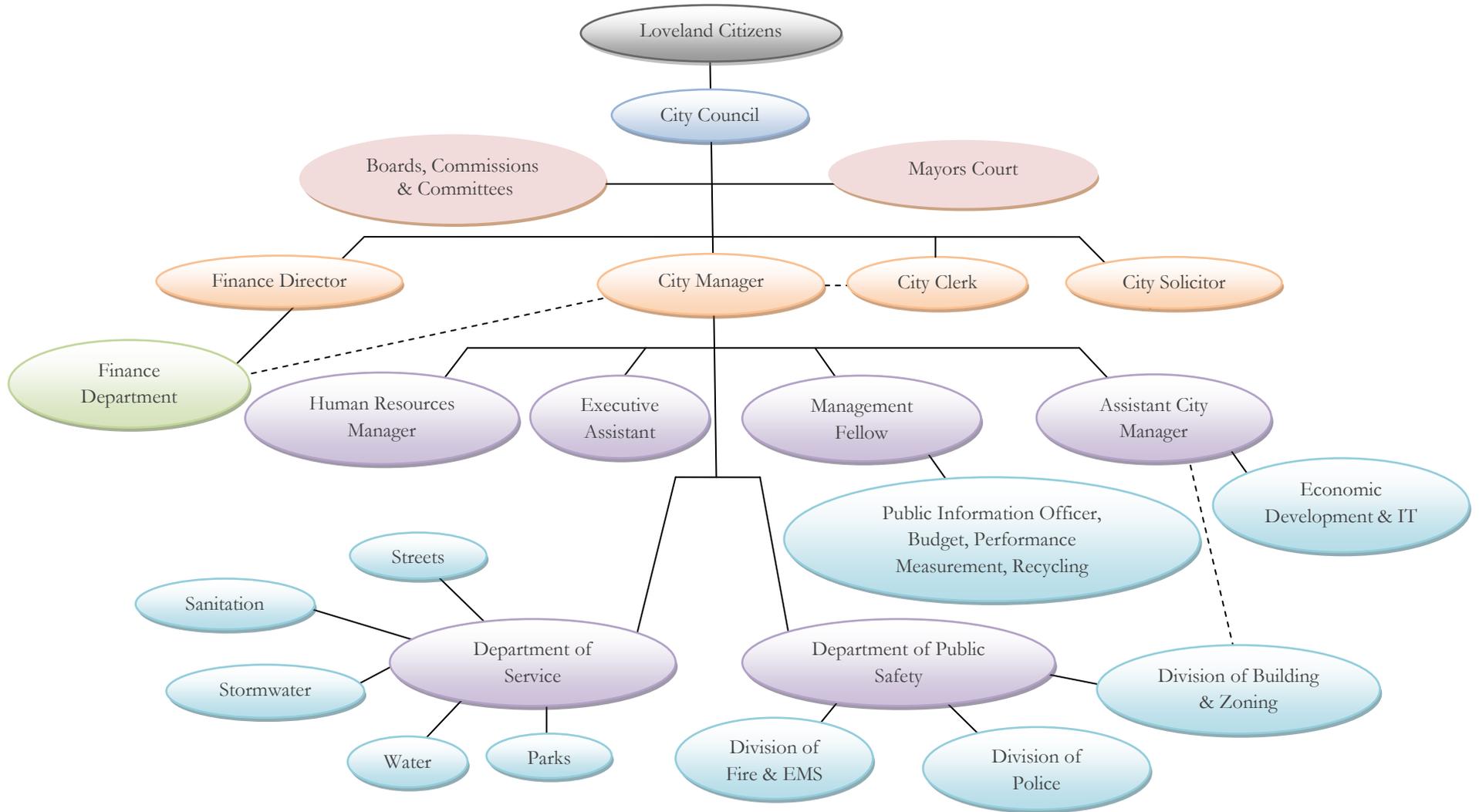
January 2013

- Staff from the City Manager's Office and the Finance Department convenes to critique the budget process and make suggestions for improvements next year.



Loveland Heights residents attend an August 22, 2012 Neighborhood Meeting. By taking "City Hall" to our neighborhoods, the City has developed many capital projects at the request of residents, which are improving our neighborhoods annually. Citizen engagements such as this aligns the City's Budget with the City's mission.

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 City Clerk. 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 LSFD maintained its ISO rating of 2, placing it among the very best in Ohio and indeed, the nation.

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



INCOME TAX

The City of Loveland uses the Regional Income Tax Agency (RITA) to administer the collection of the City's income taxes. The City of Loveland currently collects a one percent (1%) tax

on income for all employees who work in Loveland and approximately 55% of residents of the community. The City offers a full credit for residents who pay 1% or more income tax to another City and approximately 45% 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 11 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: 4,800

Teacher to Student Ratio 1 to 22.1

Teachers with Master's Degrees 78%

Student Attendance Rate 95.4%

Seniors Planning to Attend College 84%

Student Graduation Rate 96.7%

More than \$12 million in college scholarships were awarded to the class of 2011.

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

Bikes, Bands & Bites - August

Loveland Art Show – September

Seth Mitchell Hero 5K – September/October

Homecoming Parade – September/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.

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. LSFDFD Chief Otto Huber was one of ten finalists for this award.

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

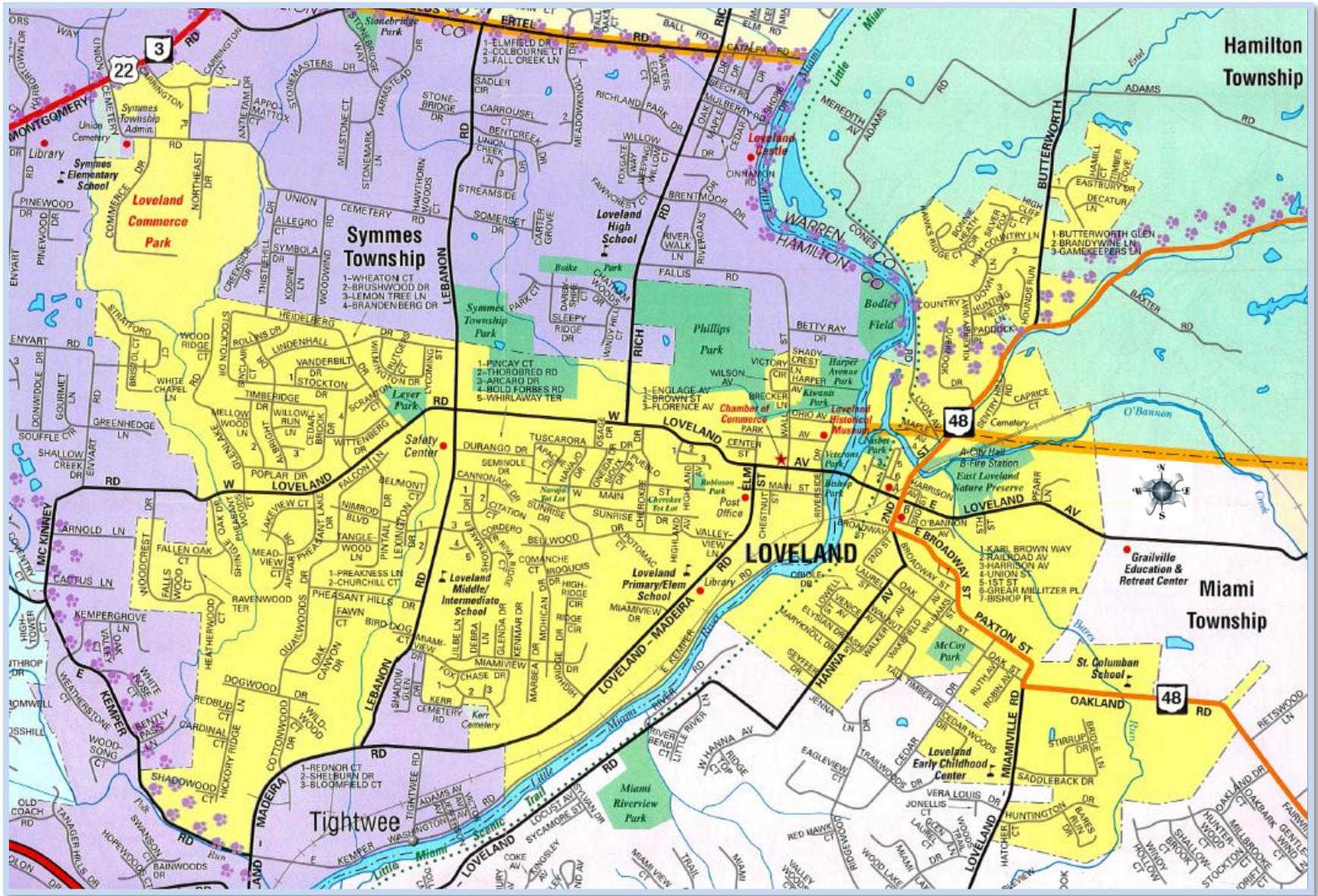
The Loveland Police Division was awarded the Silver Service Award from the American Automobile Association (AAA) for traffic safety.

2008 Gold Service Award

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

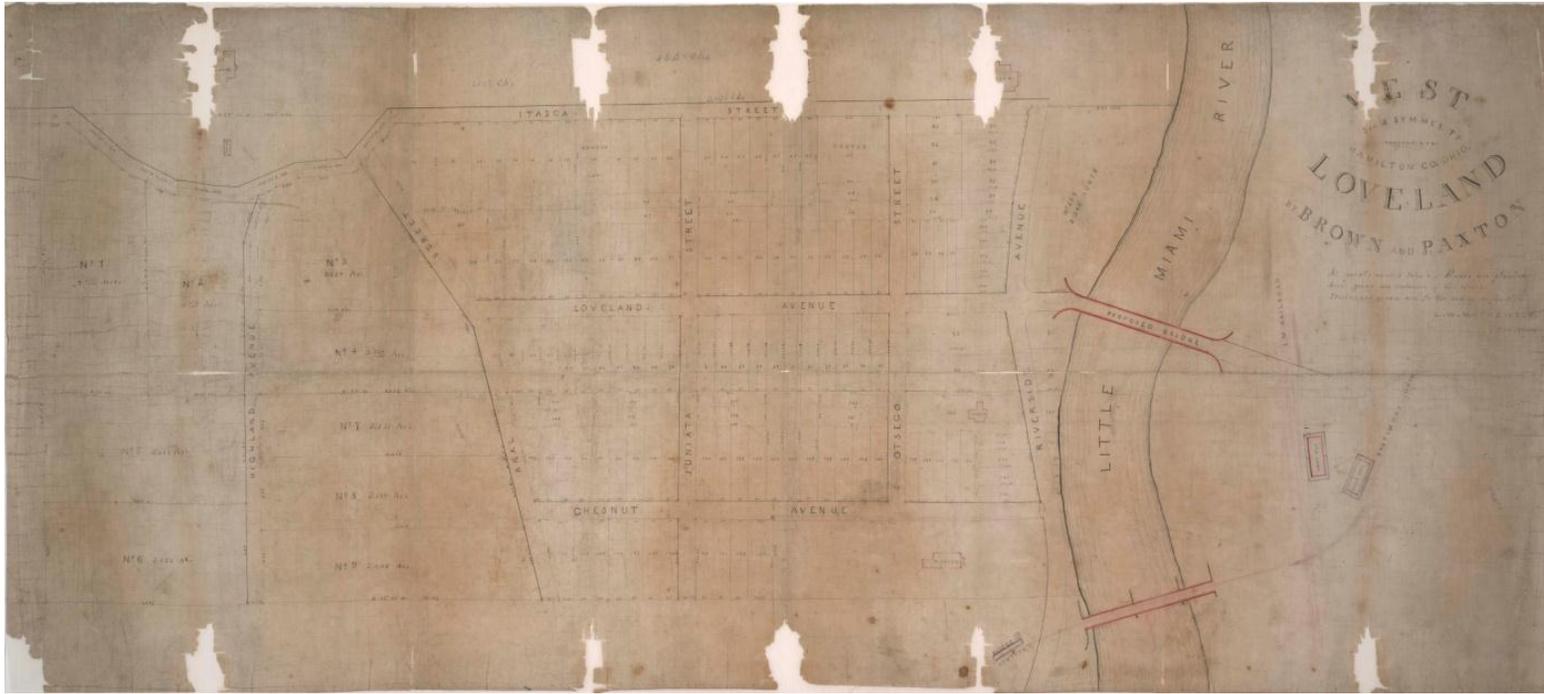
LOVELAND, OHIO







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

This is the fifth year the City will have a dedicated section in its Budget and Capital Improvement Program for performance measurement, and the eighth year the City has reported performance data in its annual budget document.

As is clear from the 2013 Budget Message, the City is facing serious revenue declines without a correlating reduction in service demands. Residents themselves will decide to either replace the lost revenue with a 0.25% income tax increase or get significantly less services. Either way, as the budget tightens further, performance measurement will be even more critical to guiding policy.

Performance data is the functional equivalent of the airplane pilot's instrumental panel. Just as one cannot imagine trying to fly a plane through significant air turbulence without having an instrument panel to make critical navigational and operational decisions, I cannot imagine trying to make decisions about service changes without performance data.

City departments provide exemplary services to our residents, and get excellent services for below average expenditures. This is not just an article of faith; the data demonstrate it. Public skepticism about government remains at an all-time high, but perhaps if the public can glimpse the results a municipality like the City of Loveland provides with the taxes and fees paid, this skepticism can be attenuated.

Data analysis, performance measurement and benchmarking can therefore play a crucial role in shifting the tenor of discussions away from the shrill, the *ad hominem*, the unproductive, to a value-based and civil debate about what it is the City of Loveland wants

to be. I believe performance data is the best way to shift the conversation.

City staff herewith presents 2009-2011 actual data, 2012 projections based on year-to-date trends, and staff's 2013 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.

Trend Analysis

For the second year, staff has added icons to identify whether the performance measure is 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. The reader should make their own judgments based on their interpretation of the data.



ICMA

Leaders at the Core of Better Communities

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.

ICMA

Leaders at the Core of Better Communities

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 98th ICMA Annual Conference
Phoenix/Maricopa County, Arizona
8 October 2012

ROBERT J. O'NEILL JR.
ICMA EXECUTIVE DIRECTOR

SAM S. GASTON
ICMA PRESIDENT

WAYNE SOMMER
ACTING DIRECTOR

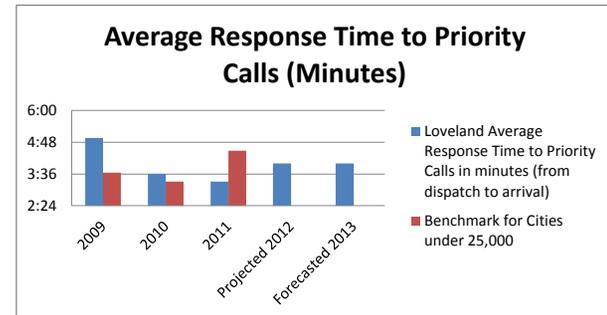
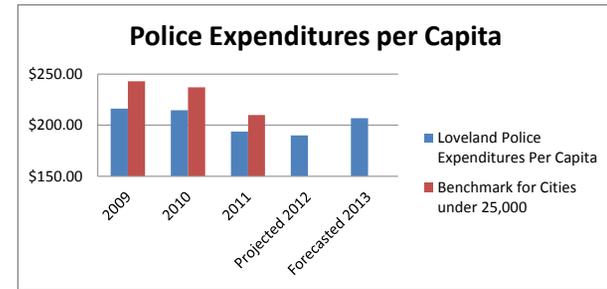
ICMA CENTER FOR PERFORMANCE MEASUREMENT

2013 Performance Measures

Police Department	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Loveland Population	12,057	12,081	12,155	12,292	12,436	
Loveland Police Expenditures Per Capita	\$216.34	\$214.74	\$193.68	\$190.00	\$206.76	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$219	\$219	\$219			
Benchmark for Cities under 25,000	\$243	\$237	\$210			

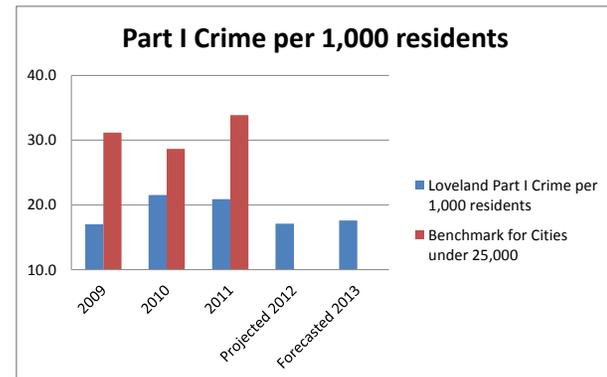
Crime Response	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Total Arrests	677	612	789	700	700	
Drug Related Arrests (All)	103	91	127	100	100	
Juvenile Arrests	76	71	58	50	50	
Juvenile Drug Related Arrests	17	18	8	10	13	
Arrests / 1,000 residents	53.4	50.6	64.9	56.9	56.3	
Use of Force Incidents	9	6	4	4	4	
Loveland Average Response Time to Priority Calls in minutes (from dispatch to arrival)	4:58	3:36	3:19	4:00	4:00	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	4:31	3:58	5:31			
Benchmark for Cities under 25,000	3:39	3:19	4:29			

Part I Crime	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Murder	0	1	0	0	0	
Rape	4	6	1	4	3	
Robbery	3	2	4	2	2	
Aggravated Assault	3	4	5	2	2	
Burglary, Breaking and Entering	41	45	37	25	30	
Theft/Larceny	152	196	201	175	180	
Motor Vehicle Theft	1	4	6	2	2	
Arson	1	2	0	0	0	
Total Part I Crime	205	260	254	210	219	
Loveland Part I Crime per 1,000 residents	17.0	21.5	20.9	17.1	17.6	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	36.66	34.75	36.97			
Benchmark for Cities under 25,000	31.17	28.66	33.89			



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.



2013 Performance Measures

<i>Traffic Enforcement</i>	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Parking Citations	116	65	94	90	83	
Total Traffic Charges	1,446	1,537	1,502	1,530	1,560	
Traffic Warnings	920	738	941	625	700	
Operating Vehicle While Intoxicated (OVI)	38	35	24	28	25	
OVI per 1,000 Residents	3.15	2.90	1.97	2.28	2.01	
Auto Accidents	150	153	161	165	160	
Injury Auto Accidents	12	25	9	15	15	
Auto Accidents/Alcohol	7	6	2	5	3	
Fatal Auto Accidents	0	0	0	1	0	

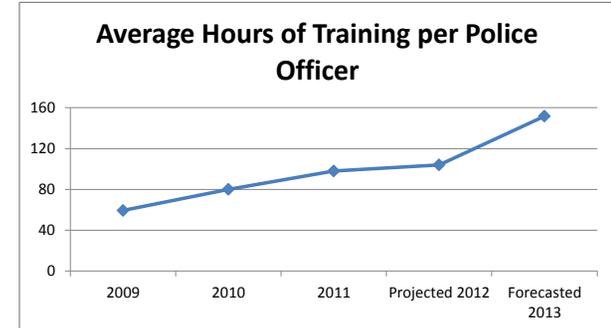
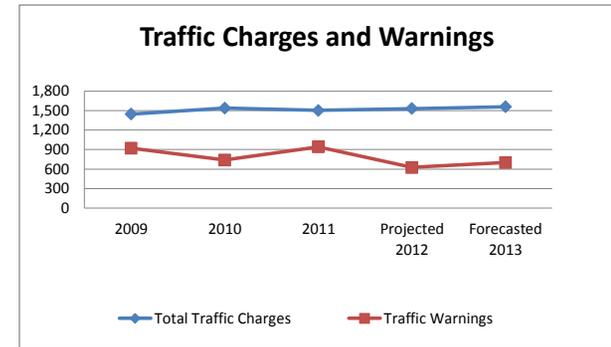
<i>Employee Development</i>	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Total hours of training	1,464	1,846	2,055*	2,400 *	3,188	
Off site training	1,278	1,106	1,510	1,200	1,290	
In-house training	186.5	740	545*	1,200	1,898	
Average Hours of Training per Police Officer	59.2	80	98	104	152	

* 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>	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Mayor's Court Revenue	\$102,218	\$141,982	\$123,204	\$123,000	\$140,000	
Mayor's Court Expenditure	\$119,603	\$119,602	\$113,891	\$116,037	\$114,643	
Court Cost Recovery Ratio	0.85	1.19	1.08	1.06	1.22	

<i>LPD Fleet Maintenance 2012</i>	Maintenance Expenses	Total Mileage	Maintenance Costs Per Mile
Vehicles 1 year old or less	\$0	1,230	0
Vehicles 1-2 years old	\$2,566	112,333	0.02
Vehicles 2-3 years old	\$2,540	81,965	0.03
Vehicles 3 years old or more	\$3,702	349,197	0.01*

*Maintenance cost is a bit misleading because maintenance was not performed on one of the vehicle that was 4 years old. Instead of replacing the transmission, the car was deadlined. It was eventually replaced with a new vehicle that was in the CIP budget. Also, three of the older vehicles are for administrative use which significantly cuts down on mileage driven and maintenance required.



The Loveland Police Division's commitment to training is shown by the average hours of training each police officer receives per year. This figure has been on the rise in each year shown here, largely as a result of the City's leadership role in Lexipol.

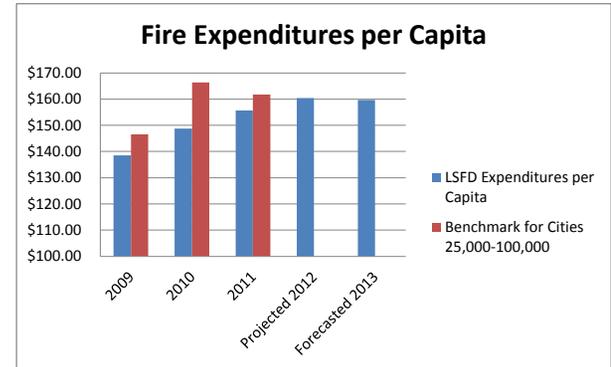
2013 Performance Measures

Loveland-Symmes Fire Department *	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
<i>Population Served</i>	27,926	26,764	26,855	26,981	27,107	
City of Loveland	12,057	12,081	12,155	12,292	12,436	
Symmes Township	15,869	14,683	14,700	14,718	14,787	
<i>Average Response Time</i>						
Fire	4:56	4:29	4:23	4:35	4:15	
EMS	4:42	4:53	4:51	4:55	4:20	
Hydrants Serviced	3,486	3,500	3,958	3,958	3,958	
Fire Inspections	1,097	1,100	1,044	1,044	1,044	
Total Training Hours	7,000	7,100	8,124	11,921	12,000	
Training Hours per Employee	114.5	140	133.2	195.4	196.7	
Total LSFDF Budget	\$3,869,929	\$3,982,218	\$4,181,329	\$4,328,607	\$4,328,607	
LSFD Expenditures per Capita	\$138.58	\$148.79	\$155.70	\$160.43	\$159.69	
ICMA Center for Performance Measurement Benchmark (Mean)						
Benchmark for All Jurisdictions	\$192.30	\$164.23	\$155.60			
Benchmark for Cities 25,000-100,000	\$146.60	\$166.40	\$161.75			

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

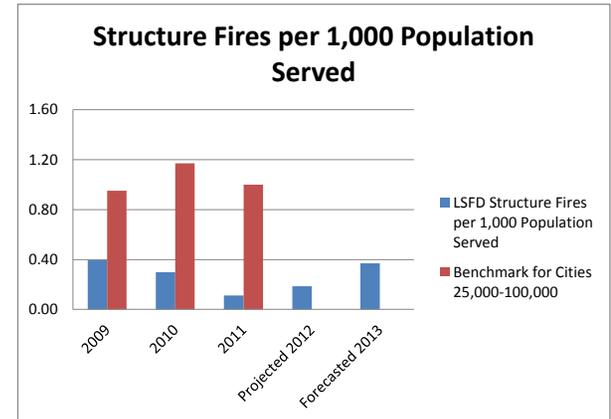
Fire Incidents	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Total Fire Incidents	1,100	1,139	1,283	1,392	1,400	
Total Fire Incidents per 1,000 Population Served	39.39	42.56	47.77	51.59	51.65	
Structure Fires	11	8	3	5	10	
LSFD Structure Fires per 1,000 Population Served	0.39	0.30	0.11	0.19	0.37	
ICMA Center for Performance Measurement Benchmark (Mean)						
Benchmark for All Jurisdictions	0.90	1.17	0.90			
Benchmark for Cities 25,000-100,000	0.95	1.17	1.00			
Firefighters on Scene, Structure Fire	39	39	36	33	33	
Inspectable Properties/ Commercial Fires	991/3	1,043/3	1,044/1	1,044/0	1,044/0	
Total Property Losses to Fires, LSFDF District	\$1,306,545	\$380,000	\$458,176	\$468,050	\$400,000	

EMS Incidents	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Total EMS Responses	2,348	2,469	2,297	2,492	2,500	
Cardiac Arrests	27	23	10	18	17	
Fractal Response for Cardiac Arrest	80.0%<4min	92.0%<4min	92.2%<4min	73.3%<4min	90%<4 min	
	100%<5min	100%<5min	100%<5min	80%<5min	100%<5 min	



The Performance Dividend

LSFD continues to spend less per capita than the ICMA benchmark for cities between 25,000 and 100,000 in population size, while maintaining a rating of 2 by the Insurance Service Office (ISO). Of 2,800 Ohio fire departments evaluated by ISO in the past year, 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.



2013 Performance Measures

Building and Zoning

<i>Property Maintenance</i>	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Total Violations Issued	220	206	157	110	80	
Violations Complied With	193	206	110	105	75	
Violations Abated by City Contractor	27	45	62	10	10	
Contractor Charges			\$4,324	\$1,500	\$1,500	
Cited to Mayor's Court	11	10	3	0	0	
Total Property Maintenance Assessments	\$18,950	\$25,070	\$2,700	\$1,200	\$1,500	

Permits and Valuation

	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
New Housing Unit Starts	10	22	31	57	60	
Residential Permits	114	115	129	196	225	
Commercial Permits	48	42	54	105	145	
Residential Inspections	205	141	386	415	485	
Commercial Inspections	54	89	50	124	204	
Residential Investment Valuation	\$4,575,818	\$4,552,307	\$9,257,941	\$11,148,813	\$13,648,531	
Commercial Investment Valuation	\$1,808,771	\$2,804,861	\$2,170,290	\$5,302,402	\$7,851,647	
Total Property Investment	\$6,384,589	\$7,357,168	\$11,428,231	\$16,451,215	\$21,500,178	

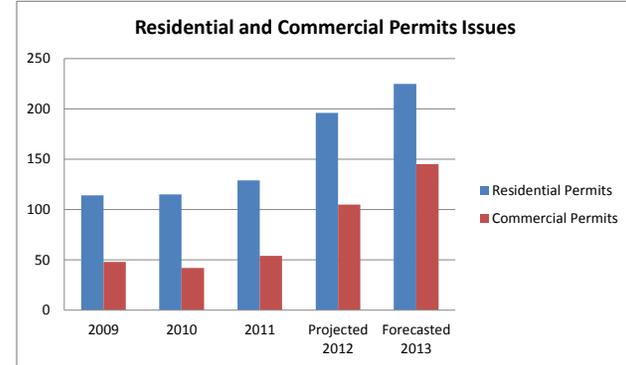
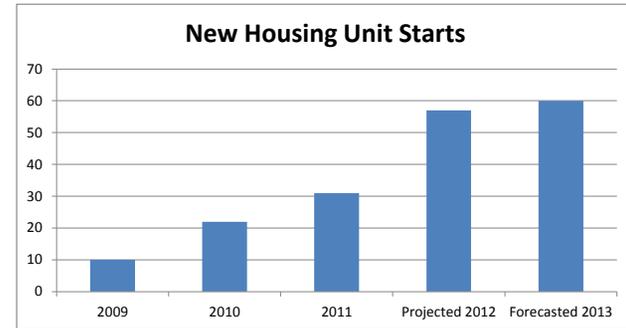
Planning and Zoning Commission

	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Site Plan Reviews	3	1	1	6	4	
Special Exemptions	0	0	4	4	2	
Conditional Uses	5	5	1	3	4	
Zoning Code Text and Map Amendments	0	1	4	0	2	
Loveland Madeira Overlay	8	6	12	7	9	
Lot Splits/Combination	1	2	0	0	0	
Record Plat Modifications	0	0	1	2	0	
Substitution, Non-Conforming Use	0	0	3	0	0	
Other				6	6	
Total Reviews						
Total Cases *	17	15	26	28	26	

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

Board of Zoning and Appeals

	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Appeals Requested	1	1	0	1	2	
Variances Requested	0	1	3	2	2	
Total Cases	1	2	3	3	4	
Cases Denied	1	0	0	1	0	



Building and construction activity is up considerably in the City of Loveland in 2012. Housing starts are projected to nearly double the 2011 number. The number of residential and commercial permits issued have grown at an exceptional rate as well.

2013 Performance Measures

Finance						
<i>Utility Department</i>	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Number of Utility Billing Accounts	4,855	4,858	4,830	4,875	4,875	
Sewer Delinquency Revenue as a Percentage of all Sewer Revenue	1.44%	1.63%	1.44%	1.23%	1.00%	
Total Utility Bill Collections	\$5,179,837	\$5,707,521	\$6,211,340	\$6,528,375	\$7,014,250	
Average Monthly Bill Charges for City Residents*	\$95.45	\$97.91	\$107.17	\$119.57	\$127.81	

* Assumes 8,000 gallons of usage per month

	2009	2010 *	2011	Projected 2012	Forecasted 2013	Trend
Income Tax Collections (after refunds)	\$2,914,889	\$2,799,933	\$3,165,452	\$3,368,000	\$3,175,000	
Tax Collection Costs	\$319,588	\$166,338	\$95,552	\$93,000	\$97,500	
Tax Collection Costs as a Percent of Net Collections	10.96%	5.94%	3.02%	2.76%	3.07%	

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

<i>Treasury</i>	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Treasury & Cash Reserve Management	\$5,131,078	\$4,085,683	\$4,264,587	\$4,500,000	\$4,500,000	
Interest Income	\$125,800	\$41,730	\$64,354	\$28,000	\$35,000	
City Annual Yield on Treasury	2.69%	0.91%	1.54%	1.20%	1.10%	
STAR Ohio Yield	0.12%	0.11%	0.06%	0.01%	0.01%	
Basis Points Above/ Below LoveDEX *		0.32%	0.25%	0.19%	0.19%	

* The LoveDEX is a customized benchmark to monitor outside investment services overtime. It consists of STAR Ohio, multiplied by 125%, plus 18 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 18 basis points to Fort Washington and US Bank (the custodian). 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>	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
All Debt Outstanding Principle (includes SCIP)	\$11,561,017	\$11,152,159	\$11,154,129	\$9,854,057	\$13,626,657	
Total City of Loveland Assessed Valuation, \$ (Excludes Tangible Personal Property)	307,392,080	306,678,740	276,149,000	276,349,000	280,000,000	
Total Debt Principal as a Percentage of Assessed Value *	3.76%	3.64%	4.04%	3.57%	4.87%	
Number of Outstanding Debt Issues	20	21	24	24	27	
Year-end, Weighted Average Interest Rate	3.08%	2.61%	2.78%	2.50%	2.45%	
Total General Obligation (GO) Debt **	\$5,165,572	\$8,275,000	\$7,665,000	\$6,045,000	\$6,045,000	
GO Debt as a % of Assessed Valuation	1.68%	2.70%	2.78%	2.19%	2.16%	

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

** 2011 General Obligation debt assumes \$283,000 for City Hall HVAC and \$1,400,000 for downtown TIF bonds (as opposed to notes in prior years).

Breaking Down the Cost of an Average Monthly Utility Bill



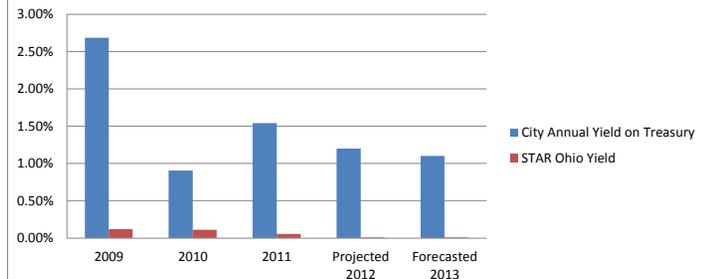
Over 66% of the cost of a Loveland resident's average monthly utility bill consists of sewer charges. Sewer rates are set by the Metropolitan Sewer District (MSD), while Stormwater, Sanitation, and Water rates are set by the City of Loveland.

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 2012 prices):

Gallon of Gasoline:	\$3.79
Gallon of Milk:	\$2.89
Gallon of Loveland Water:	\$0.013

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.

2013 Performance Measures

City Manager's Office	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Press Releases	42	44	45	40	40	
Annexations	2	1	0	0	0	
Acreage Annexed	61.81	27.50	0	0	0	
City Limits, Square Miles	5.26	5.26	5.26	5.26	5.26	
City Population *	12,057	12,081	12,155	12,292	12,436	
Residents per Square Mile	2,292	2,297	2,311	2,337	2,364	
Legislative Items Approved by Council	84	87	120	106	100	
Council Memos	117	98	125	85	110	
LNAT Meetings **	5	5	5	5	5	
Adult Participants at all Neighborhood Meetings	150	76	116	80	115	

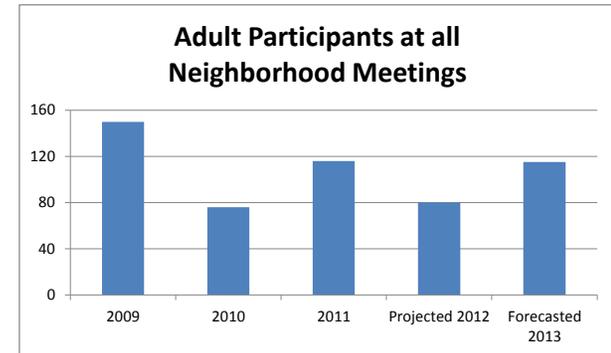
* Using the 2010 Census as a baseline, the City of Loveland estimates population annually by adding (or subtracting for 2008 and 2009) the total new housing starts multiplied by 2.4 residents per household.

** The 2010 figure includes the Neighborhood Leadership Summit (May 24, 2010) and the National Night Out Event (August 3, 2010), neither of which are traditional neighborhood meetings but which are included here because both relate to the Loveland Neighborhood Action Team activity.

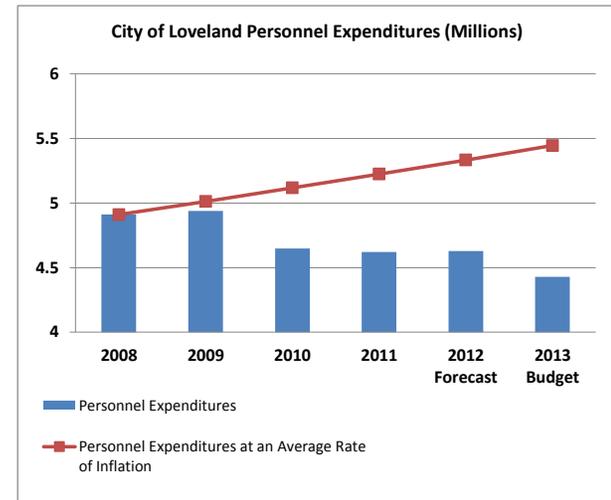
Human Resources and Personnel	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Number of Full-Time Authorized Employees	51	50.35	46.95	46.95	44.45	
Total City Salary and Wages	\$3,330,135	\$3,131,704	\$3,146,149	\$3,144,692	\$2,986,952	
Total City Paid Hours	128,377	107,299	94,846	85,173	86,000	
Average Hourly Rate per Labor Hour	\$25.94	\$29.19	\$33.17	\$28.04	\$27.88	
Open Recruitments *	0	2	3	5	0	
Total Applications	N/A	204	68	168	0	
Applicants per Job	N/A	102	23	34	0	
Average Tenure of Full-Time City Employees (Years)	7.86	8.48	9.09	10.19	11.39	
City Healthcare Expenditures **	\$519,761	\$481,027	\$580,429	\$514,102	\$561,998	

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

** Includes total premiums and Health Savings Account contributions and Health Reimbursements made by the City to employees to cover a portion of the in-network deductible



Participation at annual Neighborhood Meetings is fairly consistent from year to year. Attendance at 2012 neighborhood meetings was likely impacted by adverse weather conditions, as one meeting was cancelled and rescheduled and another took place shortly after a storm went through the area.



Personnel expenditures have been decreasing since 2009. The City has recuded its salaries mostly through attrition, and it has reduced healthcare expenditures by switching to a high-deductible, consumer-driven healthcare plan. Had the City not been proactive in this regard, its personnel expenditures would be nearing the \$5.5 million mark in 2013, using an average inflation rate compounding on the 2008 baseline.

2013 Performance Measures

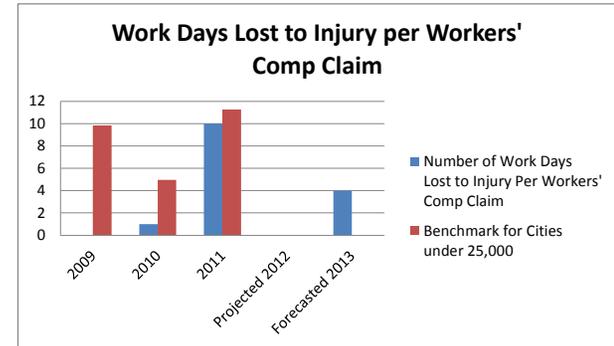
Risk Management	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Total Property Loss, Premiums, and Expenditures per \$1,000	\$1.39	\$0.68	\$0.52	\$1.00	\$1.00	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$3.75	\$3.10	\$2.29			
Benchmark for Cities under 25,000	\$3.10	\$5.51	\$3.23			
Expenditures for Liability Claims Per Capita	\$0	\$0	\$0	\$0.18	\$0	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000		\$3.18	\$1.61			
Workers' Comp Claims per 100 FTEs	6	6	2	2	3	
Expenditures for Workers' Comp per \$100 of Total Wages and Benefits *	\$0.89	\$0.78	\$1.16	\$1.89	\$1.97	🔴
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000	\$1.62	\$1.89	\$3.30			
Number of Work Days Lost to Injury Per Workers' Comp Claim	0	1	10	0	4	🟢
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	6	5	7			
Benchmark for Cities under 25,000	10	5	11			

* Workers Compensation premiums have been increasing not because of the City of Loveland's experience, which has been excellent, but because the State of Ohio's Workers Compensation fund is increasing premiums statewide. A lost-time claim in 2011 will also adversely affect the City's rates.

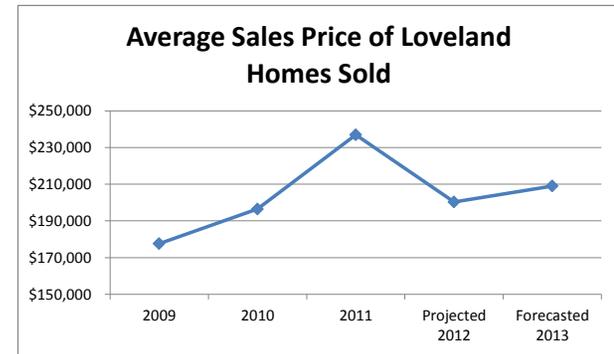
Real Estate Activity	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Average Sales Price of Loveland Homes Sold	\$177,581	\$196,446	\$236,907	\$200,297	\$209,000	
Total City of Loveland Assessed Valuation in dollars (Excludes Tangible Personal Property)	\$307,392,080	\$306,678,740	\$276,149,000	\$276,349,000	\$280,000,000	🟢
Percent Change in Assessed Valuation	5.56%	-0.23%	-9.95%	0.07%	1.32%	
Available Detached Single Family Housing Lots (Units) in Platted Subdivisions	127	126	123	59	28	🔴
Available Attached Single Family Housing Units in Platted Subdivisions (White Pillars)	99	58	86	34	14	🔴
Foreclosures*	16	17	N/A	N/A	N/A	
Community Reinvestment Area (CRA) Tax Abatements	2	1	0	0	1	
New Jobs from CRAs	84	40	1	0	25	
Properties sold, purchased or leased by the City	3	1	1	2**	1	
Properties sold, purchased or leased by the Loveland CIC	1	1	14	0	12	

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

** Mt. Calvary Church (Chestnut St.) and Bronner Garage



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.



Source: Comey & Shepherd Realtors, Loveland, Ohio

2013 Performance Measures

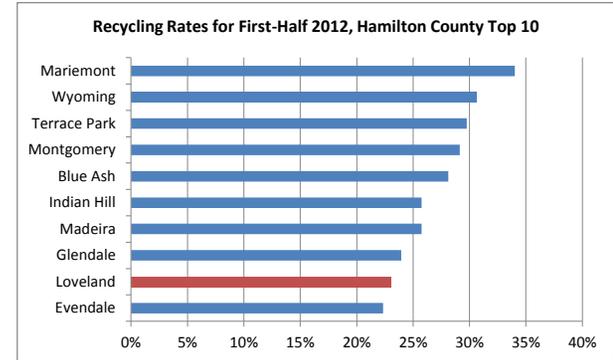
Recycling	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Total Tons of Recycling Collected	1,040	1,181	1,224	1,304	1,400	
Recycling as a % of Waste Stream	16.85%	19.98%	22%	23%	24%	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000	17%	15%	22%			
Loveland's Rank in Hamilton County for Recycling Percentage	10th	11th	11th	9th	9th	

Parks and Recreation	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Loveland Youth Recreation Participants	3,796	3,900	3,900	4,337	4,000	
Percentage of All Rec. Participants from City	31.70%	31.70%	31.50%	36.25%	33.00%	
Acres of Parkland per 1,000 residents (developed and undeveloped) *	25.34	25.24	25.13	24.86	24.57	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for Cities under 25,000	24.2	35.42	25.75			

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

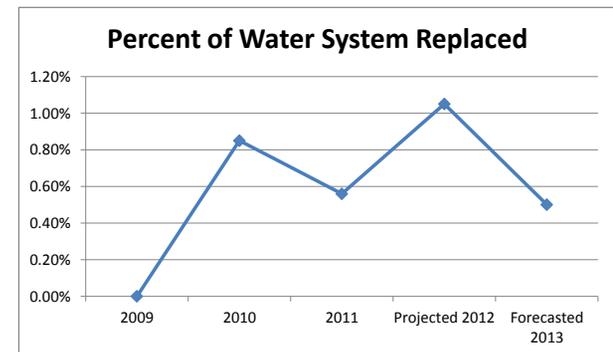
Water	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Millions of Gallons of Water Pumped Per Year	626.81	625	494.34	465.36	475	
Millions of Gallons of Water Billed Per Year	425.3	452.07	456.1	435.4	450	
Unaccounted For Water (UW) *	32.10%	26.73%	8%	6%	5%	
<i>AWWA Best Practice Benchmark For Unaccounted for Water</i>						
			10%			
Linear Feet of Water Distribution System Replaced	0	3,371	2,207	4,180	1,978	
Percent of Water System Replaced	0.00%	0.85%	0.56%	1.05%	0.50%	
Linear Feet of 4" Diameter Water Line in System	16,685	13,065	10,975	8,385	8,385	
Average Remaining Useful Life, Water Distribution System	31.85 years	31.82 years	31.36 years	31.59 years	31.09 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 the summer of 2012. 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 SCIP 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.

2013 Performance Measures

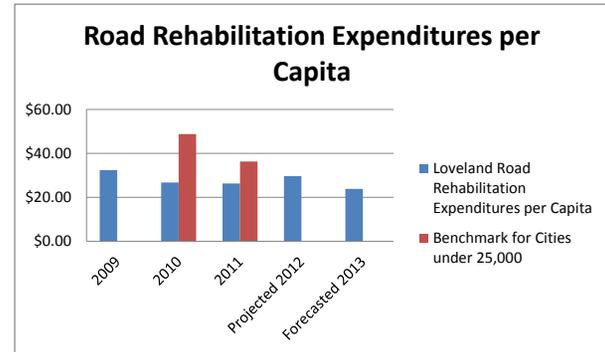
Street Maintenance	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Loveland Population	12,057	12,081	12,155	12,292	12,436	
Road Rehabilitation Expenditures	\$390,183	\$322,390	\$319,114	\$363,962	\$297,215	
Loveland Road Rehabilitation Expenditures per Capita	\$32.36	\$26.69	\$26.25	\$29.61	\$23.90	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$34.90	\$33.23	\$31.40			
Benchmark for Cities under 25,000		\$48.76	\$36.38			
Lane-Mile of Roadways Rehabilitated	9.2	8.5	9.3	8.0	6.7	
Road Rehabilitation Expenditures per Lane-Mile	\$41,734	\$37,055	\$31,341	\$45,495	\$44,182	
Tons of Road Salt Used	1,082	1,050	1,024	250	700	
Hours of Street Sweeping *	261	352	250	152	202	
Total Loveland Lane Miles of Roadway (Accepted/Dedicated)	101.2	101.6	101.6	101.6	104	

* 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	2009	2010	2011	Projected 2012	Forecasted 2013	Trend
Catch Basins Cleaned	210	217	225	125	175	
Catch Basins Repaired	48	48	24	16	21	
Emergency Callout Events	87	90	60	50	70	
Fire Hydrants Repaired		22	15	9	19	
Fire Hydrants Replaced		7	5	2	3	
Water Main Breaks	9	12	9	20	18	
Water Service Leaks	45	51	44	60	70	
Annual SCIP Funding Level	\$564,600	\$0	\$781,200	\$907,725	\$597,600	
Annual SCIP Ranking*	72 nd	N/A	44th and 58th	10 of 32**	12 of 28	
Cumulative SCIP Funding Rank of 48 communities in Hamilton County	3	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 will continue in 2013 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 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, and 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 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 does not budget for unknown estate tax revenue. But in 2013, the estate tax will end and this practice of spending fund balance will have to end in the near term because the City will start to have a structural deficit.

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 the three-year actuals, the current year budget and forecast, and the upcoming fiscal year. Table 5.1 presents one summary schedule for undesignated fund balances.

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 summarized the 2013 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 pickings 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 on 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 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 forma) 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 heaving 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 Revised After 11-1 Finance Committee Meeting: General Fund and Special Project Fund Margin Analysis, 2013 Budget

Secure Operating Revenues		Essential Expenditures	
General	5,220,345	General Fund	6,290,508
Special Projects	136,000	<i>Less Transfers for Reserves</i>	1,226,951
Sub-total =	5,356,345	Special Projects Ops	34,800
		Sub-total =	5,098,357
Secure Operating Margin =			257,988
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 =			350,488
		Capital Expenditures	
		<i>General Fund</i>	315,109
		<i>Special Projects Fund</i>	0
			315,109
Total Operating Margin after Capital			35,379
2013 Budgeted Beginning Balance, General Fund	1,262,724	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	1,268,761	Special Projects	2,237
Plus Total Operating Margin after Capital	35,379		77,190
2013 Resources	1,304,141		
<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	77,190		

This revision to the original Table 1 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 1.1: General Fund and Special Project Fund Margin Analysis, 2012 Forecast

Secure Operating Revenues		Essential Expenditures	
General	5,501,579	General Fund	5,580,353
Special Projects	96,095	Special Projects Ops	6,500
Sub-total =	5,597,674	Sub-total =	5,586,853
Secure Operating Margin =		10,821	
Unsecured Operating Revenues		Non-Essential Expenditures	
General Fund	113,532	General Fund	113,815
Interest Income, Special Projects	20,000	Special Projects	116,793
Sub-total =	133,532	Sub-total =	230,608
Unsecured Operating Margin =		<i>(97,076)</i>	
Total Operating Margin =		<i>(86,256)</i>	
Total Operating Margin after Capital		<i>(522,655)</i>	
2012 Actual Beginning Balance, General Fund	1,768,181	Capital Expenditures	
2012 Actual Beginning Balance, Special Projects Fund	13,235	General Fund	436,399
	1,781,416	Special Projects Fund	0
Less Total Operating Margin after Capital	<i>-522,655</i>		436,399
Combined General and Special Project Fund Beg Bal	1,258,761	2012 Projected Year-End Unrestricted Fund Balances	
<i>Less Catastrophic Reserve</i>	1,021,201	General Fund	231,523
	237,560	Special Projects	6,037
			\$ 237,560

Table 1.2: General Fund and Special Project Fund Margin Analysis, 2012 Budget

Secure Operating Revenues		Essential Expenditures	
General	5,257,352	General Fund	5,177,070
Special Projects	216,000	Special Project Ops	79,500
Sub-total =	5,473,352	Sub-total =	5,256,570
Secure Operating Margin = 216,782			
Unsecured Operating Revenues		Non-Essential Expenditures	
General Fund	6,000	General Fund	35,500
Interest Income, Special Projects	30000	Special Projects	169,000
Sub-total =	36,000	Sub-total =	204,500
Unsecured Operating Margin = (168,500)			
Total Operating Margin = 48,282			
Total Operating Margin after Capital (382,905)			
2011 Budgeted Beginning Balance, General Fund	1,554,713	Capital Expenditures	
2011 Budgeted Beginning Balance, Special Projects Fund	38,413	General Fund	431,187
	1,593,127	Special Projects Fund	0
Less Total Operating Margin after Capital			431,187
Combined Gen and Spec Proj Fund Beg Bal	1,210,222	2012 Projected Year-End Undesignated Fund Balances	
Less Catastrophic Reserve	1,021,201	General Fund	138,358
Less Special Needs and E. Loveland Reserve	14,750	Special Projects	35,913
Less Job Creation Reserve	0		
	174,271		\$ 174,271

Table 2: Expenditures, General Governmental Operations & Capital Improvement							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
General Fund							
Legislative & Administration	712,213	653,111	888,816	702,868	711,340	617,930	
Finance	176,223	143,060	567,484	578,557	581,588	566,810	
Labor Costs	384,477	332,285	0	0	-	-	
Operations	552,935	530,575	579,535	901,302	1,303,809	1,869,279	
Building and Zoning	215,258	237,247	207,850	184,896	184,262	185,693	
Engineering	18,147	24,583	24,807	19,803	18,153	19,846	
Mayor's Court	119,603	109,787	113,891	115,634	116,037	114,966	
Police	2,608,421	2,594,306	2,755,711	2,638,811	2,674,748	2,756,950	
Parks and Leisure, Operations	447,770	413,350	355,741	363,479	382,885	346,257	
Parks and Leisure, Capital	111,144	290,348	122,456	153,156	157,746	171,386	
Income Tax Operations	490,017	341,289	0	0	-	-	
Income Tax, Other	299,458	223,173	226,174	0	-	-	
Catastrophic Reserve	1,048,000	1,048,000	1,062,300	1,021,201	1,021,201	-	
Total	7,183,666	6,941,114	6,904,764	6,679,708	7,151,768	6,649,117	
Special Projects Fund							
Operations	157,397	236,130	192,524	178,500	123,293	154,800	
Capital	23,901	368,475	356,783	105,913	6,037	22,237	
Total	181,298	604,605	549,307	284,413	129,330	177,037	

Table 3: Expenditures, Restricted Funds Operations, & Capital Improvement Program							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Street Maintenance Fund	556,527	532,435	500,307	548,523	576,158	494,533	
Fire & EMS, 2001 Levy	690,951	610,235	548,753	509,955	573,499	677,807	
Fire Fund	932,995	765,523	705,503	661,771	657,481	627,901	
E.M.S. Fund	1,291,999	1,062,819	1,102,007	1,268,061	1,202,994	985,709	
Stormwater Fund	433,058	480,137	472,936	474,636	522,683	504,243	
Water Operations Fund	984,177	978,681	932,427	1,101,006	1,236,027	1,087,353	
Water Capital Improvement Fund	2,324,829	883,848	723,686	4,181,822	1,602,552	4,368,511	
Sanitation & Environment Fund	1,173,501	1,205,100	1,129,991	1,156,157	1,185,312	1,157,860	
Sewer Billing Fund	512,431	471,135	310,433	282,636	320,055	290,794	
Sewer Capital Improvement	2,267,885	2,564,757	2,642,806	3,631,103	3,923,092	4,467,557	
State Route 48 Fund	41,991	86,189	39,900	36,661	30,971	36,471	
Citywide Road Cap Imp Fund	119,955	110,000	110,189	107,000	107,000	116,000	
County Motor Vehicle Registration Funds	84,213	72,000	41,300	70,000	128,802	126,802	
Community Improvement Corporation (CIC)	0	0	0	3,917	4,067	4,067	
Historic Loveland TIF	2,024,532	2,501,539	2,184,681	822,354	994,563	825,971	
Northend TIF	86,981	142,836	143,661	165,012	305,499	499,696	
Recreation Land TIF	318,453	315,733	305,478	136,355	62,291	58,197	
Reserves of Loveland TIF	0	0	97,090	17,910	45,648	37,700	

Table 4: Revenues, General Governmental Operations						
	2009	2010	2011 Budget	2012 Budget	2012 Forecast	2013 Budget
General Fund	8,077,787	7,665,222	7,596,331	6,818,065	7,383,292	6,724,069
Special Projects Fund	706,880	682,846	562,543	284,413	129,330	177,037
Total Combined Annual Project Revenue	8,784,667	8,348,068	8,158,874	7,102,478	7,512,622	6,901,106

Table 4.1: Revenues, Other Funds						
	2009	2010	2011 Budget	2012 Budget	2012 Forecast	2013 Budget
Fire & EMS, 2001 Levy	628,288	648,989	557,743	509,955	573,499	677,807
Fire Fund	825,121	861,828	740,674	661,771	657,481	627,901
EMS Fund	1,117,981	1,468,478	1,366,585	1,268,061	1,202,994	985,709
Stormwater Fund	432,180	572,793	526,679	474,636	522,683	504,243
Water Operations	999,802	1,044,212	1,105,121	1,101,006	1,236,027	1,087,353
Water Capital Improvement Fund	2,688,796	1,839,968	1,607,397	4,181,822	1,602,552	4,368,511
Sanitation & Environment Fund	1,178,803	1,229,084	1,170,917	1,094,830	1,185,312	1,157,860
Sewer Billing Fund	542,675	491,258	356,988	282,636	320,055	290,794
Sewer Capital Improvement Fund	2,300,953	2,993,194	3,380,524	3,631,103	3,923,092	4,467,557
Street Maintenance Fund	527,984	526,111	541,777	548,523	576,158	494,533
Citywide Road Cap Imp Fund	106,877	112,785	115,476	107,000	120,065	129,065
State Route 48 Fund	43,817	43,068	39,971	36,661	30,971	36,471
County Motor Vehicle Registration Funds	37,327	37,966	53,534	36,000	68,150	67,150
Community Improvement Corporation (CIC)	0	3,467	3,467	0	4,067	4,067
Historic Loveland TIF	2,014,118	2,526,312	2,228,771	822,354	994,563	825,971
Northend TIF	87,747	145,860	164,080	165,012	305,499	499,696
Recreation Land TIF	341,479	414,489	305,967	136,355	62,291	58,197

Table 5: Consolidated Financial Schedule

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Revenues						
Unrestricted Revenues						
Income Tax Collections	3,085,732	2,919,302	3,291,044	3,200,000	3,500,000	3,300,000
Local Government Fund, County	287,397	282,200	271,651	180,000	175,000	150,000
Local Government Fund, State	34,739	29,813	43,931	16,500	20,000	15,000
Estate Tax	787,501	224,009	209,949	-	95,532	235,000
Liquor & Cigarette Tax	13,223	16,387	15,487	15,656	15,572	16,000
Cable Franchise Fee	138,338	142,245	143,930	140,000	140,000	142,000
Interest Income	158,406	41,730	64,354	30,000	20,000	35,000
Property Tax-Related Revenues	3,598,136	3,730,405	3,283,854	2,987,937	3,300,256	3,187,438
Road and Highway Revenues	653,478	628,116	652,601	617,500	577,000	582,500
Debt and Loan Proceeds	2,494,202	2,796,694	2,854,955	4,118,500	1,540,743	4,402,600
Grants	466,758	530,645	53,848	221,200	65,509	37,500
Construction and Development-Related Revenue	104,235	130,484	163,840	122,000	215,016	157,000
Payments, Voluntary or Compulsary	256,443	265,536	315,911	274,150	240,480	257,350
Reimbursements, Sales Proceeds	700,938	200,903	150,803	70,550	128,303	102,908
Utility-Related Revenue	5,182,706	5,709,979	6,220,882	6,587,400	6,539,975	7,074,250
Miscellaneous	78,978	71,779	46,192	9,500	886	4,200
Total Revenue*	\$ 18,041,210	\$ 17,720,227	\$ 17,783,233	\$ 18,590,893	\$ 16,574,272	\$ 19,698,746
Beginning Fund Balances	2,951,925	5,120,560	4,106,246	3,201,491	4,244,796	3,695,856
Total Revenue + Beginning Fund Balances	\$ 20,993,135	\$ 22,840,787	\$ 21,889,479	\$ 21,792,384	\$ 20,819,068	\$ 23,394,602
Expenditures						
Personnel-Related Expenses						
City Council	51,179	54,926	106,242	70,366	68,923	69,845
City Manager's Office	362,418	341,037	600,017	512,502	534,417	428,085
Mayor's Court	83,277	76,788	84,162	80,234	80,637	78,766
Finance	176,223	143,060	344,410	366,057	347,088	339,810
Income Tax/Labor Costs	650,042	473,207				
Building & Zoning	184,096	194,511	163,203	127,396	127,836	131,493
Police	2,115,519	2,106,524	2,110,545	2,082,887	2,102,689	2,181,577
Public Works and Utilities	1,456,918	1,412,569	1,324,437	1,442,211	1,450,281	1,329,928
General City Operations	33,108	21,825	98,767	57,333	86,628	56,650
Operating Expenses	7,754,998	8,307,733	8,315,673	9,094,317	9,757,977	10,025,307
Capital Improvement Program (CIP)	1,405,760	893,035	531,925	4,092,783	1,451,651	4,223,789
Non-Operating Expenses						
Debt Payments	3,427,280	3,768,096	3,620,544	2,072,606	2,180,441	2,334,482
Vested Leave Payouts	155,174	164,587	13,151	-	24,745	10,000
Total Expenditures**	\$ 17,855,992	\$ 17,957,898	\$ 17,313,077	\$ 19,998,693	\$ 18,213,314	\$ 21,209,732

*Interfund transfers, advances, and administrative cost recovery revenues are not included in this sum.

**Interfund transfers and advances, reserves, and undesignated fund balance expenditures are not shown here as this table is intended to show only those expenditures related to personnel, operations, capital, and debt payments.

Table 5.1: Beginning Fund Balance Schedule

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
General Fund	968,824	1,937,682	1,707,628	1,554,713	1,768,181	1,252,724
Special Projects Fund	248,135	525,581	96,062	38,413	13,235	6,037
Fire & EMS Fund	-	39,828	26,124	37,203	8,991	165,061
Fire Fund	-	78,903	80,661	68,756	35,171	28,968
EMS Fund	-	300,167	382,608	360,114	264,578	69,027
Street Maintenance Fund	-	49,456	47,691	36,523	41,471	18,533
Water Operations Fund	47,434	15,625	75,555	96,506	172,694	175,498
Water Capital Improvement Fund	1,687,532	1,261,803	945,862	570,422	883,711	559,761
Sanitation and Environment Fund	-	105,529	23,986	9,030	40,927	26,106
Stormwater Fund	-	166,834	92,657	29,136	53,742	51,743
Sewer Billing Fund	-	33,826	20,120	9,886	46,555	294
Sewer Capital Improvement Fund	-	374,183	431,103	231,103	737,717	717,557
Historic Loveland TIF Fund	-	3,836	26,220	34,154	775	170,971
Northend TIF Fund	-	-	3,791	19,012	20,419	221,570
Recreation Land TIF Fund	-	60,663	94,967	66,355	489	12,197
Reserves of Loveland TIF Fund	-	-	-	2,910	7,950	5,848
Total Beginning Fund Balances	\$ 2,951,925	\$ 4,953,916	\$ 4,055,037	\$ 3,164,237	\$ 4,096,606	\$ 3,481,895

TABLE 6: Income Tax Forecasting Model for 2012

	2006	%	2007	%	2008	%	2009	%	2010	%	2011	%
Dec	\$ 163,667	6.03%	\$ 158,484	5.16%	\$ 186,340	6.06%	\$ 193,580	6.29%	\$ 201,651	6.48%	\$ 171,710	5.21%
Jan	\$ 431,070	15.88%	\$ 472,450	15.39%	\$ 488,451	15.88%	\$ 471,466	15.32%	\$ 372,236	11.95%	\$ 494,159	14.99%
Feb	\$ 621,513	22.90%	\$ 709,485	23.11%	\$ 714,208	23.21%	\$ 733,941	23.85%	\$ 687,790	22.09%	\$ 720,931	21.86%
Mar	\$ 785,873	28.96%	\$ 910,378	29.65%	\$ 889,190	28.90%	\$ 922,308	29.97%	\$ 903,340	29.01%	\$ 912,341	27.67%
Apr	\$ 1,281,349	47.21%	\$ 1,445,717	47.09%	\$ 1,506,768	48.97%	\$ 1,539,907	50.03%	\$ 1,388,242	44.58%	\$ 1,395,641	42.32%
May	\$ 1,469,816	54.16%	\$ 1,667,811	54.32%	\$ 1,694,730	55.08%	\$ 1,712,483	55.64%	\$ 1,654,338	53.13%	\$ 1,788,794	54.24%
Jun	\$ 1,605,920	59.17%	\$ 1,847,496	60.18%	\$ 1,832,058	59.55%	\$ 1,855,436	60.28%	\$ 1,858,128	59.67%	\$ 1,978,988	60.01%
Jul	\$ 1,847,346	68.07%	\$ 2,196,184	71.53%	\$ 2,159,294	70.18%	\$ 2,186,594	71.04%	\$ 2,156,305	69.25%	\$ 2,256,545	68.43%
Aug	\$ 2,042,194	75.25%	\$ 2,383,545	77.64%	\$ 2,313,982	75.21%	\$ 2,388,443	77.60%	\$ 2,405,270	77.24%	\$ 2,505,221	75.97%
Sep	\$ 2,227,826	82.09%	\$ 2,583,063	84.14%	\$ 2,526,306	82.11%	\$ 2,566,127	83.38%	\$ 2,574,278	82.67%	\$ 2,720,079	82.49%
Oct	\$ 2,509,105	92.45%	\$ 2,892,722	94.22%	\$ 2,869,730	93.27%	\$ 2,897,345	94.14%	\$ 2,852,164	91.59%	\$ 2,997,073	90.89%
Nov	\$ 2,714,011	100.00%	\$ 3,070,117	100.00%	\$ 3,076,666	100.00%	\$ 3,077,813	100.00%	\$ 3,113,955	100.00%	\$ 3,297,653	100.00%

	Combined Average 2006 - 2011	Highest Variance	2012 Actual Collections	Forecasted 2012 Revenues*
Dec	5.87%	-0.71	232,111	\$ 3,954,029
Jan	14.90%	-2.95	610,687	\$ 4,098,343
Feb	22.84%	1.01	856,125	\$ 3,748,940
Mar	29.03%	-1.36	1,092,013	\$ 3,762,270
Apr	46.70%	3.33	1,558,620	\$ 3,337,368
May	54.43%	1.21	1,895,853	\$ 3,483,161
June	59.81%	-0.64	2,175,394	\$ 3,637,151
July	69.75%	1.78	2,434,038	\$ 3,489,633
Aug	76.48%	-1.23	2,719,872	\$ 3,556,106
Sept	82.81%	1.33	2,949,944	\$ 3,562,283
Oct	92.76%	-1.87		
Nov	100.00%	0.00		

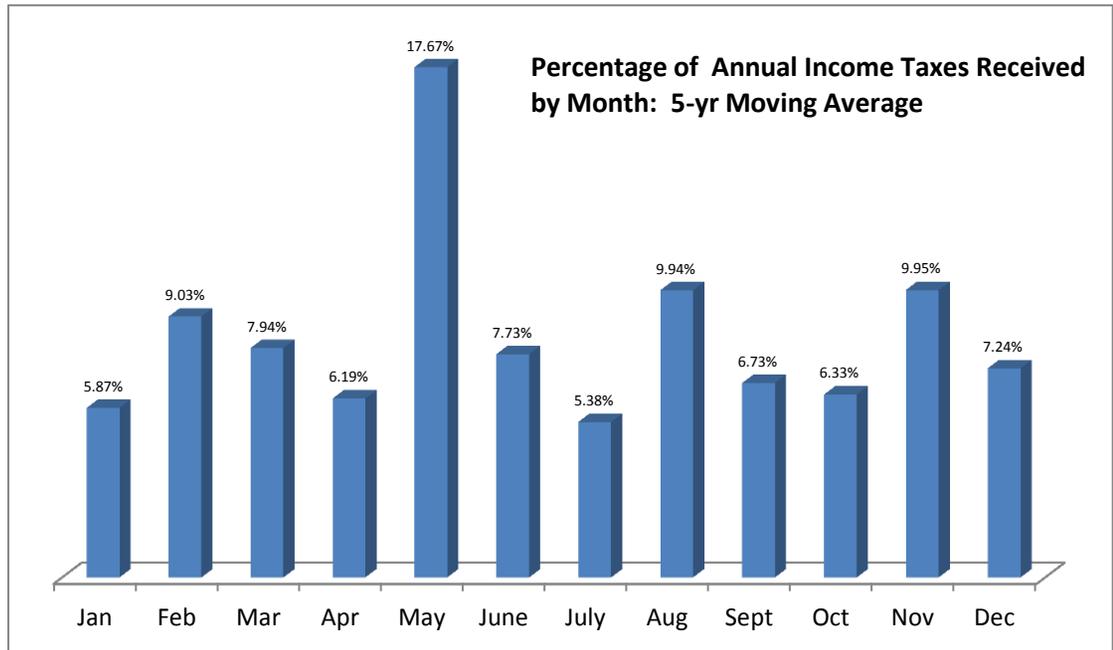


Table 7: Total Personnel Costs, Wages and Benefits						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Total Salary	3,330,135	3,131,704	3,148,126	3,146,149	3,144,692	2,985,952
Pension*	801,330	776,269	742,777	700,823	746,968	687,476
Health Insurance**	519,761	481,027	580,429	356,949	321,195	370,853
Medicare	53,149	49,437	41,972	45,826	61,970	61,834
Life Insurance	13,008	12,350	13,059	15,567	15,742	15,042
Health Savings Account Contributions***	161,881	138,274	16,306	228,002	192,907	211,400
Longevity & Vacation Sellback****				67,522	84,599	53,161
Workers' Compensation	59,072	59,250	68,528	61,300	59,430	60,236
Employee-Paid Supplemental Benefits	-	-	-	-	23,655	23,900
Unemployment Insurance		-	8,697	-	10,233	35,000
Total Personnel Costs/Year	\$ 4,938,336	\$ 4,648,311	\$ 4,619,894	\$ 4,622,137	\$ 4,661,391	\$ 4,504,854

*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						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
City Council	27,500	27,899	36,872	38,405	38,405	39,105
City Clerk Salary	9,162	8,200	-	8,578	8,578	8,601
City Manager Salary	107,675	108,120	117,798	107,735	112,000	112,000
City Manager's Office Salary			244,583	220,756	220,756	140,233
Assistant City Manager Salary	76,049	37,873	-	-	-	-
Assistant to the City Manager Salary	57,462	48,037	(478)	-	-	-
Executive Assistant to the City Manager Salary	62,079	55,761	-	-	-	-
Receptionist Salary	37,660	37,434	-	-	-	-
Management Fellow Salary	-	9,230	3,181	-	-	-
Management Intern Salary	636	18,592	32,878	5,000	7,330	-
Finance Director Salary	107,149	75,638	87,244	101,000	90,000	87,100
Finance Salary	-	-	132,908	127,453	127,453	124,526
Accounts Payable Clerk (Accounting/Expendi	50,630	50,272	-	-	-	-
Asst. Finance Director (Pay & Benefits Salary)	13,665	10,940	-	-	-	-
Municipal Maintenance Salary	33,108	21,825	14,398	19,833	15,000	15,000
City Engineer (GF portion only)	16,295	23,200	22,260	16,303	16,303	16,346
B&Z Salary	118,406	127,864	99,916	83,066	83,066	84,516
Magistrate Court Salary	54,026	51,394	54,428	49,463	49,463	49,355
Police Salary	1,442,402	1,417,231	1,452,919	1,441,000	1,441,000	1,473,349
Parks and Leisure Salary	223,448	209,290	166,335	163,350	163,350	163,407
Income Tax Salary	175,465	80,365	-	-	-	-
Subtotal General Fund	\$ 2,612,817	\$ 2,419,165	\$ 2,465,242	\$ 2,381,943	\$ 2,372,704	\$ 2,313,538
Payroll, Other Funds						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Street Maintenance Salary	249,338	248,806	248,425	241,988	241,988	200,000
Stormwater Salary	78,929	69,577	78,445	122,113	100,000	106,915
Water Operations Salary	279,414	294,550	280,599	272,193	300,000	257,210
Sanitation & Environment Salary	69,815	63,267	42,956	87,780	85,000	76,232
Sewer Billing Salary	39,822	36,339	32,459	40,132	45,000	32,057
Subtotal, All other Funds	\$ 717,318	\$ 712,539	\$ 682,883	\$ 764,206	\$ 771,988	\$ 672,414
Total Payroll	\$ 3,330,135	\$ 3,131,704	\$ 3,148,126	\$ 3,146,149	\$ 3,144,692	\$ 2,985,952

Table 7.2: Pension (OPERS and Police & Fire)						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Labor Costs	140,676	131,593	-	-	-	-
City Council	-	-	7,236	11,276	12,080	11,450
City Manager's Office	-	-	113,533	80,731	95,000	61,580
Building & Zoning	30,965	33,037	26,300	19,936	21,000	20,658
Mayor's Court	13,203	9,455	12,728	11,871	14,360	12,220
Police - Ohio Police and Fire	251,793	250,685	263,535	250,021	270,021	279,869
Police - Civilian (OPERS)	45,916	63,292	45,974	38,122	38,122	41,089
Parks & Leisure	48,512	49,248	48,661	44,746	44,746	44,109
Income Tax	48,553	31,076	-	-	-	-
Finance	-	-	57,019	55,179	55,179	51,712
Street Maintenance	48,512	41,701	47,071	58,860	58,860	49,085
Stormwater	42,128	42,213	24,850	30,890	24,000	26,169
Water Operations	76,957	79,572	60,794	66,909	80,000	63,079
Sanitation & Environment	43,184	34,929	25,101	21,850	20,400	18,633
Sewer Billing	10,931	9,468	9,975	10,432	13,200	7,823
Total Pension Payments	\$ 801,330	\$ 776,269	\$ 742,777	\$ 700,823	\$ 746,968	\$ 687,476

Table 7.3: Medicare Costs						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Labor Costs	9,019	8,312				
City Council			190	681	750	761
City Manager's Office			1,075	4,878	8,500	8,500
Building & Zoning	1,712	1,578	1,605	1,204	1,500	1,500
Mayor's Court	1,370	1,262	1,284	717	1,300	1,300
Police	23,517	21,673	22,404	20,894	23,500	23,500
Parks & Leisure	2,284	2,105	2,140	2,703	4,200	4,200
Income Tax	2,514	2,317				
Finance			1,305	3,334	4,800	4,800
Street Maintenance	4,815	4,551	4,332	3,556	5,600	5,600
Stormwater	1,712	1,692	1,604	1,866	2,300	2,300
Water Operations	5,136	4,847	4,814	4,042	7,500	7,500
Sanitation & Environment	1,070	1,100	1,075	1,320	1,320	1,243
Sewer Billing	0	0	145	630	700	630
Total Medicare Costs	\$ 53,149	\$ 49,437	\$ 41,972	\$ 45,826	\$ 61,970	\$ 61,834

Table 7.4: Life Insurance Costs						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Labor Costs	6,345	1,709	-	-	-	-
City Council	-	-	-	500	500	-
City Manager's Office	-	-	1,941	1,600	1,850	1,507
Building & Zoning	655	683	401	1,000	375	349
Mayor's Court	255	281	271	267	267	277
Police	2,489	6,503	6,937	6,000	6,000	7,189
Parks & Leisure	-	-	-	-	650	900
Income Tax	921	823	-	-	-	-
Finance	-	-	1,035	1,700	1,700	1,262
Street Maintenance	968	890	1,097	1,800	1,800	1,073
Stormwater	-	-	-	-	-	560
Water Operations	1,375	1,461	1,378	1,800	1,800	1,295
Sanitation & Environment	-	-	-	400	300	450
Sewer Billing	-	-	-	500	500	180
Total Life Insurance Costs	\$ 13,008	\$ 12,350	\$ 13,059	\$ 15,567	\$ 15,742	\$ 15,042

Table 7.5: Workers' Compensation						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Labor Costs	10,108	11,730	-	-	-	-
City Council	-	-	1,000	926	673	928
City Manager's Office	-	-	8,719	6,554	7,307	6,400
Building & Zoning	1,679	1,698	2,005	1,638	1,963	1,674
Mayor's Court	881	664	1,025	975	1,133	990
Police	27,163	26,434	29,883	28,413	27,150	29,130
Parks & Leisure	3,578	3,004	3,464	3,221	3,224	3,573
Income Tax	3,242	1,810	-	-	-	-
Finance	-	-	4,667	4,505	4,166	4,191
Street Maintenance	3,744	3,011	3,464	4,771	5,128	3,976
Stormwater	1,643	2,503	3,276	2,408	1,621	2,120
Water Operations	4,918	5,395	6,774	5,367	5,309	5,110
Sanitation & Environment	1,526	2,389	3,150	1,731	974	1,510
Sewer Billing	590	612	1,101	791	782	634
Total Workers' Comp Costs	\$ 59,072	\$ 59,250	\$ 68,528	\$ 61,300	\$ 59,430	\$ 60,236

Table 7.6: Health Insurance Premiums						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Labor Costs	107,207	73,418	-	-	-	-
City Council	-	-	31,314	-	-	-
City Manager's Office	-	-	48,419	33,292	25,000	27,395
Building & Zoning	19,767	19,714	21,017	9,011	8,972	11,336
Mayor's Court	11,632	11,605	13,085	9,011	5,235	6,614
Police	182,488	183,404	207,062	137,185	130,621	162,511
Parks & Leisure	28,610	21,289	25,825	22,849	20,627	22,613
Income Tax	24,762	17,295	-	-	-	-
Finance Income Tax			47,456	33,796	24,678	31,179
Street Maintenance	25,142	22,599	32,217	29,702	27,000	27,186
Stormwater	25,092	28,868	41,019	15,057	13,597	14,361
Water Operations	44,407	36,697	50,334	31,767	29,126	33,469
Sanitation & Environment	19,221	14,413	8,120	12,147	10,893	11,432
Sewer Billing	8,626	10,673	13,330	5,632	5,446	5,257
Wellness Program, General Fund	22,807	41,052	41,231	17,500	20,000	17,500
Total Healthcare Costs	\$ 519,761	\$ 481,027	\$ 580,429	\$ 356,949	\$ 321,195	\$ 370,853

Table 7.7: Health Savings Account Contributions*						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Labor Costs	50,281	25,431	-	-	-	-
City Council	-	-	16,306	-	578	-
City Manager's Office	-	-	-	21,850	25,700	18,150
Building & Zoning	6,027	5,547	-	6,250	6,250	6,450
Mayor's Court	1,910	2,127	-	6,250	6,250	6,450
Police	64,859	60,363	-	90,550	77,867	89,200
Parks & Leisure	3,369	2,638	-	15,063	15,500	13,865
Income Tax	5,578	5,779	-	-	-	-
Finance	-	-	-	25,000	11,913	20,350
Street Maintenance	6,853	6,818	-	19,625	15,000	16,618
Stormwater	4,667	6,179	-	10,088	12,250	9,070
Water Operations	15,848	15,563	-	21,213	21,600	20,599
Sanitation & Environment	1,130	6,085	-	8,150	-	7,306
Sewer Billing	1,359	1,744	-	3,963	-	3,342
Total HSA Contribution Costs	\$ 161,881	\$ 138,274	\$ 16,306	\$ 228,002	\$ 192,907	\$ 211,400

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

Table 7.8: Longevity & Vacation Sellback*						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
City Manager's Office				7,006	8,441	3,720
Finance				4,340	5,239	3,840
Building & Zoning				2,791	2,836	1,560
Mayor's Court				1,680	2,629	1,560
Police				26,202	36,607	24,240
Parks & Leisure				5,059	9,659	3,902
Street Maintenance				6,667	6,851	4,722
Stormwater				3,112	3,559	2,071
Water Operations				7,032	8,567	5,438
Sanitation & Environment				2,430	146	1,554
Sewer Billing				1,203	67	554
Total Longevity/Vacation Sellback		\$ -	\$ -	\$ 67,522	\$ 84,599	\$ 53,161

*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						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
City Manager's Office					2,500	2,500
Finance					891	1,000
Building & Zoning					375	500
Mayor's Court					0	0
Police					10,000	10,000
Parks & Leisure					2,100	2,100
Street Maintenance					1,600	1,600
Stormwater					1,350	1,350
Water Operations					3,750	3,750
Sanitation & Environment					689	700
Sewer Billing					400	400
Total Employee-Paid Supplemental Benefits		\$ -	\$ -	\$ -	\$ 23,655	\$ 23,900

Table 7.10: Unemployment Insurance						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
City Manager's Office	-	-	-	-	-	29,000
Finance	-	-	-	-	10,233	-
Building & Zoning	-	-	8,697	-	-	-
Mayor's Court	-	-	-	-	-	-
Police	-	-	-	-	-	-
Parks & Leisure	-	-	-	-	-	-
Street Maintenance	-	-	-	-	-	-
Stormwater	-	-	-	-	-	1,500
Water Operations	-	-	-	-	-	1,500
Sanitation & Environment	-	-	-	-	-	1,500
Sewer Billing	-	-	-	-	-	1,500
Total Unemployment Insurance		\$ -	\$ 8,697	\$ -	\$ 10,233	\$ 35,000



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Table 8: 2013-2017 Capital Improvement Plan (CIP) Summary

Project	2013	2014	2015	2016	2017	Unscheduled or Grant Contingent	TOTALS
General Govt.							
Computer Replacements	36,774	15,600	7,200	4,800	15,600		79,974
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 Replacement						1,285,404	1,285,404
Miscellaneous Fire Equipment	21,550	21,000	21,000	21,000	21,000		105,550
EMS Routine Gear Replacement	24,780	21,500	21,500	21,500	21,500		110,780
Fire/EMS Staff Car Vehicle Replacement	30,000					93,500	123,500
Police Vehicle Replacement	76,000	130,500	43,500	36,000	72,000		358,000
Police Equipment	46,735	41,235	41,235	6,000	6,000		141,205
Streets							
Existing Road & Sidewalk Maintenance							
Annual Road Rehabilitation Program (GF Portion)	101,000	100,000	100,000	100,000	100,000		501,000
South State Route 48 Roadway Improvements Phase II						700,000	700,000
East Loveland Avenue Bridge Replacement						327,500	327,500
Traffic Signal Replacement						30,000	30,000
W. Loveland Ave Repaving from W. Corp Limit to Pheasant Lake Dr						107,150	107,150
Sidewalk Replacement Program	90,000	90,000	90,000	90,000	90,000		450,000
Riverside Drive Geotechnical Study						22,900	22,900
Intersection Improvements							
Butterworth Road and State Route 48 Intersection Improvements						2,000,000	2,000,000
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						800,165	800,165
General Public Works							
Public Works Equipment & Vehicles	156,000	259,409	104,606	198,000	99,000	90,000	907,015
Park Mower	11,500	11,500	11,500		11,500		46,000
Historic Redevelopment Phase III						357,500	357,500
Gateways and Corridors						127,000	127,000
Water Fund							
Waterline Replacements							
Twightwee Water Line Replacement	318,000						318,000
Union Cemetary Road Waterline Replacement						810,000	810,000
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						400,000	400,000
Water Tank Projects							
Existing Water Tank Repainting	150,000	100,000	100,000	200,000	250,000		650,000
1.0 MG Elevated Water Tower at Commerce Park & Booster Pump Station	3,072,000						3,072,000

Table 8: 2013-2017 Capital Improvement Plan (CIP) Summary

Project	2013	2014	2015	2016	2017	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		60,000	60,000	60,000	60,000		240,000
Automatic Water Meter Reading							1,089,000
Sanitation							
Wheeled Recycling Toters	30,000					60,000	90,000
Phillips Park Recycling Cans						15,000	15,000
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 I (Mohican)	307,600						307,600
Stoneybrook Storm Sewer Improvements, Phase II (Marbea & Highridge)						286,400	286,400
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
Nisbet Park Renovation						TBD	TBD
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			50,000			-	50,000
Community Center and/or Pool Master Plan							-
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
Economic Development							
Loveland Madeira Road Streetscape						150,000	150,000
Downtown Parking Lot Expansions						183,500	183,500
Downtown TIF Projects						TBD	TBD
TOTALS	4,489,939	868,744	1,042,541	1,001,300	764,600	15,314,661	24,420,785

Table 8.1: 2013 CIP Projects Summary

Project Description	Notes	Total Cost	Funding Source						Contingent Funded
			General Fund	Water	Stormwater	Sanitation	MVR Funds	Special Projects	
Commerce Park Water Tower & Booster Station		\$3,072,000		\$3,072,000					
Repaint Oak Street Water Tower		\$150,000		\$150,000					
Water Line Replacement in the Twightwee Neighborhood	Applied for SCIP construction loan, \$289,000	\$318,000							\$318,000
Stoneybrook Storm Sewer Improvements, Phase I (Mohican Drive)	Applied for SCIP construction loan, \$279,600	\$307,600							\$307,600
2013 Sidewalk Maintenance Program		\$90,000						\$90,000	
2013 Road Rehab		\$297,215	\$101,000				\$196,215		
Total Cost by Funding Source		\$4,234,815	\$101,000	\$3,222,000	\$0	\$0	\$196,215	\$90,000	\$625,600

Table 8.2: 2013 CIP Equipment Summary

Equipment Requests	New or Replacement	Qty	Unit Cost	Total Cost	Funding Source							
					General Fund	Downtown TIF	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance
Total Requests by Fund				\$371,839	\$209,109	\$0	\$21,780	\$69,550	\$40,200	\$0	\$31,200	\$0
Police Department	New or Replacement	#	Unit Cost	Total Cost	General Fund	Downtown TIF	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance
Patrol Vehicles	R	1	\$43,500	\$43,500	\$43,500							
Staff Vehicle	R	1	\$25,000	\$25,000	\$25,000							
Tasers	R	3	\$1,450	\$4,350	\$4,350							
Ballistic Vests	R	5	\$725	\$3,625	\$3,625							
Radios and Charging Units	R	8	\$4,158	\$33,260	\$33,260							
Department Request Totals by Fund				\$109,735	\$109,735	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Fire Department	New or Replacement	#	Unit Cost	Total Cost	General Fund	Downtown TIF	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance
Replacement of 2003 Crown Vic	R	1	\$30,000	\$30,000				\$30,000				
CAAS 2013 Renewal	R	1	\$4,750	\$4,750			\$4,750					
King Vision Laryngoscope Kit	N	3	\$1,410	\$4,230			\$4,230					
Mobile Licenses to Firetracker for installation on MDCs	N	6	\$2,600	\$15,600			\$8,600	\$7,000				
Small Fire Equipment	R	1	\$7,500	\$7,500				\$7,500				
Turnout Gear	R	1	\$18,000	\$18,000				\$18,000				
Minitor Pagers	N	20	\$560	\$11,200			\$4,200	\$7,050				
Department Request Totals by Fund				\$91,330	\$0	\$0	\$21,780	\$69,550	\$0	\$0	\$0	\$0
Public Works	New or Replacement	#	Unit Cost	Total Cost	General Fund	Downtown TIF	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance
International Truck	R	1	\$112,000	\$112,000	\$49,600				\$31,200		\$31,200	
Mower	R	1	\$11,500	\$11,500	\$11,500							
Quickie Saw	N	1	\$1,500	\$1,500					\$1,500			
Mower Trailer	N	1	\$1,500	\$1,500	\$1,500							
Box Trailer for Leak Truck	N	1	\$3,500	\$3,500					\$3,500			
InfoWater Software Support & Training	N	1	\$4,000	\$4,000					\$4,000			
Department Request Totals by Fund				\$134,000	\$62,600	\$0	\$0	\$0	\$40,200	\$0	\$31,200	\$0
IT	New or Replacement	#	Unit Cost	Total Cost	General Fund	Downtown TIF	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance
Wireless Access Points, Citywide	N	1	\$11,500	\$11,500	\$11,500							
Websense Software	R	1	\$3,800	\$3,800	\$3,800							
PC Replacement, City Hall	R	3	\$1,000	\$3,000	\$3,000							
PC Replacement, Fire	R	3	\$1,677	\$5,031	\$5,031							
PC Replacement, Police	R	4	\$1,000	\$4,000	\$4,000							
PC Replacement, NECC	R	1	\$1,800	\$1,800	\$1,800							
VMWARE Server Virtualization	N	1	\$7,643	\$7,643	\$7,643							
Department Request Totals by Fund				\$36,774	\$36,774	\$0	\$0	\$0	\$0	\$0	\$0	\$0



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TABLE 9 Principal and Interest Payments by Year and Fund

General Fund	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	
2003 HVAC System	10,885	10,445																					
2005 Advance Refunding Safety Center 34%	68,223	67,992	67,728	68,136	68,068	68,272																	
2011 HVAC Replacement	21,228	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			
	100,336	99,465	88,556	88,764	88,471	93,425	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			
Parks and Recreation	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	
2005 Advance Refunding W.P. + Hist Loveland 20%	40,131	39,995	39,840	40,080	40,040	40,160																	
2007 Public Works Building 30%	17,190	16,616	17,576	16,958	16,320	17,201																	
2009 Lever Park	32,025	31,425	30,750																				
	89,346	88,036	88,166	57,038	56,360	57,361																	
Street	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	
2007 Public Works Building 30%	17,190	16,616	17,576	16,958	16,320	17,201																	
2009 PW Trucks	7,463	6,963	1,400																				
2012 Advance Refunding 42.3% (Rich Road)	23,828	34,734	32,322	34,163	33,866	33,422	32,978	34,501	31,751	35,352	32,518												
	48,481	58,313	51,299	51,120	50,186	50,624	32,978	34,501	31,751	35,352	32,518												
Fire	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	
2003 Ladder Truck	38,098	36,558																					
2003 Fire Vehicle (Reimbursing LSFDF)	43,763	47,003																					
2005 Advance Refunding of Safety Center 34%	68,223	67,992	67,728	68,136	68,068	68,272																	
2012 Advance Refunding 57.7% (2nd Street)	32,503	47,379	44,090	46,600	46,196	45,590	44,984	47,062	43,311	48,223	44,357												
	182,587	198,932	111,818	114,736	114,264	113,862	44,984	47,062	43,311	48,223	44,357												
Storm Water	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	
SCIP 2004 W. Loveland Ave Bike Path	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670											
2005 Advance Refunding of Bike Path 12%	24,079	23,997	23,904	24,048	24,024	24,096																	
2007 Stormwater Project	20,356	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 10%	5,730	5,539	5,859	5,653	5,440	5,734																	
2009 PW Trucks	5,400	5,400	5,400																				
2011 Refinance of 2003 Bond	40,167	40,278	39,843	39,324	38,709	37,980	37,182	41,309	40,193	38,992	37,767	41,500											
SCIP 2012 Bellwood Drainage Improvmts	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			
2012 Advance Refunding 2003 \$1M Bond	53,213	76,171	79,019	71,644	76,044	75,069	74,094	72,794	71,494	75,113	78,625	71,750											
2012 Advance Refunding of 2005 \$250,000 Bond	16,216	26,950	31,200	29,950	23,700	22,500	21,300	20,100	18,900	17,663	16,425	21,050	20,550										
SCIP 2013 Stonybrook (Proposed)			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								
	196,443	229,548	250,018	240,000	236,660	233,504	200,063	201,053	196,799	197,342	197,754	198,600	72,542	51,142	50,292	49,442	28,592	28,592	28,592	28,592	28,592	13,980	13,980

TABLE 9 Principal and Interest Payments by Year and Fund

Water	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
SCIP 1993 Hanna Ave Waterline	11,496	5,748																				
SCIP 1995 East Loveland Ave Waterline	21,528	21,528	21,528																			
SCIP 1995 West Booster Station Expansion	17,118	17,118	17,118																			
SCIP 1997 Lever Water Tower Replacement	41,058	41,058	41,058	41,058	41,058	25,086																
SCIP 1997 Love-Mad and Riverside Loop	28,148	28,148	28,148	28,148	28,148																	
1999 Issue REFUNDED 2009																						
SCIP 1999 State Rte 48 Improvement	27,358	27,358	27,358	27,358	27,358	27,358	27,358	7,425														
SCIP 2002 W. Loveland Waterline	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	7,500											
SCIP 2005 Elysian et al Water Line Replacement	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									
2005 Pool Issue (Public Works Vehicles) 25%																						
SCIP 2006 Waterline Replacement Walker, W.F., and Will	19,132	19,132	19,132	19,132	19,132	19,132	19,132	19,132	19,132	19,132	19,132	19,132	19,132									
2007 Public Works Building 20%	11,460	11,078	11,718	11,305	10,880	11,468																
SCIP 2007 Historic LL Water Line	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 Water Line	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	9,622	4,811					
SCIP 2007 Downtown Water Line Replacement	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250	28,250					
2009 PW Trucks	5,700	5,700	5,700																			
2009 Advance Refunding 1998	152,225	149,725	146,913	153,788	149,738	145,350	155,625															
SCIP 2010 Wall St Waterline Replacemt	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 2011 Wall St/Fallis Rd Waterline	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030	24,030
SCIP 2012 Fallis 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
SCIP 2012 Park, Centre, and Elm Waterline		15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Second Commerce Park Water Tower		55,269	115,538	115,438	115,358	115,238	115,138	115,038	294,938	294,938	294,388	293,688	297,838	296,688	295,388	296,788	292,788	293,588	293,988	293,988	293,588	297,113
Total	483,691	572,138	624,486	586,503	581,948	533,907	507,529	331,871	504,346	504,346	496,296	488,096	492,246	448,128	446,828	448,228	415,067	382,806	383,206	383,206	335,396	338,921
Sanitation	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
2007 Public Works Building 10%	5,730	5,539	5,859	5,653	5,440	5,734																
2009 PW Trucks	8,000	8,000	8,000																			
	13,730	13,539	13,859	5,653	5,440	5,734																
Historic Loveland TIF	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
2011 Bond Issue TIF	102,085	106,085	104,985	103,885	102,648	101,273	104,623	102,673	105,723	103,610	106,010	103,210	105,410	101,780	104,110	105,590	101,850	103,110	103,970	104,600		
	102,085	106,085	104,985	103,885	102,648	101,273	104,623	102,673	105,723	103,610	106,010	103,210	105,410	101,780	104,110	105,590	101,850	103,110	103,970	104,600		
Northend TIF	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
Maple Avenue Sewer Upgrade	78,110	80,625	78,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Recreation Land TIF	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
Christman Property Purchase	49,300	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						
Annual Total Debt Obligations	1,344,109	1,494,919	1,463,425	1,298,698	1,285,701	1,238,177	967,092	792,099	954,895	959,863	950,838	861,509	744,501	672,840	670,448	679,905	569,149	537,268	537,608	537,318	349,376	352,901

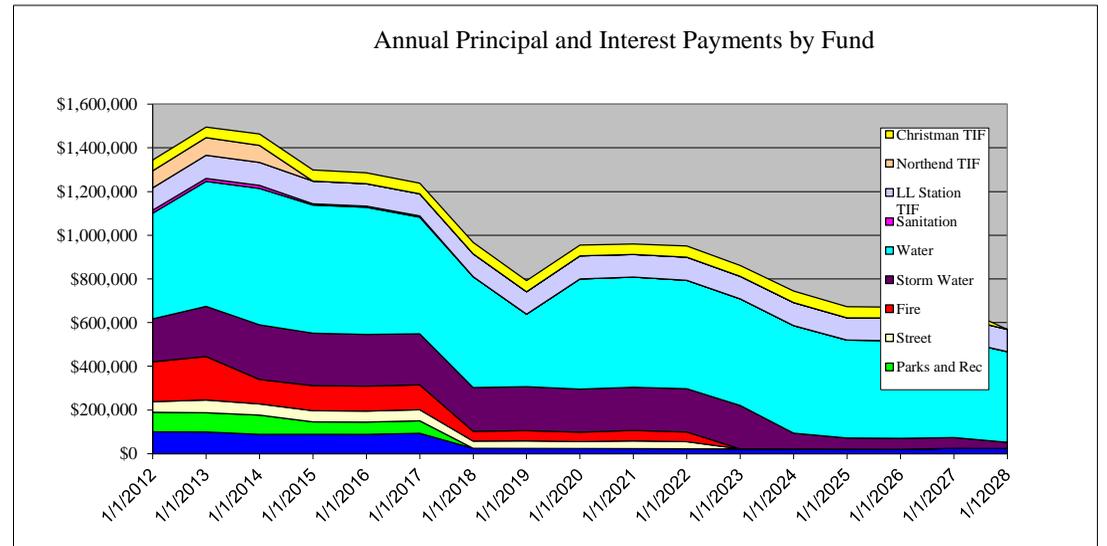
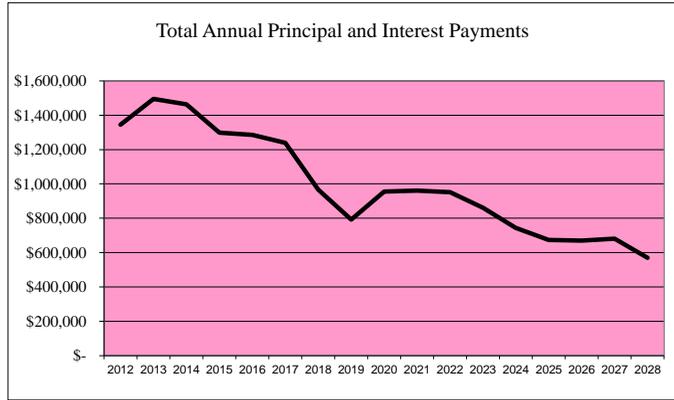
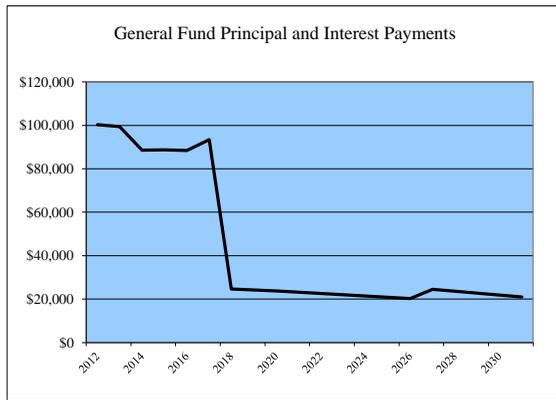


Table 10: Fund Forecast, Year-end Working Capital or Undesignated Fund Balance, 2013-2017

FUND	2013	2014	2015	2016	2017
Street Maintenance	24,027	14,517	3,013	(1,288)	4,402
Stormwater	15,233	(566)	2,373	4,475	2,219
Sanitation and Environment	37,638	43,018	45,597	34,235	15,144
Sewer Billing Fund	1	20,803	33,868	42,939	80,309
Water Operating	99,756	63,389	61,469	95,113	165,459
Water Capital	299,387	239,287	94,860	(15,973)	(52,724)
Combined Total Water Fund Balances	399,143	302,676	156,329	79,140	112,734
Fire & EMS Fund	30,994	(97,950)	(198,409)	(277,707)	(331,979)
Fire Fund	11,650	28,381	20,330	(13,741)	(75,134)
EMS Fund	54,957	40,387	(21,219)	(123,488)	(277,653)
Combined Total Fire & EMS Fund Balances	97,601	(29,182)	(199,298)	(414,937)	(684,766)
Assumptions of Pro Forma Analysis:					
10% increase in healthcare costs annually	Street Fund is balanced only with \$60,000 to \$70,000 transfers annually from the General Fund				
2% wage increase in 2013, no wage increase thereafter	Fire & EMS is out of balance by about \$200,000 per year, requiring General Fund subsidy and/or tax increase				
4% Water rate increases each year	Stormwater cannot meet its formulaic overhead payment in 2013-2017 w/o \$4.50 per ERU				
Large reduction of supplemental road salt expenditures in 2013	Sanitation rates increase 3% annually when contract increase takes place in 2014				
9% per year increase in Sewer Charges Revenue due to MSD rate increases	Sewer Billing repays \$100,000 to \$150,000 per year to reimburse Special Projects for MSD litigation				
Fire & EMS has no administrative transfer in 2012-2017	Fire & EMS has no replacement equipment 2013-2017, no contract increase for 2013-2014				

Table 10.1: Street Maintenance Pro Forma

STREET MAINTENANCE FUND REVENUES					
	2013	2014	2015	2016	2017
Motor Vehicle Registrations	65,000	65,000	65,000	65,000	65,000
Gasoline Tax	345,000	345,000	345,000	345,000	345,000
Reimbursement/Operations	3,000	3,000	3,000	3,000	3,000
Employee Pay Withholdings	3,000	3,000	3,000	3,000	3,000
Advance from General Fund	60,000	60,000	60,000	70,000	70,000
Beginning Balance	18,533	24,027	14,517	3,013	(1,288)
Total	\$494,533	\$500,027	\$490,517	\$489,013	\$484,712
STREET EXPENDITURES					
	2013	2014	2015	2016	2017
Salary	200,000	204,000	204,000	204,000	204,000
OPERS	49,085	50,067	50,067	50,067	50,067
Health Insurance	27,186	29,905	32,895	36,185	39,803
Medicare	5,600	5,712	5,826	5,943	6,062
Life Insurance	1,073	1,800	1,800	1,800	1,800
Health Savings Account Contributions	16,618	16,618	16,618	16,618	16,618
Longevity & Vacation Sellback	4,722	5,000	4,000	3,000	2,000
Workers Compensation	3,976	3,976	3,976	3,976	3,976
Employee-Paid Supplemental Benefits	1,600	1,600	1,600	1,600	1,600
Uniforms	4,500	5,000	5,000	5,000	5,000
Association Dues and Subscriptions	250	500	500	500	500
Municipal Facilities Maintenance	4,000	3,000	3,000	3,000	3,000
Office Equipment Leasing and Maintenance	0	1,000	1,000	1,000	1,000
Property Liability Insurance	8,114	8,000	8,000	8,000	8,000
Electric and Gas Utility Charges	8,500	8,500	8,500	8,500	8,500
Communications	4,200	5,000	5,000	5,000	5,000
Fuel	15,000	15,000	15,000	15,000	15,000
Vehicle and Equipment Repairs	15,000	15,000	15,000	15,000	15,000
Outside Contracted Services	10,000	10,000	10,000	10,000	10,000
Road Salt	5,000	2,500	2,500	2,500	2,500
Materials and Supplies	11,500	11,500	11,500	11,500	11,500
Street Signage	6,000	5,000	5,000	5,000	5,000
Traffic Control Maintenance	10,000	10,000	10,000	10,000	10,000
BMV Audit	270	270	270	270	270
Traffic Control Replacement (CIP)	0	13,000	13,000	13,000	0
CIP Equipment	0	0	0	0	0
Transfer to Bond Fund, Debt Service	58,313	53,562	53,452	53,843	54,115
Undesignated Working Capital	24,027	14,517	3,013	(1,288)	4,402
Total	\$ 494,533	\$ 500,027	\$ 490,517	\$ 489,013	\$ 484,712

Table 10.2: Stormwater Pro Forma

STORMWATER FUND REVENUE					
	2013	2014	2015	2016	2017
Service Charges	450,000	450,000	450,000	450,000	450,000
Employee Withholdings	2,500	2,500	2,500	2,500	2,500
Beginning Balance	51,743	15,233	(566)	2,373	4,475
Total	\$ 504,243	\$ 452,500	\$ 452,500	\$ 452,500	\$ 452,500
STORMWATER FUND EXPENDITURE					
	2013	2014	2015	2016	2017
Stormwater Operations					
Salary	106,915	109,053	109,053	109,053	109,053
OPERS	26,169	26,692	26,692	26,692	26,692
Health Insurance	14,361	15,797	17,377	19,114	21,026
Medicare	2,300	2,300	2,300	2,300	2,300
Life Insurance	560	560	560	560	560
HSA Contribution	9,070	9,070	9,070	9,070	9,070
Longevity & Vacation Sellback	2,071	2,000	1,500	1,000	500
Workers Compensation	2,120	2,120	2,120	2,120	2,120
Employee-Paid Supplemental Benefits	1,350	1,350	1,350	1,350	1,350
Unemployment Insurance	1,500				
Uniforms	2,800	2,800	2,800	2,800	2,800
Property Liability Insurance	2,850	2,850	2,850	2,850	2,850
Municipal Facilities Maintenance	1,039	1,039	1,039	1,039	1,039
Utility Billing	2,000	2,000	2,000	2,000	2,000
Postage	50	50	50	50	50
Office Equipment Maintenance	3,888	3,888	3,888	3,888	3,888
Telephones and Radio Service Charges	2,447	2,447	2,447	2,447	2,447
Fuel	6,000	6,000	6,000	6,000	6,000
Vehicle Equipment and Repairs	2,000	2,000	2,000	2,000	2,000
Transfer to the General Fund, Administrative Cost Recovery	30,000	15,000	21,000	21,000	25,000
Materials and Supplies	4,000	4,000	4,000	4,000	4,000
State G.A.A.P. Report & Audit	2,000	2,000	2,000	2,000	2,000
State Fee	512	512	512	512	512
Bank Fees	2,460	2,500	2,500	2,500	2,500
Property Tax	2,000				
Refunds	-	-	-	-	-
Miscellaneous	1,000	1,000	1,000	1,000	1,000
Subtotal, Operations	231,461	217,028	224,108	225,345	230,757
Stormwater Capital					
CIP Design and Engineering Services	28,000	-	-	-	-
Transfer to Bond Fund, Debt Service	229,548	236,038	226,020	222,680	219,524
Undesignated Working Capital	15,233	566	2,373	4,475	2,219
Subtotal, Capital	272,781	235,472	228,392	227,155	221,743
Total	\$504,243	\$452,500	\$452,500	\$452,500	\$452,500

Table 10.3: Sanitation and Environment Fund Pro Forma

Revenue	2013	2014	2015	2016	2017
Service Charges	1,100,000	1,100,000	1,133,000	1,166,990	1,202,000
Recycling Grants	30,000	30,000	30,000	30,000	30,000
Miscellaneous	200	200	200	200	200
Employee 125 Withholdings	1,553	1,553	1,553	1,553	1,553
Beginning Balance	26,106	37,638	43,018	45,597	34,235
Total	\$1,157,860	\$1,169,391	\$1,207,772	\$1,244,340	\$1,267,988
Expenditures	2013	2014	2015	2016	2017
Salary	76,232	77,757	77,757	77,757	77,757
OPERS	18,633	19,006	19,006	19,006	19,006
Health Insurance	11,432	12,575	13,833	15,216	16,738
Medicare	1,243	1,367	1,367	1,367	1,367
Life Insurance	450	495	495	495	495
Health Savings Account Contribution	7,306	8,037	8,037	8,037	8,037
Longevity & Vacation Sellback	1,554	2,000	1,500	1,000	500
Workers' Compensation	1,510	1,661	1,661	1,661	1,661
Employee-Paid Supplemental Insurance	700	700	700	700	700
Unemployment Insurance	1,500				
Property Liability Insurance	2,660	2,660	2,660	2,660	2,660
Telephones and Radio Service Charges	2,456	3,300	3,300	3,300	3,300
Uniforms	2,500	2,500	2,500	2,500	2,500
Utility Billing	2,000	1,000	1,000	1,000	1,000
Postage	50	1,500	1,500	1,500	1,500
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
Garbage & Recycling Contract	799,000	824,000	865,200	908,460	953,883
Historical Landfill & Environmental Costs	5,000	5,000	5,000	5,000	5,000
Materials and Supplies	6,000	6,000	6,000	6,000	6,000
Outside Contracted Services	2,000	2,000	2,000	2,000	2,000
Brush Drop Off Contract	1,000	1,000	1,000	1,000	1,000
Office Equipment Leasing and Maintenance	1,200	3,000	3,000	3,000	3,000
CIP Equipment	31,200	23,600	23,600	23,600	23,600
Recycling Materials	30,000	10,000	10,000	10,000	10,000
ICMA Center for Performance Measurement	-	-	-	4,000	-
State G.A.A.P. Report & Audit	2,700	3,000	3,000	3,000	3,000
Bank Fees	5,580	5,580	5,580	5,580	5,580
Refunds	-	-	-	-	-
Grant-funded Recycling Equipment	-	10,000	10,000	10,000	10,000
Street Sweeping Contract	9,500	9,500	9,500	9,500	9,500
Equipment Lease Purchase (Chipper)	5,950	5,950	-	-	-
Transfer to Bond Fund, Debt Service	13,539	5,859	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	37,638	43,018	45,597	34,235	15,144
Total	1,157,860	1,169,391	1,207,772	1,244,340	1,267,988

Table 10.4: Water Operations Fund Pro Forma

Revenue	2013	2014	2015	2016	2017
Utility Service Charges	892,500	928,200	965,328	1,003,941	1,044,099
Water Hauler Retail Sales	3,000	3,000	3,000	3,000	3,000
Water Meter Sales	10,000	3,000	3,000	3,000	3,000
Miscellaneous	2,000	2,000	2,000	2,000	2,000
Employee Pay Withholdings	4,355	1,500	1,500	1,500	1,500
Transfer in From the Water Capital Fund	0	0	0	0	0
Beginning Balance	175,498	99,756	63,389	61,469	95,113
Total	1,087,353	1,037,456	1,038,217	1,074,910	1,148,711
Expenditures	2013	2014	2015	2016	2017
Salary	257,210	262,354	262,354	262,354	262,354
OPERS	63,079	64,341	64,341	64,341	64,341
Health Insurance	33,469	36,816	40,497	44,547	49,002
Medicare	7,500	7,650	7,650	7,650	7,650
Life Insurance	1,295	1,321	1,321	1,321	1,321
Health Savings Account Contribution	20,599	21,011	21,011	21,011	21,011
Longevity and Vacation Sellback	5,438	6,000	5,000	4,000	3,000
Worker's Compensation	5,110	5,212	5,212	5,212	5,212
Employee-Paid Supplemental Benefits	3,750	3,750	3,750	3,750	3,750
Unemployment Insurance	1,500				
Uniforms	4,500	4,500	4,500	4,500	4,500
Memberships & Training	3,000	3,000	3,000	3,000	3,000
Municipal Facilities Maintenance	8,000	8,000	8,000	8,000	8,000
Property Liability Insurance	12,171	12,171	12,171	12,171	12,171
Electric and Gas Utility Charges	125,000	125,000	125,000	125,000	125,000
Utility Billing	9,000	9,000	9,000	9,000	9,000
IT Software Maintenance Contract	4,200	4,200	4,200	4,200	4,200
Data & Voice Transmission Services	11,783	11,783	11,783	11,783	11,783
Postage	250	250	250	250	250
Office Equipment Leasing and Maintenance	3,595	3,595	3,595	3,595	3,595
Telephones and Radio Service Charges	18,500	18,500	18,500	18,500	18,500
Fuel	10,000	10,000	10,000	10,000	10,000
Vehicle and Equipment Repairs	17,000	17,000	17,000	17,000	17,000
Materials and Supplies	25,000	25,000	25,000	25,000	25,000
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
Outside Contracted Services	20,000	20,000	20,000	20,000	20,000
State Fee	7,000	7,000	7,000	7,000	7,000
Dispatching Charges	5,000	5,000	5,000	5,000	5,000
State G.A.A.P. Report & Audit	5,000	5,000	5,000	5,000	5,000
Accrued Charges, Western Water	6,800	6,800	6,800	6,800	6,800
ICMA Center for Performance Measurement	4,000	0	0	0	0
Transfer to the General Fund, Administrative Cost Recovery	238,813	238,813	238,813	238,813	238,813
Bank Fees	5,000	5,000	5,000	5,000	5,000
Property Tax	9,036				
Refunds	5,000				
Special Legal Counsel	5,000	0	0	0	0
Undesignated Working Capital	99,756	63,389	61,469	95,113	165,459
Total	1,087,353	1,037,456	1,038,217	1,074,910	1,148,711

Table 10.5: Water Capital Fund Pro Forma

Revenue	2013	2014	2015	2016	2017
Utility Service Charges	578,750	601,900	625,976	651,015	677,056
Impact Fees, Water	65,000	2,500	2,500	2,500	2,500
Lease Income	15,000	15,000	15,000	15,000	15,000
Bond Proceeds	3,150,000				
Beginning Balance	559,761	521,773	239,287	94,860	(15,973)
Total	4,368,511	1,141,173	882,763	763,375	678,583
Expenditures	2013	2014	2015	2016	2017
Water System Repair and Replacement	10,000	15,000	15,000	15,000	15,000
Outside Contracted Services	10,000	25,000	25,000	25,000	25,000
CIP Equipment	40,200	80,000	50,000	50,000	50,000
Repair / Repaint Water Tanks	150,000	100,000	100,000	100,000	100,000
Design and Engineering Services	29,000	50,000			0
G.I.S.	3,000	0	0	0	0
Water PCs and IT Equipment	3,400	3,400	3,400	3,400	3,400
ICMA Center for Performance Measurement	0		4,000	0	0
Bank Fees	4,000	4,000	4,000	4,000	4,000
Commerce Park Water Tower & Booster Station	3,025,000				
Reserve (Resolution 2012-81)	222,386	0	0	0	0
Transfer to Water Operations Fund	0	0	0	0	0
Transfer to Bond Fund, Debt Service	572,138	624,486	586,503	581,948	533,907
Undesignated Working Capital	299,387	239,287	94,860	(15,973)	(52,724)
Total	\$4,368,511	\$1,141,173	\$882,763	\$763,375	\$678,583

Table 10.6: Sewer Billing Fund Pro Forma

Revenue	2013	2014	2015	2016	2017
Utility Service Charges	250,000	272,500	297,025	323,757	352,895
Late Payment Fees	40,000	40,000	40,000	40,000	40,000
Employee Pay Withholdings	500	510	520	531	541
Beginning Balance	294	1	20,803	33,868	42,939
Total	290,794	313,011	358,348	398,156	436,376
Expenditures	2013	2014	2015	2016	2017
Salary	32,057	32,698	32,698	32,698	32,698
OPERS	7,823	7,979	7,979	7,979	7,979
Health Insurance	5,257	5,783	6,361	6,997	7,697
Medicare	630	643	643	643	643
Life Insurance	180	184	184	184	184
Health Savings Account Contribution	3,342	3,409	3,409	3,409	3,409
Longevity and Vacation Sellback	554	650	750	850	1,000
Worker's Comp	634	647	647	647	647
Employee-Paid Supplemental Benefits	400	400	400	400	400
Unemployment Insurance	1,500				
Utility Billing	11,000	11,000	11,000	11,000	11,000
Postage	250	250	250	250	250
Office Equipment Leasing and Maintenance	2,777	2,777	2,777	2,777	2,777
Outside Contracted Services	0	0	0	0	0
State G.A.A.P. Report & Audit	3,600	3,600	3,600	3,600	3,600
IT Software Maintenance Contract	3,600				
Data & Voice Transmission Services	11,783	11,783	11,783	11,783	11,783
Telephones and Radio Service Charges	2,500	2,500	2,500	2,500	2,500
Transfer to Bond Fund, Debt Service	0	0	0	0	0
Transfer to Escrow Fund for Vested Leave Reserve	0	0	0	0	0
Transfer to the General Fund, Administrative Cost Recovery	93,406	93,406	110,000	110,000	110,000
ICMA Center for Performance Measurement	0	5,000	0	0	0
Refund to Special Projects for Prior Advance	55,000	100,000	120,000	150,000	150,000
Bank Fees	9,000	9,000	9,000	9,000	9,000
Refunds	0				
Misc.	500	500	500	500	500
Special Legal Counsel	45,000				
Undesignated Working Capital	1	20,803	33,868	42,939	80,309
Total	290,794	313,011	358,348	398,156	436,376

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

Revenues	2013	2014	2015	2016	2017
Real Estate Tax	425,399	425,399	446,669	469,002	492,453
Tangible Personal Property	0	0	0	0	0
Homestead Reimbursement	54,347	54,347	54,347	54,347	54,347
NECC/Time Warner	0	0	0	0	0
Refinance Rescue Truck Reimbursement	31,000	0	0	0	0
Miscellaneous	2,000	2,000	2,000	2,000	2,000
Beginning Balance	165,061	30,994	(97,950)	(198,409)	(277,707)
Total	677,807	512,740	405,066	326,941	271,092
Expenditures	2013	2014	2015	2016	2017
Contract Supplemental	242,219	242,219	242,219	242,219	242,219
Contract Supplemental, Extraordinary Fuel Charges	0	0	0	0	0
Professional Development and Conferences	9,000	9,000	0	0	0
County Auditors Fees	7,500	7,500	7,500	7,500	7,500
State G.A.A.P. Report & Audit	3,000	3,000	3,000	3,000	3,000
Electric and Gas Utility Charges	30,000	30,000	30,000	30,000	30,000
Property Liability Insurance	18,581	20,900	20,900	20,900	20,900
Hamilton County Communications Center PSAP	9,312	9,312	9,312	9,312	9,312
Dispatching Charges	55,000	55,000	55,000	55,000	55,000
Data & Voice Transmission Services	17,675	17,675	17,675	17,675	17,675
Telephones and Radios Service Charges	13,024	12,000	12,000	12,000	12,000
Office Equipment Leasing and Maintenance	9,719	9,719	9,719	9,719	9,719
Municipal Facilities Maintenance	16,000	16,000	16,000	16,000	16,000
IT Software Maintenance Contract (CAD, Firetracker, & Locutions)	16,850	16,850	16,850	16,850	16,850
Transfer to the General Fund, Administrative Cost Recovery	0	0	0	0	0
Transfer to Bond Fund, Debt Service	198,932	161,515	163,300	164,473	162,896
Undesignated Fund Balance	30,994	(97,950)	(198,409)	(277,707)	(331,979)
Total	677,807	512,740	405,066	326,941	271,092

Table 10.8: Fire Fund Pro Forma

Revenues	2013	2014	2015	2016	2017
Real Estate Tax	514,165	514,165	514,165	514,165	514,165
Tangible Personal Property Tax	0	0	0	0	0
Homestead Reimbursement	66,168	66,168	66,168	66,168	66,168
Lease Income	18,600	18,600	18,600	18,600	18,600
Beginning Balance	28,968	11,650	28,381	20,330	(13,741)
Total	627,901	610,583	627,314	619,263	585,192
Expenditures	2013	2014	2015	2016	2017
Contract with LSF	495,632	495,632	520,414	546,434	573,756
Contract Supplement, Peak Staffing & Supervisor Pay	0	0	0	0	0
Emergency Support Unit (ESU)	3,500	0	0	0	0
County Auditors Fees	4,428	4,428	4,428	4,428	4,428
Material & Supplies	4,000	4,000	4,000	4,000	4,000
Fire Supplies	3,000	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs	35,000	35,000	35,000	35,000	35,000
IT Hardware & Software (Non-CIP)	1,142	1,142	1,142	1,142	1,142
Turn-Out Gear	18,000	18,000	18,000	18,000	18,000
Capital Projects and Capital Equipment	51,550	21,000	21,000	21,000	21,000
Undesignated Fund Balance	11,650	28,381	20,330	(13,741)	(75,134)
Total	627,901	610,583	627,314	619,263	585,192

Assumptions

- No increase in contract price for 2013, 2014
- No capital after 2012
- ESU is discontinued in 2014
- No inflation for peak staffing supplemental

Table 10.9: EMS Fund Pro Forma

Revenue	2013	2014	2015	2016	2017
Real Estate Tax	759,006	759,006	759,006	759,006	759,006
Tangible Personal Property Tax	0	0	0	0	0
Homestead Reimbursements	97,676	97,676	97,676	97,676	97,676
Reimbursement of Ambulance Runs	60,000	60,000	60,000	60,000	60,000
Beginning Balance	69,027	54,957	40,387	(21,219)	(123,488)
Total	985,709	971,639	957,069	895,463	793,194
Expenditures	2013	2014	2015	2016	2017
Contract with LSF	850,722	850,722	893,258	937,921	984,817
Contract Supplement, Peak Staffing & Supervisor Pay	0	0	0	0	0
Contract Supplement, Paramedic Pay	0	0	0	0	0
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	20,000	20,000	20,000	20,000	20,000
Medical Supplies	20,000	20,000	20,000	20,000	20,000
EMS Equipment Maintenance	2,000	2,000	2,000	2,000	2,000
Small EMS Equipment	3,000	3,500	3,500	4,000	4,000
Computer Replacements	0	0	4,500	0	5,000
New Equipment	21,780	21,780	21,780	21,780	21,780
Undesignated Fund Balance	54,957	40,387	(21,219)	(123,488)	(277,653)
Total	985,709	971,639	957,069	895,463	793,194

Table 11: Indirect Cost Recovery and Administrative Transfer

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Fire and EMS Fund (2001 Levy)	98,375	126,800	128,188	95,000	-	-
Stormwater	77,272	70,330	56,227	56,227	56,227	30,000
Water Operations	220,430	222,196	238,813	238,813	238,813	238,813
Sanitation and Environment Fund	87,213	92,060	61,327	61,327	61,327	61,327
Sewer Billing	120,867	135,345	93,406	93,406	93,406	93,406
Subtotal General Fund	604,157	646,731	577,961	544,773	449,773	423,546

Table 12: Property Liability Insurance Premiums

	2009	2010 Forecast	2011	2012 Budget	2012 Forecast	2013 Budget
Operations, General Fund	28,366	32,996	31,240	25,000	31,292	20,308
Police, General Fund	14,055	15,324	12,993	24,000	24,000	24,000
Police, Vehicle Insurance	8,031	8,757	7,425	-	-	-
Parks and Leisure, General Fund	2,008	2,189	1,856	2,100	2,100	2,100
Street Maintenance	3,261	3,065	2,598	9,600	9,600	8,114
Street Maintenance, Vehicle Insurance	5,220	5,691	4,825	-	-	-
Fire and EMS	20,703	21,892	18,561	20,900	20,900	18,581
Stormwater	2,563	2,627	2,227	2,850	2,850	2,850
Water	8,481	8,757	7,425	14,600	14,600	12,171
Water, Vehicle Insurance	5,220	5,691	4,825	-	-	-
Sanitation	2,410	2,627	2,227	2,660	2,660	2,660
Subtotal General Fund	100,318	109,616	96,202	101,710	108,002	90,784

Table 13: Energy and Fuel Costs						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Electricity and Natural Gas						
Street Lighting, General Fund, Operations	59,776	59,557	58,069	62,000	55,000	65,000
Utilities, General Fund, Operations	30,356	25,388	24,229	20,000	32,000	25,000
Police, General Fund	21,328	20,931	16,330	20,000	20,000	20,000
Parks, General Fund	23,850	37,624	23,395	20,000	22,000	22,000
Street Maintenance Fund	5,000	5,000	8,215	5,000	8,400	8,500
Fire & EMS	31,209	30,556	25,818	30,000	30,000	30,000
Utilities, Water	165,350	132,888	96,830	141,000	125,000	125,000
Subtotal	336,869	311,944	252,886	298,000	292,400	295,500
Gasoline and Diesel Fuel						
Fuel, General Fund, Police	34,674	43,093	52,967	55,000	50,000	50,000
Vehicle Fuel, General Fund, Parks	9,021	7,777	10,678	10,000	10,000	10,000
Vehicle Fuel, Street Maintenance	10,419	15,313	12,657	15,000	10,000	15,000
Vehicle Fuel Supplement, Fire and EMS	-	-	-	-	6,000	-
Vehicle Fuel, Stormwater	4,883	8,035	4,928	6,000	6,000	6,000
Fuel, Water	5,594	11,225	11,376	10,000	10,000	10,000
Fuel, Sanitation	7,432	9,292	12,657	9,000	9,000	9,000
Subtotal	72,023	94,735	105,263	105,000	101,000	100,000
Subtotal General Fund	408,892	406,679	358,149	403,000	393,400	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

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Telephone and Radio Charges						
General Fund Operations	15,007	14,208	15,027	12,000	15,000	12,000
Police	12,492	17,266	23,953	15,000	15,000	15,000
Parks & Leisure	6,243	5,269	4,893	5,000	5,000	5,000
Street Maintenance	4,352	4,249	4,075	4,000	7,000	4,200
Fire & EMS	15,191	18,804	22,814	12,000	16,000	13,024
Stormwater	3,255	2,845	7,725	2,300	5,000	2,447
Water	21,322	8,608	11,223	18,500	18,500	18,500
Sanitation & Environment	3,255	2,911	7,755	2,300	6,500	2,456
Sewer Billing	2,277	1,335	1,279	2,500	2,500	2,500
Subtotal	83,394	75,495	98,743	73,600	90,500	75,126
Information Technology (IT) Contract Services						
General Fund Operations	74,332	113,712	123,568	53,000	53,000	53,000
Subtotal	74,332	113,712	123,568	53,000	53,000	53,000
Data & Voice Transmission Services						
General Fund Operations	-	-	-	8,838	8,838	8,838
Police	-	-	-	8,838	8,838	8,838
Fire & EMS	9,106	5,399	-	17,675	17,675	17,675
Water Operations	-	-	-	11,783	11,783	11,783
Sewer Billing	-	-	-	11,783	11,783	11,783
Subtotal	9,106	5,399	-	58,917	58,917	58,917
IT Software Maintenance Contract (CMI, SIRE et al)						
General Fund Operations	-	-	-	21,420	51,230	23,950
Mayor's Court	5,400	5,400	5,400	5,400	5,400	5,700
Police (RMS)	8,104	8,347	8,871	8,858	9,363	9,125
Fire & EMS (CAD)	9,302	10,200	9,550	9,550	9,550	16,850
Water Fund (CMI)	-	-	-	4,200	4,200	4,200
Sewer Billing (CMI)	-	-	-	3,600	3,600	3,600
Subtotal	189,682	262,169	270,957	276,861	307,176	287,258
Subtotal General Fund	356,514	456,775	493,269	462,378	509,593	474,301

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

City Department	2010	2011	2012	2013
City Manager’s Office	4.35	4.35	4.35	3.35
Finance Department	8	6.6	5.6	5.1
Building & Zoning Department	2	2	2	2
Police Department	21	20	20	20
Public Works	15	14	14	13
City of Loveland Total Positions	50.35	46.95	45.95	43.45

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
City Manager’s Office	4.75	5.15	4.67	3.35
Finance Department	8	6.6	5.6	5.1
Building & Zoning Department	2	2	2	2
Police Department FTEs	23.88	22.88	22.88	22.88
Public Works FTEs	17.5	15.1	15.4	14.4
City of Loveland Total FTE Positions	56.13	51.73	50.55	47.73

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	2010	2011	2012	2013
City Manager's Office					
City Manager	Set by Ordinance 2012-53	1	1	1	1
Assistant City Manager	XII	1	1	1	0
Clerk/Executive Assistant to the City Manager	II/VII	1	1	1	1
Human Resources Manager	X	0.35	0.35	0.35	0.35
Management Fellow	V	1	0	1	1
Management Analyst	V	0	1	0	0
Barfels-Waple Management Interns	seasonal	0.40	0.80	0.32	0
City Manager's Office Sub-total		4.75	5.15	4.67	3.35
Finance Department					
Finance Director	Set by Ordinance 2012-67	1	1	1	1
Assistant Finance Director/Tax Administrator ¹	IX	1	1	0	0
Financial Analyst	VI	0	1	1	1
Administrative Assistant I	VI	1	1	1	1
Finance Clerk	V	0	0.6	0.6	1.1
Tax Clerk	V	3	0	0	0
Utility Billing Clerk	V	1	1	1	1
Receptionist	III	1	1	1	0
Finance Department Sub-total		8	6.6	5.6	5.1
Building and Zoning Division					
Building and Zoning Administrator		1	0	0	0
Building and Zoning Coordinator		0	1	1	1
Administrative Assistant		1	0	0	0
University of Cincinnati Planning Co-op		0	1	1	1
Contract Building Officials	Professional Contract	-	-	-	-
Building and Zoning Division Sub-total		2	2	2	2

¹ The Assistant Finance Director was classified as an IX by Ordinance 2009-78. This classification has been eliminated as the City has eliminated a number of positions.

Police Department					
Police Chief	XI	1	1	1	1
Police Captain	X	1	1	1	1
Sergeant	Collective Bargaining Agreement	3	3	3	3
Patrol Officer (full-time)	Collective Bargaining Agreement	14	13	13	13
Patrol Officer (part-time)	N/A	5,500 hrs	5,500 hrs	5,500 hrs	5,500 hrs
Leads/RCIC Sys. Administrator (non-sworn)	V	1	1	1	1
Administrative Clerk of Courts (non-sworn)	V	1	1	1	1
Part-time Administrative Support (non-sworn)	N/A	500 hrs	500 hrs	500 hrs	500 hrs
Police Department Sub-total (FTEs)		23.88	22.88	22.88	22.88
Department of Public Works					
Public Works Director	XI	1	1	1	1
City Engineer	X	1	1	1	1
Maintenance Crew Leader	VI	2	2	2	2
Maintenance Worker	V	11	10	10	9
Seasonal Employees	N/A	5,184 hrs	2,281 hrs	3,000 hrs	3,000 hrs
Public Works Department Sub-total (FTEs)		17.5	15.1	15.4	14.4
City of Loveland Total (FTEs)		56.13	51.73	50.55	47.73

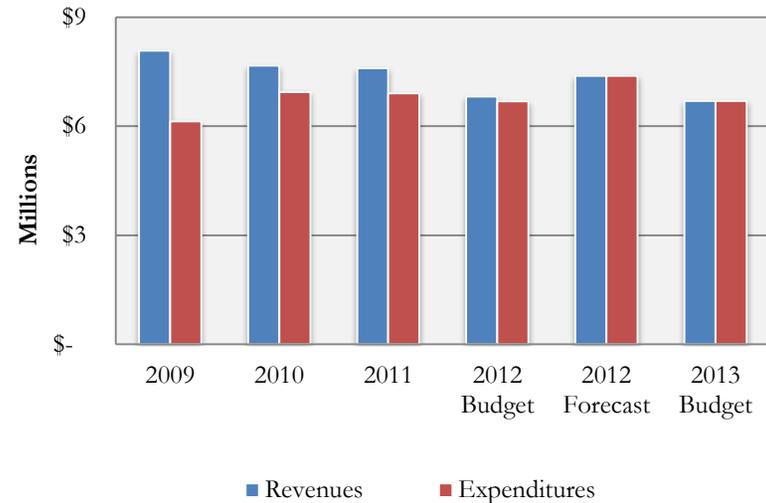
GENERAL FUND

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 and Street Maintenance.

Revenue reductions are significant in 2013 and will be ongoing. 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 is expected to lose between \$950,000 and \$1.1 million.

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 Budget and CIP 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.

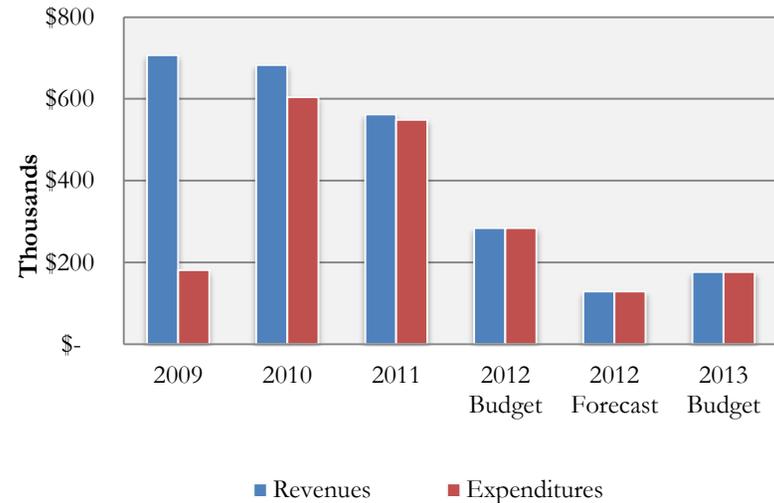
REVENUES		2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Projected General Government Revenues: General Fund							
		2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
1	Real Estate Tax	908,973	940,560	847,034	762,519	782,612	771,248
2	Tangible Personal Property	42,788	41,332	4,560	-	-	-
3	Homestead Reimbursement	108,131	107,701	102,690	99,104	69,104	99,251
4	Local Government Fund, County	287,397	282,200	271,651	180,000	175,000	150,000
5	Local Government Fund, State	34,739	29,813	43,931	16,500	20,000	15,000
6	Estate Tax	787,501	224,009	209,949	-	95,532	235,000
7	Liquor & Cigarette Tax	13,223	16,387	15,487	15,656	15,572	16,000
8	Cable Franchise Fee	138,338	142,245	143,930	140,000	140,000	142,000
9	Magistrate Court	102,218	141,982	123,204	144,000	123,000	140,000
10	Building Permits and Fees	57,371	81,992	80,491	70,000	90,000	70,000
11	Administrative Cost Recovery to General Fund	604,157	646,731	577,961	544,773	449,773	423,546
12	Police Grants and Reimbursables	25,000	29,960	6,330	2,500	23,465	7,500
13	Equipment Liquidation	-	-	11,400	10,000	9,505	5,000
14	Employee Withholdings	24,106	41,213	30,942	18,000	45,000	37,000
15	Assessments, Property Maintenance	-	-	31,900	10,000	16,407	7,500
16	Insurance Claims	-	-	21,012	-	7,791	5,000
17	Lease Income	6,211	3,150	1,607	19,800	2,000	4,800
18	FEMA Reimbursement	25,834	-	-	-	-	-
19	Water Tower Leases	15,180	21,769	12,057	15,000	12,000	12,500
20	Reimbursable Expenses	10,053	17,799	41,166	-	15,920	10,000
21	SRO LCSD Reimbursement	56,296	-	-	-	-	-
22	Police Continuous Training State	-	-	500	-	-	-
23	Reimbursement from Other Funds	-	-	-	-	-	10,000
24							
25	<i>Parks and Leisure</i>						
26	Impact Fees	-	-	-	6,000	18,000	6,000
27	Usage and Rental	-	-	-	-	4,430	-
28	Historical Loveland Property Tax Assessment	-	-	-	4,000	-	4,000
29	Recreation Debt Issue, 2009	101,135	-	-	-	-	-
30	Miscellaneous	24,580	39,395	19,856	5,500	-	-
31							
32	<i>Income Tax</i>						
33	Income Tax Collections	3,085,732	2,919,302	3,291,044	3,200,000	3,500,000	3,300,000
34	LCSD Legal Settlement Reimbursement	25,000	-	-	-	-	-
35	Reimbursement, Downtown Bond Anticipation Note	625,000	-	-	-	-	-
36	Beginning Balance	968,824	1,937,682	1,707,628	1,554,713	1,768,181	1,252,724
37	Total	\$ 8,077,787	\$ 7,665,222	\$ 7,596,331	\$ 6,818,065	\$ 7,383,292	\$ 6,724,069

SPECIAL PROJECTS FUND

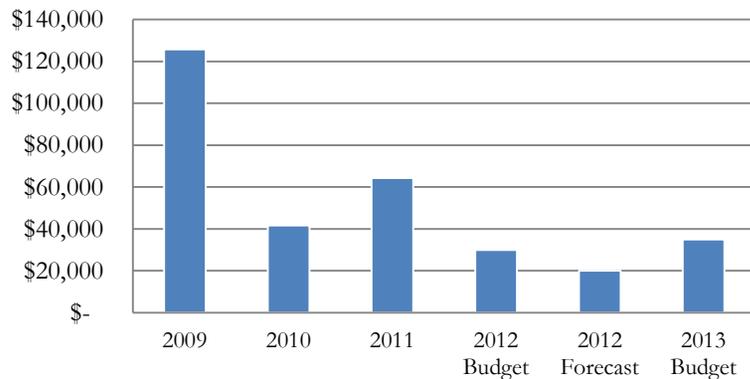
This fund is used to account for various large capital projects, studies, economic development activity, and the sidewalk reimbursement program. Historically, the largest source of funding has been interest earnings from the City’s treasury, though the current interest rate climate has made this a much smaller source of revenue than in years past. In 2013, the Special Projects Fund will receive reimbursements from other City of Loveland funds for prior year advances (e.g. reimbursement from the Reserves of Loveland TIF).

Additionally, the City established a very generous 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						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Interest Income	125,800	41,730	49,650	30,000	20,000	35,000
Interest Income--Ft. Washington			14,704			
White Pillars Homestead	50,720	-	-	-		
Auction Scrap Proceeds	-	-	-	-		
Miscellaneous	-	100	448	-		
Reimbursement from Other Funds	5,900	60,000	60,000	155,000	58,819	80,000
FEMA Transfer	18,016	-	-	-		
Sale of Old Public Works & Bronner House	258,309	-	-	-		
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
Resident Sidewalk Payments		-	28,568	30,000	18,327	25,000
Assessment Revenue, Sidewalk Program			27,193	27,000	18,949	27,000
Beginning Fund Balance	248,135	525,581	96,062	38,413	13,235	6,037
Total	\$ 706,880	\$ 682,846	\$ 562,543	\$ 284,413	\$ 129,330	\$ 177,037

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-seven years. Because these levies are voter-approved and therefore considered to be “outside mills” for property tax calculations, these levies generate a relatively fixed rate of revenue for the City year over year.

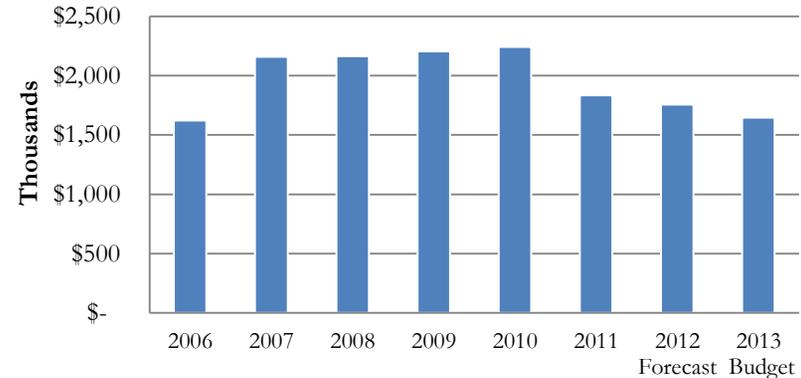
The three funds are called the Fire & EMS Fund, the Fire Fund, and the EMS Fund. In 2012, as in 2001, revenues are not sufficient in these three funds to meet all obligations, and therefore the General Fund is subsidizing fire and EMS operations. This is expected to continue until at least 2014.

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 \$425,399 from real estate tax and \$54,347 from the homestead reimbursement for a total of \$479,746 in 2013.

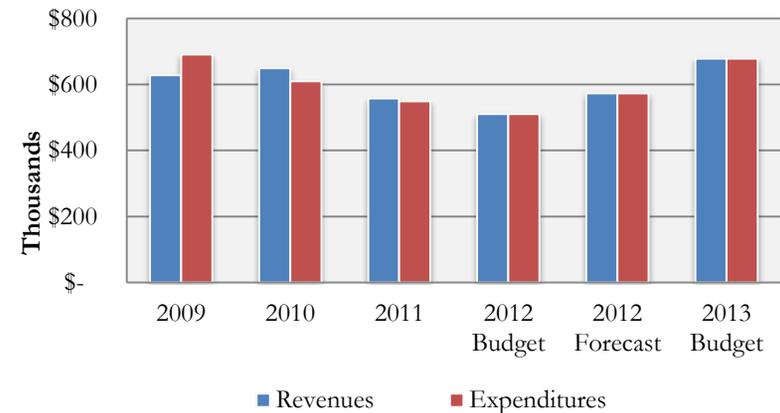
This levy was originally expected to be replaced or renewed in 2011 but this was delayed due to careful fiscal management.

Property Tax Revenues, Combined Fire & EMS Funds, in 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, projected 2013 revenues will have roughly the same purchasing power as 2006 revenues.

Revenues vs. Expenditures

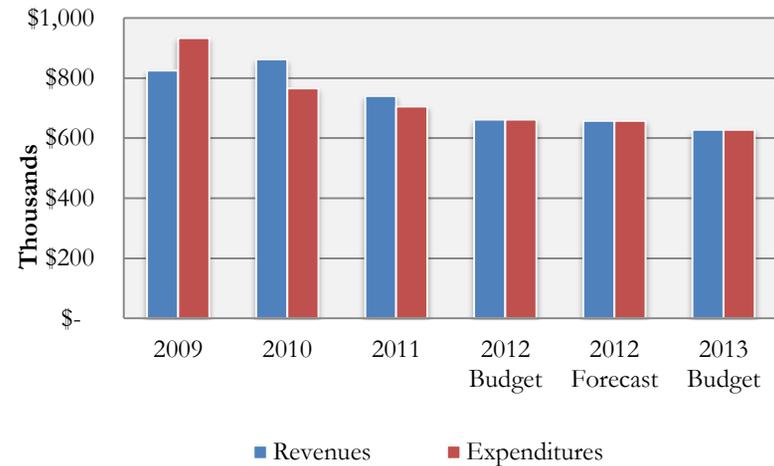


FIRE FUND

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 2013, the City of Loveland's Fire Fund will receive \$514,165 from real estate tax and \$66,168 from the homestead reimbursement for a total of \$580,333.

It is worth noting that 2013 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.

Fire Fund Revenues vs. Expenditures

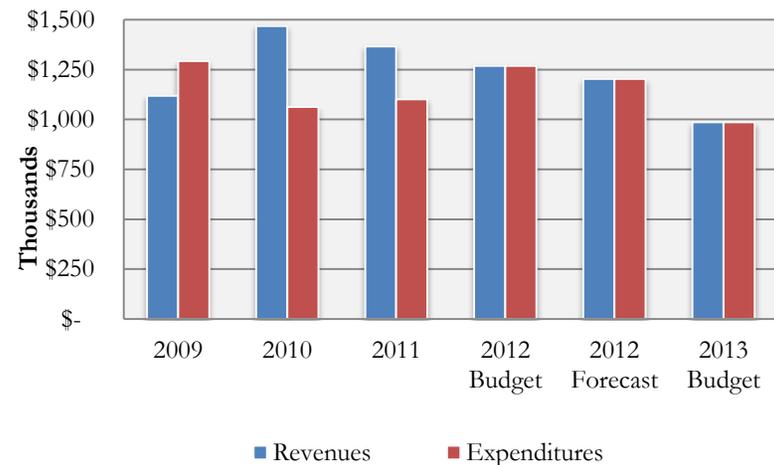


EMS FUND

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 2013, the City of Loveland's EMS Fund will receive \$759,006 from real estate tax and \$97,682 from the homestead reimbursement for a total of \$856,682.

It is worth noting that 2013 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.

EMS Fund Revenues vs. Expenditures



FIRE & E.M.S., 2001 LEVY							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Real Estate Tax	475,145	493,274	436,054	389,496	448,023	425,399	
Tangible Personal Property	36,072	30,464	8,793	-	-	-	
Homestead Reimbursement	51,239	51,268	55,323	50,256	72,552	54,347	
Refinance Rescue Truck Reimbursement	31,000	31,000	31,000	31,000	31,000	31,000	
Bond Proceeds					12,822		
Miscellaneous	34,832	3,155	450	2,000	112	2,000	
Beginning Balance		39,828	26,124	37,203	8,991	165,061	
Total	\$ 628,288	\$ 648,989	\$ 557,743	\$ 509,955	\$ 573,499	\$ 677,807	

FIRE FUND							
Real Estate Tax	611,407	634,670	553,988	508,346	541,752	514,165	
Tangible Personal Property Tax	49,958	49,175	5,791	-	-	-	
Homestead Reimbursement	66,156	68,624	66,768	66,069	61,898	66,168	
Lease Income	18,600	18,600	18,600	18,600	18,600	18,600	
Miscellaneous	-	11,856	14,865	-	60	-	
Sale of 1994 Pumper	79,000	-	-	-	-	-	
Beginning Balance		78,903	80,661	68,756	35,171	28,968	
Total	\$ 825,121	\$ 861,828	\$ 740,674	\$ 661,771	\$ 657,481	\$ 627,901	

E.M.S. FUND							
Real Estate Tax	897,256	936,165	817,368	750,416	799,743	759,006	
Tangible Personal Property	63,066	61,683	40	-	-	-	
Homestead Reimbursement	97,659	102,045	102,989	97,531	78,674	97,676	
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	360,114	264,578	69,027	
Total	\$ 1,117,981	\$ 1,468,478	\$ 1,366,585	\$ 1,268,061	\$ 1,202,994	\$ 985,709	



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GOVERNMENTAL FUNDS

STREET MAINTENANCE FUND

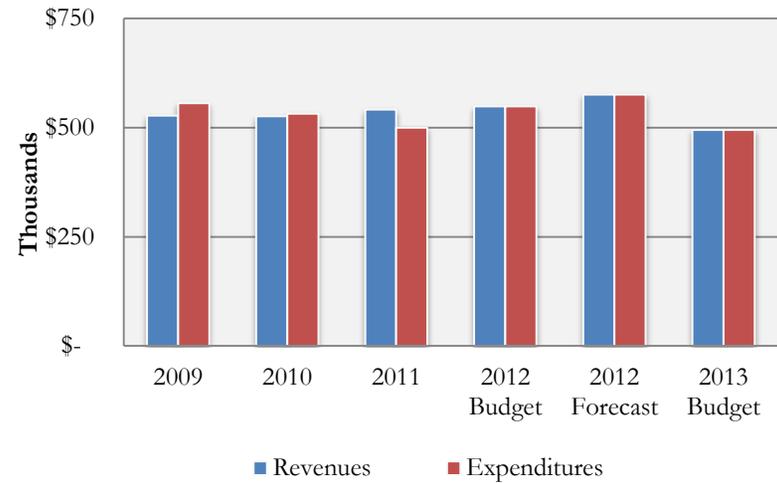
The Street Maintenance Fund is a governmental fund which receives payments from the State of Ohio from gasoline tax and motor vehicle registrations. The Street Maintenance Fund is used to pay for routine maintenance of Loveland's roadways, such as plowing, patching, sweeping, etc. Because gasoline taxes 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 three fiscal years.

OTHER ROAD-RELATED FUNDS

The City receives other governmental fund revenue from the State of Ohio and from each of the three counties Loveland resides in for roadway maintenance. These funds are segregated from the Street Maintenance Fund and (other than the State Route 48 Fund) are used exclusively for the annual road rehabilitation program. These Other Road Related Funds include: the State Route 48 Fund, the Citywide Road Capital Improvement Fund, and the Hamilton, Clermont and Warren County Motor Vehicle Registration Funds.



Street Maintenance Fund Revenues vs. Expenditures



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STREET MAINTENANCE FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Motor Vehicle Registrations	82,835	101,892	90,641	85,000	65,000	65,000	
Gasoline Tax	392,872	360,647	372,389	360,000	344,100	345,000	
Reimbursement/Operations	9,487	480	2,750	3,000	188	3,000	
Employee Pay Withholdings	1,490	8,636	3,307	3,000	6,000	3,000	
Equipment Debt (trucks, 2010)	41,300	-	-	-	-	-	
Bond Proceeds	-	-	-	-	9,400	-	
Advance from General Fund	-	5,000	25,000	61,000	110,000	60,000	
Beginning Balance	-	49,456	47,691	36,523	41,471	18,533	
Total	\$ 527,984	\$ 526,111	\$ 541,777	\$ 548,523	\$ 576,158	\$ 494,533	

OTHER ROAD-RELATED FUNDS							
STATE ROUTE 48 FUND							
Motor Vehicle Registrations	6,716	9,731	6,281	8,000	5,000	5,000	
Gasoline Tax	32,101	28,221	28,029	27,500	25,900	30,500	
Misc.	5,000	-	-	-	-	-	
Beginning Balance	-	5,116	5,661	1,161	71	971	
Total	\$ 43,817	\$ 43,068	\$ 39,971	\$ 36,661	\$ 30,971	\$ 36,471	

CITYWIDE ROAD CAPITAL IMPROVEMENT FUND							
MVR Fees	101,627	91,937	101,727	101,000	100,000	100,000	
Road Capital Improvement Impact Fees	5,250	13,692	13,748	6,000	20,000	16,000	
Beginning Balance	-	7,156	-	-	65	13,065	
Total	\$ 106,877	\$ 112,785	\$ 115,476	\$ 107,000	\$ 120,065	\$ 129,065	

County Motor Vehicle Registration (MVR)							
Hamilton Co MVR	21,311	20,572	34,652	21,000	20,000	20,000	
Hamilton Co MVR, Begin. Bal.	-	707	-	-	21,578	20,578	
Clermont Co MVR	14,348	13,076	14,868	13,000	15,000	15,000	
Clermont Co MVR, Begin. Bal.	-	1,571	-	-	6,823	6,823	
Warren Co MVR	1,668	1,958	4,014	2,000	2,000	2,000	
Warren Co Rte 48 Funding	-	82	-	-	-	-	
Warren Co MVR, Begin. Bal.	-	-	-	-	2,749	2,749	
Total	\$ 37,327	\$ 37,966	\$ 53,534	\$ 36,000	\$ 68,150	\$ 67,150	

ANNUAL ROAD REHABILITATION PROGRAM							
Combined MVR & Road Cap Imp Funds	163,192	147,000	131,429	143,000	143,000	196,215	
Road Rehabilitation from General Fund	226,991	-	187,685	210,000	220,962	101,000	
Payment from General Fund	-	175,390	-	-	-	-	
Total	\$ 390,183	\$ 322,390	\$ 319,114	\$ 353,000	\$ 363,962	\$ 297,215	

ENTERPRISE FUNDS

WATER OPERATIONS FUND

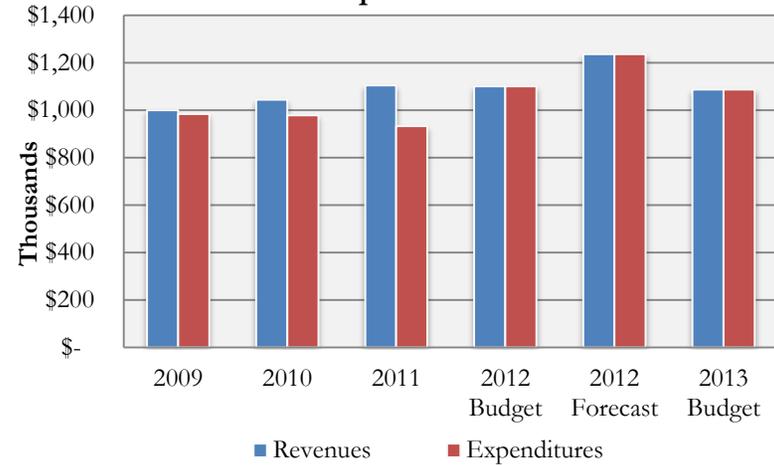
The Water Fund is an enterprise fund which receives payments for the generation and distribution of water in and around Loveland. Utility bill payments are determined by reading water meters, which are then used to generate bills to our 5,800 water customers. The City generates about 1.6 million gallons 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 2013 is \$11.87. The minimum fee is to cover the water systems fixed costs to generate and distribute water throughout the community. Residents pay \$2.97 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

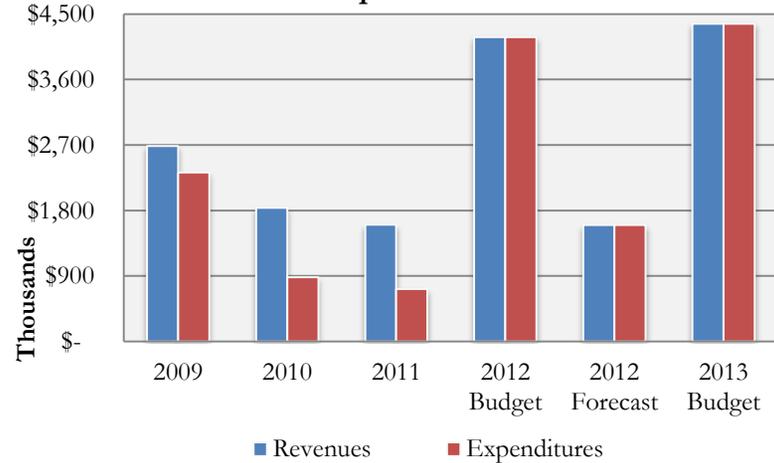
The Water Capital Improvement Fund is an enterprise fund which receives payments for the generation and distribution of water in and around Loveland which are not deposited into the Water Operations Fund. The City uses these funds to pay debt service, engineering, design, special projects, and for capitalized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

In 2013, the Water Capital Improvement Fund will receive approximately \$3,150,000 in bond proceeds to fund the construction of the Commerce Park water tower and booster station identified in the 2013 Budget and CIP. This project was originally budgeted in 2012 but was delayed until 2013.

Water Operations Fund Revenues vs. Expenditures



Water Capital Fund Revenues vs. Expenditures

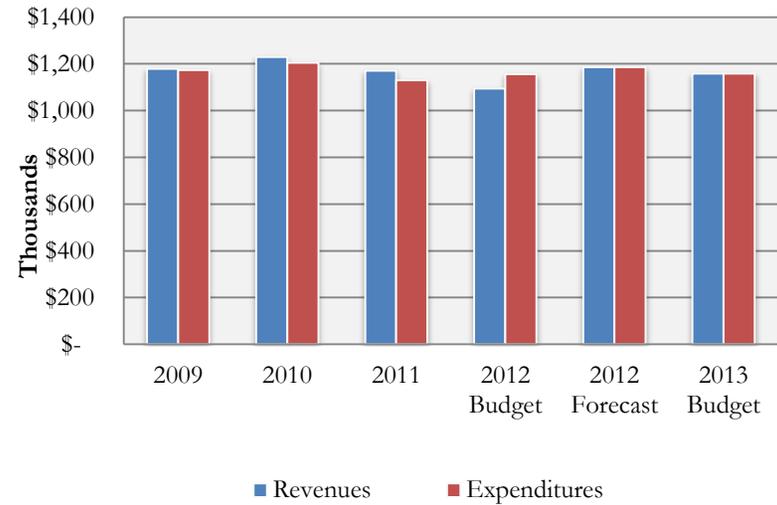


SANITATION AND ENVIRONMENT FUND

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.

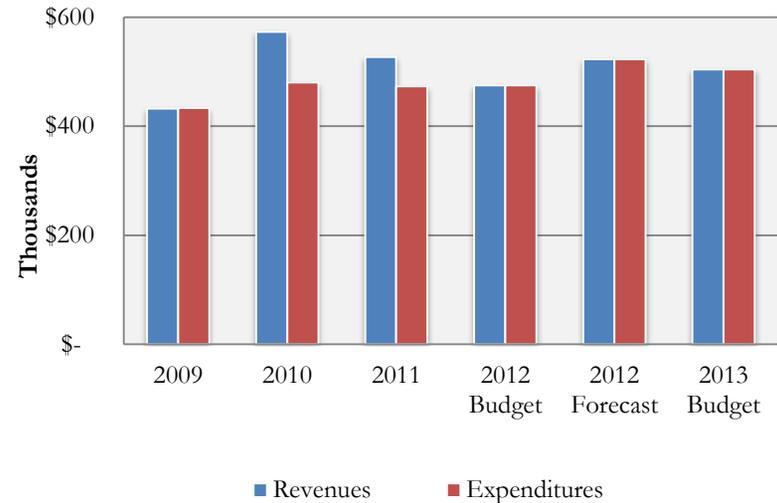
Revenues vs. Expenditures



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 NPDES mandates from the Federal government.

Revenues vs. Expenditures



WATER OPERATIONS FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Utility Service Charges	755,088	805,446	874,687	858,000	906,176	892,500	
Water Hauler Retail Sales	1,408	8,264	3,631	5,000	5,000	3,000	
Water Meter Sales	2,868	2,458	9,543	3,000	11,600	10,000	
Miscellaneous	7,800	8,724	4,050	2,000	357	2,000	
Employee Pay Withholdings	1,807	3,695	2,656	1,500	5,200	4,355	
Transfer in From the Water Capital Fund	183,397	200,000	135,000	135,000	135,000	-	
Beginning Balance	47,434	15,625	75,555	96,506	172,694	175,498	
Total	\$ 999,802	\$ 1,044,212	\$ 1,105,121	\$ 1,101,006	\$ 1,236,027	\$ 1,087,353	

WATER CAPITAL IMPROVEMENT FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Utility Service Charges	496,788	527,890	570,606	556,400	616,825	578,750	
Impact Fees, Water	41,614	34,800	69,600	40,000	87,016	65,000	
Interest Income	32,606	-	-	-	-	-	
Lease Income	14,490	15,344	20,804	15,000	15,000	15,000	
Miscellaneous (with transfer from Water Operations)	6,766	131	525	-	-	-	
Clermont County Connection Reimbursement	17,250	-	-	-	-	-	
State Grants, Wellhead Protection	391,750	-	-	-	-	-	
Bond Proceeds	-	-	-	3,000,000	-	3,150,000	
Beginning Balance	1,687,532	1,261,803	945,862	570,422	883,711	559,761	
Total	\$ 2,688,796	\$ 1,839,968	\$ 1,607,397	\$ 4,181,822	\$ 1,602,552	\$ 4,368,511	

SANITATION & ENVIRONMENT FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Utility Service Charges	1,025,787	1,090,309	1,097,087	1,050,000	1,100,000	1,100,000	
Recycling Grants	50,008	32,822	47,017	35,000	42,044	30,000	
Miscellaneous	-	-	1,053	-	142	200	
Employee Pay Withholdings	1,708	424	1,774	800	2,200	1,553	
FEMA Reimbursement Transfer In	60,000	-	-	-	-	-	
Advance from Special Projects	-	-	-	-	-	-	
Debt, 2010 Truck Purchase	41,300	-	-	-	-	-	
Beginning Balance	-	105,529	23,986	9,030	40,927	26,106	
Total	\$ 1,178,803	\$ 1,229,084	\$ 1,170,917	\$ 1,094,830	\$ 1,185,312	\$ 1,157,860	

STORMWATER FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Utility Service Charges	391,037	400,268	430,108	443,000	443,000	450,000	
Miscellaneous	-	-	185	-	185	-	
FEMA Reimbursement	20,000	-	-	-	-	-	
Employee Pay Withholdings	1,708	5,691	3,728	2,500	4,000	2,500	
Bond Proceeds	-	-	-	-	21,756	-	
Truck Purchase Debt Financing, 2010	19,435	-	-	-	-	-	
Beginning Balance	-	166,834	92,657	29,136	53,742	51,743	
Total	\$ 432,180	\$ 572,793	\$ 526,679	\$ 474,636	\$ 522,683	\$ 504,243	

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.

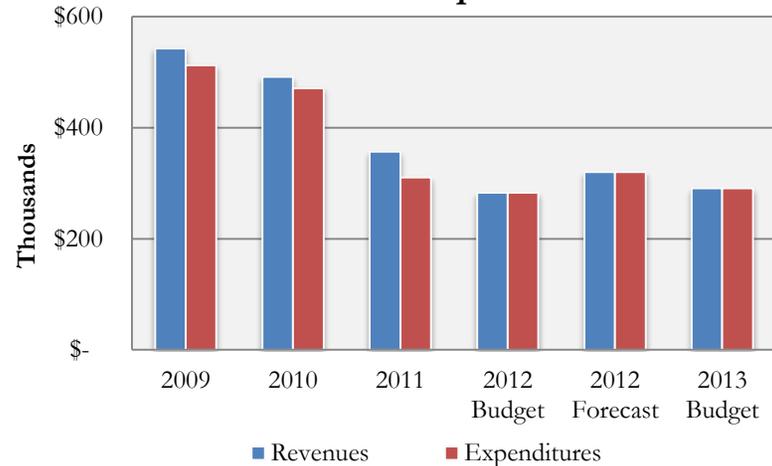
WATER AND SEWER RATE SURVEY

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.

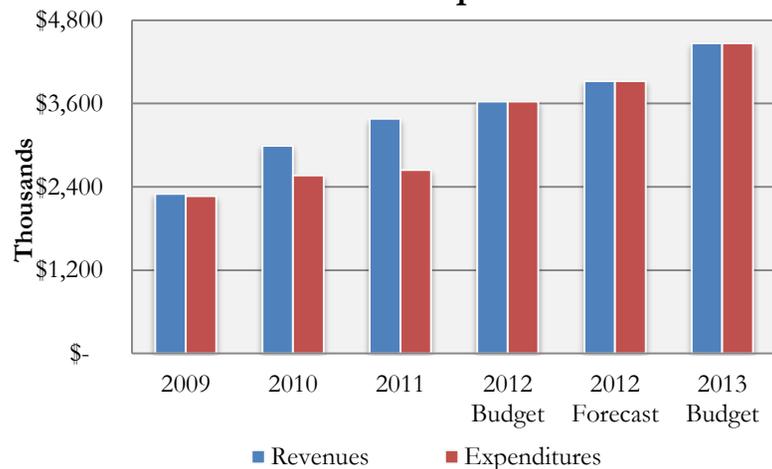
For water rates, which are set by Loveland City Council, Loveland has the 6th lowest rates among 66 jurisdictions surveyed.

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

**Sewer Billing Fund
Revenues vs. Expenditures**



**Sewer Capital Fund
Revenues vs. Expenditures**



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SEWER BILLING FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Utility Service Charges	173,190	210,130	239,825	230,000	230,000	250,000	
Late Payment Fees	35,587	46,203	45,974	42,000	42,000	40,000	
Employee Pay Withholdings	874	1,099	1,069	750	1,500	500	
Debt for Sewer's Portion of Dump Trucks	19,435	-	-	-	-	-	
Advance from Special Projects	100,000	25,000	-	-	-	-	
Advance from General Fund	213,589	175,000	50,000	-	-	-	
Beginning Balance	-	33,826	20,120	9,886	46,555	294	
Total	\$ 542,675	\$ 491,258	\$ 356,988	\$ 282,636	\$ 320,055	\$ 290,794	

SEWER CAPITAL IMPROVEMENT FUND							
Utility Service Charges	2,300,953	2,619,011	2,949,421	3,400,000	3,185,375	3,750,000	
Beginning Balance	-	374,183	431,103	231,103	737,717	717,557	
Total	\$ 2,300,953	\$ 2,993,194	\$ 3,380,524	\$ 3,631,103	\$ 3,923,092	\$ 4,467,557	

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 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 2013 Budget shows all municipal debt from 2013 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 has been 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 will receive 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 authoring 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 (DAF) 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 2013 or 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 is expecting to retire the TIF in 2013 or 2014.

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 should completely amortize 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.

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State Grants, City Matches, and S.C.I.P Loans							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
State Grants							
ODOT South State Route 48	-	-	-	78,200	-	-	
SCIP South State Route 48	-	-	-	105,500	-	-	
Beginning Balance	-	-	-	-	-	-	
State Grant =	\$ -	\$ -	\$ -	183,700	\$ -	\$ -	
State Grants (City Match)							
City Match =	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
SCIP Loans							
Four-Inch (4") Waterline Replacement	-	480,611	467,600	478,500	802,000	318,000	
Stoneybrook Stormwater Loan	-	-	-	-	-	279,600	
State Loans =	\$ -	\$ 480,611	\$ 467,600	\$ 478,500	\$ 802,000	\$ 597,600	
Project Totals =	\$ -	\$ 480,611	\$ 467,600	\$ 662,200	\$ 802,000	\$ 597,600	

GENERAL BOND FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Transfer-in							
General Fund	66,412	169,529	165,927	195,927	189,682	187,501	
Parks and Leisure Fund	61,686	-	-	-	-		
Sewer Fund	-	4,340	-	-	-		
Income Tax Fund	6,904	-	-	-	-		
Street Maintenance Fund	64,238	43,530	64,000	64,000	48,481	58,313	
Fire and EMS Fund	196,169	202,441	201,774	201,774	182,587	198,932	
Stormwater Fund	155,600	169,500	172,409	188,089	196,443	229,548	
Water Capital Improvement Fund	340,914	403,138	475,440	498,820	483,691	572,138	
Sanitation and Environment Fund	11,154	14,790	15,500	15,500	13,730	13,539	
Historic Loveland TIF					102,085	161,785	
Northend TIF	79,948	82,836	82,836	82,836	78,110	80,625	
Recreation Land TIF	52,444	51,412	51,412	51,412	49,300	48,238	
Beginning Balance	-	-	2,912	-	61,513	61,513	
Total	\$ 1,035,469	\$ 1,141,516	\$ 1,232,210	\$ 1,298,358	\$ 1,405,622	\$ 1,612,132	
RESERVE AND ESCROW FUND (REF)							
Transfer to Escrow Fund for Leave Reserve	71,000	97,395	27,500	10,000	55,000	50,000	
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	
Transfer in From General Fund for Storm & Fire (2012-81)						135,000	
Transfer in From General Fund for Special Needs & East Loveland					18,000	20,750	
Beginning Balance	-	86,990	4,137	11,637	16,986	60,241	
Total	\$ 71,000	\$ 184,385	\$ 32,637	\$ 21,637	\$ 89,986	\$ 1,287,192	
COMMUNITY IMPROVEMENT CORPORATION (CIC)							
Reimbursement, from Income Tax	-	-	-	-	-	-	
Lease Income					600	-	
Grant, Hamilton County Development Corp	-	-	-	-	-	-	
Beginning Balance	-	3,467	3,467	-	3,467	4,067	
Total	\$ -	\$ 3,467	\$ 3,467	\$ -	\$ 4,067	\$ 4,067	
DRUG & ALCOHOL FUND FOR TRAINING (DAFT)							
DUI	395	815	537	500	150	500	
Drug Fines	269	-	304	250	-	250	
Miscellaneous	-	-	180	-	30	-	
Forfeiture	14,080	3,876	35	1,000	-	1,000	
Beginning Balance	-	3,860	8,020	6,770	9,076	6,601	
Total	\$ 14,744	\$ 8,551	\$ 9,076	\$ 8,520	\$ 9,256	\$ 8,351	
MAYOR'S COURT COMPUTER FUND							
Magistrate Court			3,723	-	4,700	4,700	
Beginning Balance				3,723	3,723		
Total	\$ -	\$ -	\$ 3,723	\$ 3,723	\$ 8,423	\$ 4,700	
FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FUND							
Hurricane Ike, September 2008	246,961	-	-	-	-	-	
Beginning Balance	-	29,986	-	-	-	-	
Total	\$ 246,961	\$ 29,986	\$ -	\$ -	\$ -	\$ -	

Tax Increment Financing District Funds and Lighting District Funds							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
HISTORIC LOVELAND TIF							
Revenue, Notes	2,014,118	2,053,123	698,473	640,000	694,765	655,000	
Revenue, Bonds	-	-	1,405,882	-	-		
Real Estate Tax, TIF capture	-	-	3,195	3,200	4,023		
Land Sales Proceeds	-	-	-	-	-		
Grants	-	447,865	-	-	-		
Advance from General Fund (or Income Tax Fund)	-	-	-	145,000	295,000		
Advance from Special Projects	-	21,488	95,000	-	-		
Beginning Balance	-	3,836	26,220	34,154	775	170,971	
Total	\$ 2,014,118	\$ 2,526,312	\$ 2,228,771	\$ 822,354	\$ 994,563	\$ 825,971	
NORTH END T.I.F.							
Real Estate Tax, TIF capture	78,415	136,961	138,232	136,000	252,065	245,917	
Homestead Reimbursement	9,332	8,899	22,057	10,000	33,015	32,209	
Beginning Balance	-	-	3,791	19,012	20,419	221,570	
Total	\$ 87,747	\$ 145,860	\$ 164,080	\$ 165,012	\$ 305,499	\$ 499,696	
RECREATION LAND T.I.F.							
Debt Proceeds	-	-	-	-	-		
One Year Note	257,479	262,960	-	-	-		
Real Estate Tax Refund	-	-	-	-	21,802		
Sale of Property (House)	-	90,866	-	-	-		
Advance from Special Projects	-	-	211,000	70,000	-	20,000	
Advance from General Fund	-	-	-	-	40,000	26,000	
Ike Reimbursement	84,000	-	-	-	-		
Beginning Balance	-	60,663	94,967	66,355	489	12,197	
Total	\$ 341,479	\$ 414,489	\$ 305,967	\$ 136,355	\$ 62,291	\$ 58,197	
RESERVES OF LOVELAND T.I.F.							
Fifth Third Settlement Agreement	-	-	75,040	-	-		
Real Estate Tax, TIF capture	-	-	-	15,000	27,697	31,852	
Advance from Special Projects	-	-	30,000	-	-		
Advance from General Fund	-	-	-	-	10,000		
Beginning Balance	-	-	-	2,910	7,950	5,848	
Total	\$ -	\$ -	\$ 105,040	\$ 17,910	\$ 45,648	\$ 37,700	
LIGHTING DISTRICT FUNDS							
Property Tax Assessment	51,819	32,147	21,243	25,000	53,613	22,700	
Brandywine on the Little Miami Lighting District Assessment	-	-	7,152	-	-		
Beginning Balance	-	27,791	27,013	13,963	22,139	37,353	
Total	\$ 51,819	\$ 59,938	\$ 55,408	\$ 38,963	\$ 75,753	\$ 60,053	



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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 an Assistant City Manager, the part-time Human Resources Manager, and the Management Fellow. The Assistant City Manager is responsible for coordination of the City's economic development, management of information technology and oversight of Building and Zoning. This position is slated for elimination in the 2013 Budget and CIP 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 Fellow serves as the City's public information officer, oversees wellness, and provides support for general City management needs.

The City Manager's Office is attempting to assist the next generation of local government leaders through the Management Fellowship program and the Barfels-Waple Management Internship 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 Barfels-Waple internship program is for alumni of the Loveland High School Student Government Night¹ program. In 2013, the Management Internship program is slated for elimination. The Management Fellowship program is likely to be eliminated in 2015.

¹ 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.

The City of Loveland is dedicated to openness, transparency and excellence in government. In 2007, the City of Loveland contracted with the University of Cincinnati to survey Loveland residents regarding their satisfaction with City services. The results showed that 93% of residents are satisfied or very satisfied with their quality of life in the City. Moreover, 81% of residents rated City services in general as good or very good. Less than 1% of residents rated services as poor or very poor, and 17.8% thought City services were adequate.

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 2012, 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 has been 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-effective 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 Position Control Table

Position	Classification	2010	2011	2012	2013
City Manager	Set by Ordinance 2012-53	1	1	1	1
Assistant City Manager	XII	1	1	1	0
Clerk/Executive Assistant to the City Manager	II/VII	1	1	1	1
Human Resources Manager	X	0.35	0.35	0.35	0.35
Management Fellow	V	1	0	1	1
Management Analyst	V	0	1	0	0
Total		4.35	4.35	4.35	3.35

EXPENDITURES		2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Projected General Government Expenditures: General Fund							
		2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Legislative & Administration							
1	City Council Salary	27,500	27,899	36,872	38,405	38,405	39,105
2	City Clerk Salary	9,162	8,200	-	8,578	8,578	8,601
3	Ohio Public Employee Retirement System (OPERS)	-	-	7,236	11,276	12,080	11,450
4	Health Insurance	-	7,238	31,314	-	-	-
5	Life Insurance	-	-	-	500	500	-
6	Medical Reimbursement	-	-	16,306	-	578	-
7	Workers' Compensation	-	-	1,000	926	673	928
8	Medicare	-	-	190	681	750	761
9	Association Dues and Subscriptions	9,123	8,066	11,116	5,000	4,860	5,000
10	Miscellaneous	5,394	3,523	2,207	5,000	2,500	4,000
11	Personnel Subtotal	36,662	43,337	92,919	60,366	61,563	60,845
12	Non-Personnel Subtotal	14,517	11,589	13,323	10,000	7,360	9,000
13	Subtotal, City Council	\$ 51,179	\$ 54,926	\$ 106,242	\$ 70,366	\$ 68,923	\$ 69,845

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
City Manager's Office						
City Manager Salary*	107,675	108,120	117,798	107,735	112,000	112,000
Salaries			244,583	220,756	220,756	140,233
Ohio Public Employee Retirement System (OPERS)			113,533	80,731	95,000	61,580
Health Insurance			48,419	33,292	25,000	27,395
Health Savings Account Contributions			-	21,850	25,700	18,150
Longevity & Vacation Sellback			6,400	7,006	8,441	3,720
Life Insurance			1,941	1,600	1,850	1,507
Workers' Compensation			8,719	6,554	7,307	6,400
Medicare			1,075	4,878	8,500	8,500
Employee-Paid Supplemental Benefits					2,500	2,500
Unemployment Insurance						29,000
Association Dues and Subscriptions			1,420	4,000	2,433	2,500
Professional Development and Conferences			2,033	4,500	5,500	5,000
Automobile Expenses			6,672	9,600	9,600	7,100
Miscellaneous			3,784	5,000	2,500	2,500
Barfels-Waples Management Internship*	636	18,592	32,878	5,000	7,330	-
Association Dues and Subscriptions (CM)	1,630	1,715	2,853			
Professional Development and Conferences (CM)	814	3,146	1,714			
Miscellaneous (CM)	1,789	2,030	2,680			
Automobile Expense (CM)	3,600	3,600	-			
Assistant City Manager Salary	76,049	37,873	-			
Dues, subscriptions, & Meeting Expenses	1,538	858	760			
Conferences, Education, Training	504	1,851	-			
Miscellaneous	744	557	-			
Automobile Expense	2,750	1,250	-			
Assistant to the City Manager Salary	57,462	48,037	(478)			
Automobile Expense	2,000	1,250	-			
Management Fellow/Analyst Salary	-	9,230	3,181			
Executive Assistant to the City Manager	62,079	55,761	-			
Receptionist Salary	37,660	37,434	-			
Association Dues and Subscriptions	449	798	-			
Professional Development and Conferences	1,688	5,439	-			
Miscellaneous	3,351	3,496	50			
Personnel Subtotal	341,561	315,047	578,050	489,402	514,384	410,985
Non-Personnel Subtotal	20,857	25,990	21,967	23,100	20,033	17,100
Subtotal, City Manager's Office	\$ 362,418	\$ 341,037	\$ 600,017	\$ 512,502	\$ 534,417	\$ 428,085

* 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	73,798	60,200	132,558	120,000	108,000	120,000
Advance to Sewer Billing for Special Legal Counsel	224,818	196,948	50,000	-	-	-
Subtotal, Legal Services	\$ 298,616	\$ 257,148	\$ 182,558	\$ 120,000	\$ 108,000	\$ 120,000
Total, Legislative and Admin Services						
	\$ 712,213	\$ 653,111	\$ 888,816	\$ 702,868	\$ 711,340	\$ 617,930

MAYOR'S COURT

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
64 Salary	54,026	51,394	54,428	49,463	49,463	49,355
65 Ohio Public Employee Retirement System (OPERS)	13,203	9,455	12,728	11,871	14,360	12,220
66 Health Insurance	11,632	11,605	13,085	9,011	5,235	6,614
67 Health Savings Account Contributions	1,910	2,127	-	6,250	6,250	6,450
68 Longevity & Vacation Sellback	-	-	1,342	1,680	2,629	1,560
69 Life Insurance	255	281	271	267	267	277
70 Workers' Compensation	881	664	1,025	975	1,133	990
71 Medicare	1,370	1,262	1,284	717	1,300	1,300
72 Magistrate	6,550	7,931	8,888	7,500	7,500	7,500
73 Prosecutor	17,919	15,949	9,500	15,000	15,000	15,000
74 Public Defender	75	-	1,149	1,000	1,500	1,000
75 Incarceration	4,440	1,120	3,990	3,500	3,000	4,000
76 Office Supplies	957	1,139	481	2,000	2,000	2,000
77 IT Software Maintenance Contract (RMS)	5,400	5,400	5,400	5,400	5,400	5,700
78 Miscellaneous	985	1,460	321	1,000	1,000	1,000
79 Personnel Subtotal	83,277	76,788	84,162	80,234	80,637	78,766
80 Non-Personnel Subtotal	36,326	32,999	29,729	35,400	35,400	36,200
81 Total	\$ 119,603	\$ 109,787	\$ 113,891	\$ 115,634	\$ 116,037	\$ 114,966



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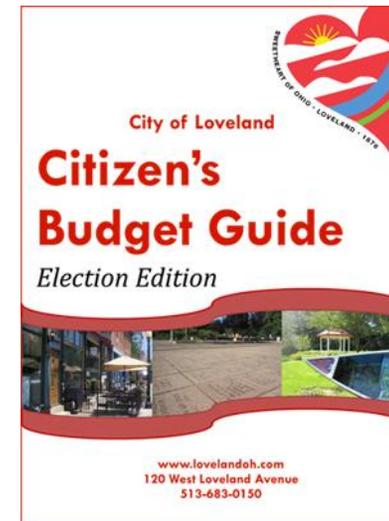
FINANCE AND TAX DEPARTMENT

The City's Finance Department provides services to about 4,800 utility accounts and 8,000 income tax accounts. The City's annual budget in 2013 is slightly more than \$17 million, including a \$4.5 million capital improvement program.

The City's Finance Department, more than any other area of municipal service, has experienced a significant reorganization between 2010 and 2013. First, in 2010, the City contracted with the Regional Income Tax Agency, or RITA, for the collection of municipal income tax. This was done when there were two vacancies in the four-person tax office, and a third vacancy soon materialized. The City was therefore able to outsource its tax operation without a layoff. The incumbent tax employee competed for and was promoted to Financial Analyst, a position which continues to assist tax customers but also has other finance functions and duties.

In 2012, the City further reduced its staff by eliminating a full-time receptionist. Some of the hours were replaced with a part-time Finance Clerk, a position which is shared with another 0.6 Finance Clerk and which therefore ensures there is at least one employee at the customer service desk.

In 2011, the City converted its utility billing to monthly billing; however, meters continue to be read every other month to avoid increasing meter reading costs. Due to this practice approximately 50% of customers receive monthly bills based on an actual reads with the other half receive an estimated bill each month.



The City continues to monitor its relationship with Fort Washington Investment to determine if using an outside investment advisor is more effective than managing investments internally. Interest earnings in today's interest rate environment are very low making this a lower priority project until it is possible to earn higher rates of return while following the City's investment policy.

The City has maintained its excellent bond rating. Each year, the City receives a rating from Moody's as it prepares to issue bond anticipation notes. Moody's affirmed the City's Aa2 rating in 2012 in February and again in June as refinanced debt from 2002, 2003 and 2005, thereby saving \$291,000 of interest payments over the remaining life of this debt.

2013 Finance Department Goals

The primary goals for 2013 are as follows:

1. Control expenditures in light of declining revenues, irrespective of the outcome of the November 6th election.
2. Issue debt for the second Commerce Park Water Tower and other projects.
3. Address data anomalies in the conversion of monthly utility billing.
4. Develop an actuarial-based method of calculating the appropriate levels of the employee leave reserve and recommending a set of policy revisions to City Council.
5. Review three years of experience with RITA, assessing the pros and cons of conversion and identifying issues that RITA should improve upon for our taxpayers.

Finance Department Position Control Table

Position	Classification	2010	2011	2012	2013
Finance Director	Set by Ordinance 2012-67	1	1	1	1
Assistant Finance Director/Tax Administrator ¹	IX	1	1	0	0
Financial Analyst	VI	0	1	1	1
Administrative Assistant I	VI	1	1	1	1
Finance Clerk	V	0	0.6	0.6	1.1
Tax Clerk	V	3	0	0	0
Utility Billing Clerk	V	1	1	1	1
Receptionist	III	1	1	1	0
Total		8	6.6	5.6	5.1

¹ The Assistant Finance Director was classified as an IX by Ordinance 2009-78. This classification has been eliminated as the City has eliminated a number of positions.

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FINANCE							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Finance Director Salary	107,149	75,638	87,244	101,000	90,000	87,100	
Salaries			132,908	127,453	127,453	124,526	
Ohio Public Employee Retirement System (OPERS)			57,019	55,179	55,179	51,712	
Health Insurance			47,456	33,796	24,678	31,179	
Health Savings Account Contributions			-	25,000	11,913	20,350	
Longevity & Vacation Sellback			5,978	4,340	5,239	3,840	
Life Insurance			1,035	1,700	1,700	1,262	
Workers' Compensation			4,667	4,505	4,166	4,191	
Medicare			1,305	3,334	4,800	4,800	
Employee-Paid Supplemental Benefits					891	1,000	
Unemployment Insurance					10,233		
Association Dues and Subscriptions	250	463	995	2,750	1,000	2,750	
Professional Development and Conferences	-	677	1,836	6,000	8,550	6,000	
Regional Income Tax Agency (RITA) Charges			95,552	93,000	93,000	97,500	
Income Tax Refunds			125,592	115,000	132,000	125,000	
Office Supplies			733	1,000	1,000	1,000	
Postage			-	1,000	1,000	1,000	
Office Equipment Leasing and Maintenance			374	2,500	2,500	2,500	
Furniture and Fixtures			823	-			
Outside Contracted Services					5,000		
Miscellaneous	472	420	52	1,000	1,286	1,100	
Dues, subscriptions, & Meeting Expenses (F. Director)	657	376	408				
Conferences, Education, Training (FD)	-	485	678				
Finance Department Miscellaneous (FD)	400	789	829				
Automobile Expense (FD)	3,000	3,000	2,000				
Accounts Payable Clerk (Accounting/Expenditures Salary)	50,630	50,272	-				
Asst. Finance Director (Pay & Benefits Salary)	13,665	10,940	-				
Personnel Subtotal	171,444	136,850	337,612	356,307	336,252	329,960	
Non-Personnel Subtotal	4,779	6,210	5,898	222,250	245,336	236,850	
Total	\$ 176,223	\$ 143,060	\$ 567,484	\$ 578,557	\$ 581,588	\$ 566,810	



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BUILDING AND ZONING DEPARTMENT

The City of Loveland Building and Zoning Division is entrusted to protect life, health, property, the environment, public safety, and the general welfare of the community by enforcing uniform minimum standards and requirements for the erection, construction, repair, alteration and maintenance of all residential and commercial structures. The Division reviews all building and zoning plans with an average turn-around time of three to four days. The Division enforces the Loveland Zoning Code which regulates the use of land within the community that includes requirements for the placement of new additions to residential and commercial buildings, swimming pools, detached garages, sheds, fences, etc. The Division also works closely with residential and commercial developers to ensure compliance with the subdivision rules and regulations.

Residents and contractors can apply for City of Loveland Water Permits, Hamilton County Plumbing Permits, Metropolitan Sewer Permits, and Inspection Bureau Inc. Electrical Permits through the Loveland Building and Zoning Department. Thus, the City's Building and Zoning Division is a one-stop shop for virtually all of the needs of our customers.

In 2011, when a vacancy occurred in the in-house Building and Zoning Administrator position, the Department was reorganized.

The City has for many years had supplemental contractual arrangements to augment the in-house Building and Zoning Administrator, but in 2011 the City elected to not replace the vacant Building and Zoning Administrator and contract 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 has added a rotating University of Cincinnati Co-op to the Department.



2013 Building and Zoning Goals

The following are the goals for 2013 Building and Zoning Department:

1. Maintain service levels as measured by permit processing times and other performance metrics.
2. Review the 2011 reorganization with the City Manager to determine what has worked, what has not, and what changes to the Department are necessary and appropriate.
3. Assist with the Loveland Station development and other large commercial development such as the St. George Greek Orthodox Church, the Prince of Peace expansion, etc.

Building and Zoning Position Control Table

Position	Classification	2010	2011	2012	2013
Building and Zoning Administrator		1	0	0	0
Building and Zoning Coordinator		0	1	1	1
Administrative Assistant		1	0	0	0
University of Cincinnati Planning Co-op		0	1	1	1
Contract Building Officials	Professional Contract	-	-	-	-
Total		2	2	2	2



A conceptual illustration of Loveland Station, which is a proposed development in downtown historic Loveland. The development would bring a mix of residential and retail to the downtown area.

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BUILDING & ZONING							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Salary	118,406	127,864	99,916	83,066	83,066	84,516	
Ohio Public Employee Retirement System (OPERS)	30,965	33,037	26,300	19,936	21,000	20,658	
Health Insurance	19,767	19,714	21,017	9,011	8,972	11,336	
Health Savings Account Contributions	6,027	5,547	-	6,250	6,250	6,450	
Longevity & Vacation Sellback			1,438	2,791	2,836	1,560	
Life Insurance	655	683	401	1,000	375	349	
Workers' Compensation	1,679	1,698	2,005	1,638	1,963	1,674	
Medicare	1,712	1,578	1,605	1,204	1,500	1,500	
Employee-Paid Supplemental Benefits					375	500	
Unemployment Insurance			8,697	-	-	-	
Association Dues and Subscriptions	662	262	400	1,000	500	750	
Professional Development and Conferences	288	550	-	1,000	500	1,000	
Automobile Expenses	3,935	3,578	1,424	500	500	1,200	
Building Inspection Contract Services	5,050	5,005	31,630	29,000	41,000	35,000	
Property Maintenance Enforcement Services	-	-	7,988	8,000	3,426	4,000	
Property Maintenance Remediation Services	21,658	33,447	-	15,000	5,000	10,000	
Office Supplies	2,518	1,917	2,667	3,000	3,000	3,000	
Furnitures and Fixtures					1,500		
State Fees			-	1,200	1,200	1,200	
Miscellaneous	1,936	2,367	2,361	1,300	1,300	1,000	
Personnel Subtotal	179,211	190,121	161,378	124,896	126,336	128,543	
Non-Personnel Subtotal	36,047	47,126	46,471	60,000	57,926	57,150	
Total	\$ 215,258	\$ 237,247	\$ 207,850	\$ 184,896	\$ 184,262	\$ 185,693	



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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 10 hour shifts. There are at least two officers on duty for day shift and two to three officers on second shift. There is a split shift that starts at 5 p.m. to supplement second and third shift during peak service times. Two officers are on duty from 3-7 a.m. 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 is assigned to the split shift to provide 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 neighborhood meetings,

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.





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 and three 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.

2013 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 2013 include:

1. Coordinate five neighborhood meetings to engage residents and gather information concerning the neighborhoods and respond to those concerns. We will make an effort to increase participation.
2. Implement a citizen satisfaction survey program to gauge the Police Division’s service delivery to ensure we are providing the best service possible for our residents. Members of the Police Division strive to be the “officer I would want coming to my house.”
3. The third goal is to take the strategic plan developed several years ago and update it to set a path for the next three to five years.

Police Department Position Control Table

Position	Classification	2010	2011	2012	2013
Police Chief	XI	1	1	1	1
Police Captain	X	1	1	1	1
Sergeant	Collective Bargaining Agreement	3	3	3	3
Patrol Officer (full-time)	Collective Bargaining Agreement	14	13	13	13
Patrol Officer (part-time)	N/A	5,500 hrs	5,500 hrs	5,500 hrs	5,500 hrs
Leads/RCIC Sys. Administrator (non-sworn)	V	1	1	1	1
Administrative Clerk of Courts (non-sworn)	V	1	1	1	1
Part-time Administrative Support (non-sworn)	N/A	500 hrs	500 hrs	500 hrs	500 hrs
Total FTEs		23.88	22.88	22.88	22.88

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POLICE								
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget		
Salary	1,442,402	1,417,231	1,452,919	1,441,000	1,441,000	1,473,349		
Ohio Police and Fire (OPF)	251,793	250,685	263,535	250,021	270,021	279,869		
Ohio Public Employee Retirement System (OPERS)	45,916	63,292	45,974	38,122	38,122	41,089		
Health Insurance	182,488	183,404	207,062	137,185	130,621	162,511		
Health Savings Account Contributions	64,859	60,363	-	90,550	77,867	89,200		
Longevity & Vacation Sellback	-	-	22,859	26,202	36,607	24,240		
Life Insurance	2,489	6,503	6,937	6,000	6,000	7,189		
Workers' Compensation	27,163	26,434	29,883	28,413	27,150	29,130		
Medicare	23,517	21,673	22,404	20,894	23,500	23,500		
Employee-Paid Supplemental Benefits					10,000	10,000		
Association Dues and Subscriptions	4,895	4,635	4,548	4,500	4,300	4,500		
Professional Development and Conferences	14,160	21,205	21,713	25,000	21,000	25,000		
Employee Administration and Relations	32,336	26,370	17,514	15,000	16,501	12,000		
Special Operations	-	-	-	12,100	10,000	12,100		
Continuous Training (state-mandated line item)	1,667	-	1,860	-	-	-		
Policing Tools and Equipment	7,830	8,593	8,050	8,000	8,000	8,000		
Office Supplies	10,718	8,655	8,377	13,500	13,500	13,500		
Office Equipment Leasing and Maintenance			953	4,165	4,165	4,165		
Furniture and Fixtures	1,153	1,259	-	-	-	-		
Municipal Facilities Maintenance	10,792	14,967	8,033	19,606	19,606	19,606		
Municipal Facilities Supplies	3,615	4,077	2,159	4,500	4,500	4,500		
Property Liability Insurance	14,055	15,324	12,993	24,000	24,000	24,000		
Electric and Gas Utilities	21,328	20,931	16,330	20,000	20,000	20,000		
Telephone and Radio Charges	12,492	17,266	23,953	15,000	15,000	15,000		
Hamilton County Communications Center PSAP	7,831	8,573	9,255	9,250	9,312	9,312		
Dispatching Charges	90,406	113,552	119,801	100,000	130,000	130,000		
IT Software Maintenance Contract (RMS)	8,104	8,347	8,871	8,858	9,363	9,125		
IT Hardware & Software (Non-CIP)	177	288	-	1,500	1,500	1,500		
Data & Voice Transmission Services			-	8,838	8,838	8,838		
Uniforms	17,613	14,813	14,222	22,500	19,000	22,500		
Vehicle & Equipment Repairs	17,315	11,145	9,727	39,000	24,000	39,000		
Fuel	34,674	43,093	52,967	55,000	50,000	50,000		
Reimbursable Cost Items	1,071	1,628	35,098	2,500	6,052	2,500		
Grant-Related Expenditures	-	-	-	-	-	-		
Miscellaneous	3,270	2,964	4,355	4,000	6,000	4,000		
CIP Equipment	111,264	65,608	196,740	117,000	121,000	109,735		
Transfer to Bond Fund, Debt Service	66,412	68,265	66,607	66,607	68,223	67,992		
Tuition Reimbursement	23,501	24,729	15,199	-	-	-		
Crime Prevention Programs	4,844	3,334	4,206	-	-	-		
D.A.R.T. Program Dues	4,100	4,100	4,100	-	-	-		
K-9 Program	1,448	2,748	1,109	-	-	-		
Comm & Computer Lease	5,117	-	779	-	-	-		
Contract Labor for Building Maintenance	7,282	17,491	7,414	-	-	-		
Building Improvements	1,183	930	3,112	-	-	-		
Vehicles, Parts	14,848	14,996	11,298	-	-	-		
Vehicles, Insurance	8,031	8,757	7,425	-	-	-		
Equipment Maintenance Parts	15	741	817	-	-	-		
Equipment Maintenance Labor	1,105	1,030	816	-	-	-		
Uniform Repair and Cleaning	3,142	4,307	3,741	-	-	-		
Personnel Subtotal	2,040,627	2,029,585	2,051,572	2,038,387	2,060,888	2,140,077		
Non-Personnel Subtotal	567,794	564,721	704,139	600,424	613,860	616,873		
Total	\$ 2,608,421	\$ 2,594,306	\$ 2,755,711	\$ 2,638,811	\$ 2,674,748	\$ 2,756,950		

PUBLIC WORKS DEPARTMENT

The City of Loveland operates a full service Public Works Department, consisting of 14 full-time employees. This includes one Public Works Director, a City Engineer, two Maintenance Crew Leaders, and ten 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
- Flower box planting and maintenance
- Curb and gutter construction and maintenance



Public Works crews remove downed trees from the roads after a storm.

- 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



A Public Works maintenance worker repairs a street in the City.

- Water main installation and maintenance
- Water generation and treatment
- Building maintenance
- Park and recreation facility maintenance
- Snow removal
- Pavement markings
- Maintenance of traffic control lights
- Review and approve right of way permits
- Traffic studies
- 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

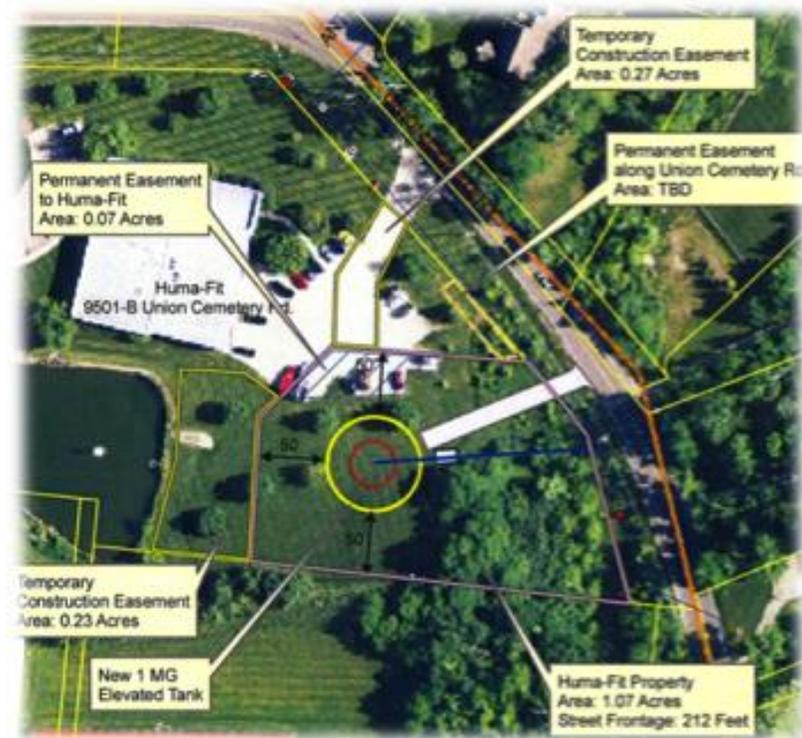
everything from their water bills to complex water quality issues and regulations. They've also been assisted in handling downed trees and making recommendations for private storm drain issues.

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.

2013 Public Works Department Goals

1. Construct the second Commerce Park Water Tower and repaint the existing tower at the Commerce Park
2. Construct booster pump station at Tiger Trail.
3. Replace undersized stormwater infrastructure in the Stoneybrook neighborhood.
4. Paint Oak Street Ground Storage Tank.
5. Replace 2" lines on Twilightwee.



This figure shows the site of 1 MG water tower at the City's Commerce Park scheduled to be built in 2013. The new water tower will serve the Commerce Park, Loveland Middle School, a portion of the Loveland-Madeira business district, and approximately 2,100 residences.

Public Works Position Control Table

Position	Classification	2010	2011	2012	2013
Public Works Director	XI	1	1	1	1
City Engineer	X	1	1	1	1
Maintenance Crew Leader	VI	2	2	2	2
Maintenance Worker	V	11	10	10	9
Seasonal Employees	N/A	5,184 hrs	2,281 hrs	3,000 hrs	3,000 hrs
Total FTEs		17.5	15.1	15.4	14.4

ENGINEERING (20%)							
204	Salary	16,295	23,200	22,260	16,303	16,303	16,346
205	Association Dues and Subscriptions	20	20	249	500	250	500
206	Professional Development and Conferences	-	-	-	1,500	500	1,500
207	Miscellaneous	1,832	1,363	2,297	1,500	1,100	1,500
208	Personnel Subtotal	16,295	23,200	22,260	16,303	16,303	16,346
209	Non-Personnel Subtotal	1,852	1,383	2,546	3,500	1,850	3,500
210	Total	\$ 18,147	\$ 24,583	\$ 24,807	\$ 19,803	\$ 18,153	\$ 19,846

PARKS & LEISURE, OPERATIONS							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
215	Salary	223,448	209,290	166,335	163,350	163,350	163,407
216	Ohio Public Employee Retirement System (OPERS)	48,512	49,248	48,661	44,746	44,746	44,109
217	Health Insurance	28,610	21,289	25,825	22,849	20,627	22,613
218	Health Savings Account Contributions	3,369	2,638	-	15,063	15,500	13,865
219	Longevity & Vacation Sellback	-	-	4,113	5,059	9,659	3,902
220	Life Insurance	-	-	-	-	650	900
221	Workers' Compensation	3,578	3,004	3,464	3,221	3,224	3,573
222	Medicare	2,284	2,105	2,140	2,703	4,200	4,200
223	Employee-Paid Supplemental Benefits	-	-	-	-	2,100	2,100
224	Portolet Service	3,777	2,629	2,029	4,000	4,000	4,000
225	Landscape Services	305	199	-	500	-	-
226	Veteran's Memorial	577	2,465	711	3,500	12,269	-
227	Historic Loveland Materials	7,898	-	2,930	4,000	4,000	4,000
228	Fourth of July	8,379	8,620	10,414	9,000	8,466	-
229	Beautification	11,873	15,198	12,784	7,500	7,500	2,000
230	Trees	6,471	1,465	3,190	6,000	6,000	-
231	Christman Farm Maintenance	1,345	521	-	-	-	-
232	Office Equipment Leasing and Maintenance	-	-	-	1,388	1,388	1,388
233	Property Liability Insurance	2,008	2,189	1,856	2,100	2,100	2,100
234	Electric and Gas Utilities	23,850	37,624	23,395	20,000	22,000	22,000
235	Telephone and Radio Charges	6,243	5,269	4,893	5,000	5,000	5,000
236	Vehicle and Equipment Repairs	10,613	10,813	2,154	10,000	10,000	10,000
237	Fuel	9,021	7,777	10,678	10,000	10,000	10,000
238	Material & Supplies	14,186	19,088	16,428	20,500	22,000	22,000
239	Outside Contracted Services	-	-	-	-	4,000	4,000
240	Miscellaneous	805	138	1,004	500	105	1,100
241	Property Tax	-	-	-	2,500	-	-
242	White Pillars Homestead	9,177	304	-	-	-	-
243	Concert in the Park	8,342	11,477	10,861	-	-	-
244	5-YR PLAN	13,099	-	1,875	-	-	-
245	Personnel Subtotal	309,801	287,574	250,539	256,991	264,057	258,669
246	Non-Personnel Subtotal	137,969	125,776	105,202	106,488	118,828	87,588
247	Subtotal, Operations	\$ 447,770	\$ 413,350	\$ 355,741	\$ 363,479	\$ 382,885	\$ 346,257

PARKS & LEISURE, CAPITAL							
250	Park Maintenance	-	-	1,336	-	-	-
251	Park and Playground Equipment Replacement	2,507	153,553	-	-	-	-
252	Park Improvement Projects	-	20,411	19,558	-	-	-
253	Field Work, League Funded	4,205	26,279	977	-	-	-
254	CIP Equipment	40,246	555	12,579	50,400	50,400	62,600
255	East Loveland Nature Preserve Reserve	2,500	-	-	5,000	-	-
256	Special Needs Park Reserve	-	-	-	9,750	-	-
257	Transfer to Reserve and Escrow Fund	-	-	-	-	18,000	20,750
258	Transfer to Bond Fund, Debt Service	61,686	89,550	88,006	88,006	89,346	88,036
259	Subtotal, Capital (Non-Operating)	\$ 111,144	\$ 290,348	\$ 122,456	\$ 153,156	\$ 157,746	\$ 171,386



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GENERAL OPERATIONS

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

Expenditures associated with organization-wide training, non-department specific property and casualty insurance premiums, the City's wellness program, general facilities maintenance, and all computer 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, for the first time, 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 (formerly called contingency in prior fiscal years) was shown in the income tax section of the budget. The income tax section of the budget will be discontinued.

One can also see that a number of programs have been eliminated, such as the Code Red emergency notification system, the neighborhood grant program, and the City's printed newsletter.

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

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Municipal Facilities Salary	33,108	21,825	14,398	19,833	15,000	15,000
Ohio Public Employee Retirement System (OPERS)			198		4,000	3,600
Medicare			5,405		350	250
Workers' Compensation			250		528	300
Health Insurance			534		-	-
Employee Administration & Relations	-	-	9,550	10,000	26,250	10,000
Continuous Improvement Training	-	-	27,202	10,000	20,500	10,000
Wellness Program	-	-	41,231	17,500	20,000	17,500
Office Supplies	14,618	8,597	13,072	12,000	12,000	12,000
Postage	6,193	4,673	4,769	8,000	8,000	8,000
Office Equipment Leasing and Maintenance	11,380	11,119	11,855	15,165	15,165	15,165
Furniture and Fixtures	1,458	1,382	-	-	-	-
Municipal Facilities Maintenance	23,422	9,925	7,978	15,000	14,000	15,000
Property Liability Insurance	28,366	32,996	31,240	25,000	31,292	20,308
Property & Liability Claim					1,000	1,000
Electric and Gas Utilities	30,356	25,388	24,229	20,000	32,000	25,000
Street Lights	59,776	59,557	58,069	62,000	55,000	65,000
Telephone and Radio Charges	15,007	14,208	15,027	12,000	15,000	12,000
Warning Sirens	2,643	2,643	3,096	3,400	3,400	3,400
Information Technology (IT) Contract Services	74,332	113,712	123,568	53,000	53,000	53,000
IT Software Maintenance Contract (CMI, SIRE et al)			-	21,420	51,230	23,950
IT Hardware & Software (Non-CIP)	3,471	7,445	2,960	8,000	2,000	8,000
Data & Voice Transmission Services			-	8,838	8,838	8,838
Reimbursable Cost Items					1,368	
Miscellaneous	3,768	1,778	1,008	3,000	100	500
Legal and Job Advertisement	7,201	10,399	11,532	12,000	12,000	12,000
Recodification Services and Code Printing	4,279	4,783	4,316	4,500	6,090	4,750
Health Inspections Contract with Hamilton County	12,312	12,624	6,352	12,795	12,795	12,970
Board of Elections Expenses	322	6,955	-	7,000	9,000	7,000
County Auditors Fees	12,569	10,464	18,456	12,500	12,500	12,500
State G.A.A.P. Report & Audit	-	1,488	44,419	16,000	22,600	19,000
Revenue Sharing (Amano & LCS)			-	6,000	4,799	4,800
Bank Fees	-	-	4,383	5,000	2,000	2,000
Computer Replacements	31,872	-	-	39,037	39,037	36,774
Road Rehabilitation				210,000	220,962	101,000
Records Retention and Digitization			14,099		5,000	5,000
Transfer to Bond Fund, Debt Service				41,314	32,113	31,473
Transfer to Escrow Fund for Vested Leave Reserve				5,000	50,000	50,000
Transfer to Emergency Reserve Fund for Res. 2010-59						1,021,201
Transfer to Emergency Reserve Fund for Res. 2012-82						135,000
Advance to Street Maintenance Fund		5,000	25,000	61,000	110,000	60,000
Advance to Recreation Land TIF Fund					40,000	26,000
Advance to Downtown TIF Fund				145,000	295,000	-
Advance to Reserves of Loveland TIF Fund					10,000	
Homestead Rollback	82,317	82,291	-	-	-	-
ICRC Contract	48,535	55,202	43,219	-	29,893	-
Code RED	5,100	-	-	-	-	-
Building Maintenance Supplies	4,623	3,342	-	-	-	-
Public Relations & Newsletter	30,742	15,976	5,935	-	-	-
Neighborhood Revitalization	1,642	3,011	384	-	-	-
Building Improvements	3,523	3,792	5,801	-	-	-
Personnel Subtotal	33,108	21,825	20,785	19,833	19,878	19,150
Non-Personnel Subtotal	519,827	508,750	558,750	881,469	1,283,931	1,850,129
Total	\$ 552,935	\$ 530,575	\$ 579,535	\$ 901,302	\$ 1,303,809	\$ 1,869,279

318	Undesignated Fund Balance	\$	4,447	\$	18,888	\$	-	\$	138,358	\$	231,523	\$	74,953
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320	Total Expenditures, General Fund	\$	6,135,666	\$	6,941,114	\$	6,904,764	\$	6,679,708	\$	7,383,292	\$	6,724,069

322	Emergency Reserve		1,048,000		1,048,000		1,062,300		1,021,201		1,021,201		-
323													
324	General Fund Capital		419,585		441,796		432,974		431,187		436,399		315,109
325	General Fund Reserves/Contingencies				1,048,000		1,062,300		1,035,951		1,252,724		74,953
326	General Fund Non-Essential				374,032		140,226		35,500		113,815		43,500
327	Essential Expenditures				5,077,286		5,269,264		5,177,070		5,580,353		6,290,508

LABOR COSTS							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
333	Employee Administration & Relations	13,943	18,366				
334	Continuous Improvement Training	24,091	20,674				
335	Wellness Program	22,807	41,052				
336	Public Employee Retirement System	140,676	131,593				
337	Life Insurance	6,345	1,709				
338	125 & Vacation Reserve	50,281	25,431				
339	Health Insurance	107,207	73,418				
340	Workers' Compensation	10,108	11,730				
341	Medicare	9,019	8,312				
342	Total	\$ 384,477	\$ 332,285				

INCOME TAX, OPERATIONS							
345	Salary	175,465	80,365	-			
346	OPERS	48,553	31,076	-			
347	Health Insurance	24,762	17,295	-			
348	Medicare	2,514	2,317	-			
349	Life Insurance	921	823	-			
350	Medical Reimbursement & Vacation Sellback	5,578	5,779	-			
351	Workers Compensation	3,242	1,810	-			
352	Office Supplies	15,558	266	-			
353	Postage	5,387	1,563	-			
354	Outside Contracted Services	24,341	-	-			
355	RTA	-	81,846	-			
356	Office Equipment Maintenance	7,937	(3,302)	-			
357	Furniture and Fixtures	385	625	-			
358	Professional Development and Conferences	2,573	651	-			
359	Association Dues and Subscriptions	1,071	228	-			
360	Miscellaneous	886	578	-			
361	Refunds	170,844	119,369	-			
362	Subtotal, Operations	\$ 490,017	\$ 341,289	\$ -	\$ -		

INCOME TAX, OTHER							
365	Road Rehabilitation Program	226,991	175,390	187,685	-		
366	LCS D Revenue Sharing (Amano & LCS)	6,703	6,069	5,783	-		
367	Comm & Computer Lease (Telephone)	3,860	-	-	-		
368	Loveland Stage Company Grant	25,000	-	-	-		
369	Transfer to Bond Fund, Debt Service	6,904	11,714	11,314	-		
370	Transfer to Escrow Fund for Vested Leave Reserve	30,000	30,000	20,000	-		
371	Misc			1,392			
372	Subtotal, Other	\$ 299,458	\$ 223,173	\$ 226,174	\$ -	\$ -	\$ -

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SPECIAL PROJECTS							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Special Projects, Operations							
Outside Contracted Services	9,050	8,060	2,291	2,500	2,500	11,500	
State G.A.A.P. Report & Audit	-	4,000	-	3,000	-	3,000	
Bank Fees	-	-	-	-	-	300	
ICMA Center for Performance Measurement	-	-	-	4,000	4,000	-	
Council to Protect Ohio Communities	-	-	5,000	-	-	-	
Sidewalk Repair	3,847	120,997	90,181	115,000	56,793	90,000	
Economic Development	22,788	30,275	95,052	50,000	60,000	50,000	
Advance to Sewer Billing for Sewer Litigation	100,000	25,000	-	-	-	-	
Historic Loveland	21,712	-	-	4,000	-	-	
Homestead Renovation	-	47,798	-	-	-	-	
Subtotal, Operations	\$ 157,397	\$ 236,130	\$ 192,524	\$ 178,500	\$ 123,293	\$ 154,800	
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	11,255	287,308	-	-	-	-	
Plaza Expansion, 200 Block of West Loveland (north)	-	23,982	26	-	-	-	
Mayor's Court Software	6,609	-	-	-	-	-	
Public Works Building	4,785	-	-	-	-	-	
Dump Truck Purchase for General Fund	-	10,014	118	-	-	-	
Miscellaneous	1,252	-	-	-	-	-	
Advance to Downtown TIF Fund	-	21,488	95,000	-	-	-	
Advance to Reserves of Loveland TIF	-	-	30,000	-	-	-	
Advance to Recreation Land TIF	-	-	211,000	70,000	-	20,000	
Job Creation Reserve	-	-	-	-	-	-	
Undesignated Fund Balance	-	1,041	1,811	35,913	6,037	2,237	
Subtotal, Capital	\$ 23,901	\$ 368,475	\$ 356,783	\$ 105,913	\$ 6,037	\$ 22,237	
Total, Special Project Fund	\$ 181,298	\$ 604,605	\$ 549,307	\$ 284,413	\$ 129,330	\$ 177,037	
S.P. Capital		345,946	18,972	0	0	0	
S.P. Reserves/Contingencies		1,041	1,811	35,913	6,037	2,237	
S.P. Non-Essential		224,070	185,233	169,000	116,793	140,000	
S.P. Essential		33,548	343,291	79,500	6,500	34,800	

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 a total of four firehouses, which can respond to emergencies as needed. The LSFD is composed of more than 40 firefighters who work on one of three rotating shifts assigned to ambulances and fire trucks. With this cadre of professionals, LSFD is able to provide not only advanced life support medic units, but also rescue service unparalleled in the region. These firefighters are on call seven days a week, 24 hours a day. Each firefighter's shift lasts for 48 hours and then is released from duty for a block of time (96 hours) allowing for reduced stress and a well-rested firefighter for their next shift. 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 and paramedic services. Contacting 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



LSFD Captain Brian Dowers runs Incident Command on the scene of an emergency.

community's emergency service agencies. The training division is tasked with staff development and enrichment duties, such as assisting our EMT's with enrollment in an Accredited Paramedic School. The training division also provides maintenance services such as continuing emergency medical education to assist our EMT's 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 2011 to further enhance professional development. Three senior staff members



LSFD staff provides public safety education for citizens of all ages!

of the LSF D have completed the rigorous and highly-coveted Ohio Fire Executive program through The Ohio State University.

The Task Force One Rescue Team (TF-1) was started in 1988 as a cooperative effort between the Loveland-Symmes Fire Department's Rope Rescue Team and the Hamilton County Sheriff Office's Dive Team. Since that time the Team has expanded to provide a multitude of technical services, including but not limited to, Dive Rescue/Recovery Rescue, Ice Rescue, Swift Water Rescue, Building Collapse Rescue, as well as Hi-Angle & Low Angle Rope Rescues. Agencies involved with the Team now include the LSF D, Hamilton, Clermont, Butler County Sheriff's Office. All members of the TF-1 are specially trained in

the various aspects of technical rescue. Each technician attended hundreds of hours of specialized training. In addition, Team training occurs every month.

The Loveland-Symmes Fire Department has also earned accreditation through the Commission on Accreditation on Ambulance Services (CAAS). Accreditation through CAAS signifies that an EMS (Emergency Medical Service) has met the "gold standard" determined by the ambulance industry to be essential for a modern emergency medical service provider. These standards exceed those established by the state and local regulations. LSF D is the first private Fire/EMS Department in the United States to receive the prestigious CAAS Accreditation. The City of Loveland is quite proud of the quality of service provided by its Fire and Emergency Medical Departments.

The third party accolades are not just limited to CAAS. In 2012, the Insurance Service Organization (ISO) rated the LSF D a 2, placing it in the 99th percentile of all fire departments in the State of Ohio. There is no number one rated department in the state.

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.

2013 LSFDF Goals

1. To improve customer service reply card system through improved evaluation of inspection status.
2. 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



LSFDF firefighters participate in a controlled burn exercise in historic Loveland.

through the trending process of the E.M.S. Quality Assurance program.

3. Establish replacement program for major systems based on the industry's best practices.
4. Initiate conversations on proposed phone line and cellular line tax. Identify strategic partners and protect NECC service capabilities.

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FIRE & EMS FUND (2001 LEVY)							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Contract Supplemental						242,219	
Contract Supplemental, Fuel	-	-	-	-	6,000		
Professional Development and Conferences	13,714	11,783	14,124	9,000	9,000	9,000	
County Auditors Fees	7,557	4,843	7,620	7,500	6,681	7,500	
State G.A.A.P. Report & Audit	3,000	4,827	3,000	3,000	3,000	3,000	
Office Equipment Leasing and Maintenance	-	-	-	9,719	9,721	9,719	
Municipal Facilities Maintenance	4,206	3,320	3,180	31,400	31,400	16,000	
Property Liability Insurance	20,703	21,892	18,561	20,900	20,900	18,581	
Electric and Gas Utilities	31,209	30,556	25,818	30,000	30,000	30,000	
Telephone and Radio Charges	15,191	18,804	22,814	12,000	16,000	13,024	
Hamilton County Communications Center PSAP	7,831	8,573	9,255	7,000	9,312	9,312	
Dispatching Charges	52,642	65,706	69,299	55,000	55,000	55,000	
IT Software Maintenance Contract (CAD, Firetracker, & Locutions)	9,302	10,200	9,550	9,550	9,550	16,850	
Data & Voice Transmission Services	9,106	5,399	-	17,675	17,675	17,675	
Outside Contracted Services					1,500		
Miscellaneous	10,512	-	-	-	112		
Homestead Rollback	41,175	41,521	-	-			
Safety Center Maintenance	17,548	24,865	8,857	-			
Building Maintenance Labor	5,650	7,735	6,625	-			
Building Maintenance Supplies	6,344	6,813	5,685	-			
2nd St. Maintenance	3,409	5,993	8,182	-			
Communications & Computer Lease	5,790	-	4,744	-			
Purchase of 2008 Pumper (split with Fire Fund)	125,510	-	-	-			
FEMA Reimbursement to Symmes	6,008	-	-	-			
Transfer to the General Fund, Administrative Cost Recovery	98,375	126,800	128,188	95,000	-	-	
Transfer to Bond Fund, Debt Service	196,169	202,441	201,774	201,774	182,587	198,932	
Reserve, NE Collaboration	-	575	952	-	-	-	
Undesignated Fund Balance	-	7,589	525	437	165,061	30,994	
Total	\$ 690,951	\$ 610,235	\$ 548,753	\$ 509,955	\$ 573,499	\$ 677,807	

448 FIRE FUND							
449	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
450	Contract with LSFDF	462,003	485,860	509,355	560,872	534,823	495,632
451	Contract Supplement, Peak Staffing	58,748	61,160	64,218	-	-	-
452	Contract Supplement, Supervisor Pay	-	-	-	10,000	-	-
453	Emergency Support Unit (ESU)	2,750	2,333	4,541	3,500	3,500	3,500
454	Fire Supplies	1,769	-	8,354	3,000	3,000	3,000
455	County Auditors Fees	7,175	6,114	4,145	2,300	7,886	4,428
456	IT Hardware & Software (Non-CIP)	-	-	-	500	1,200	1,142
457	Vehicle and Equipment Repairs	14,447	25,805	17,974	35,000	35,000	35,000
458	Material & Supplies	4,304	6,282	3,880	4,000	4,000	4,000
459	Turn-Out Gear	13,627	17,623	17,961	18,000	18,000	18,000
460	CIP Equipment	44,006	80,640	52,323	22,275	21,103	51,550
461	Purchase of New Pumper Truck (Split with Fire & EMS)	162,000	-	-	-	-	-
462	Miscellaneous	1,519	-	77	-	-	-
463	Homestead Rollback	53,104	53,809	-	-	-	-
464	Computer System Labor	-	82	95	-	-	-
465	Computer System Parts	-	556	479	-	-	-
466	Vehicle Maintenance Parts	22,154	21,711	18,551	-	-	-
467	Undesignated Fund Balance	85,389	3,548	3,550	2,324	28,968	11,650
468	Total	\$ 932,995	\$ 765,523	\$ 705,503	\$ 661,771	\$ 657,481	\$ 627,901

470 EMS FUND							
471	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
472	Contract with LSFDF	793,198	835,121	875,575	935,000	920,721	850,722
473	Contract Supplement, Peak Staffing	58,748	61,685	-	95,000	87,029	-
474	Contract Supplement, Supervisor Pay	-	-	64,769	23,988	30,000	-
475	Contract Supplement, Paramedic Pay	-	22,000	25,200	25,200	15,997	-
476	Medical Supplies	17,612	25,535	21,591	20,000	20,000	20,000
477	Small EMS Equipment	-	-	-	-	-	3,000
478	EMS Equipment Maintenance	2,391	1,200	1,770	2,000	2,000	2,000
479	County Auditors Fees	10,591	9,027	9,706	12,600	11,410	12,600
480	IT Hardware & Software (Non-CIP)	-	-	-	650	650	650
481	Vehicle and Equipment Repairs	-	-	-	20,000	21,000	20,000
482	Computer Replacements	-	7,125	11,580	7,346	6,643	-
483	CIP Equipment	10,124	2,360	62,217	18,275	18,518	21,780
484	Vehicle Maintenance Labor	9,353	9,747	9,016	-	-	-
485	Vehicle Maintenance Parts	6,676	5,776	10,271	-	-	-
486	Computer System Labor	-	86	72	-	-	-
487	Computer System Parts	86	684	713	-	-	-
488	Homestead Rollback	78,392	79,433	-	-	-	-
489	Miscellaneous	1,499	-	77	-	-	-
490	Undesignated Fund Balance	303,329	3,040	9,450	108,002	69,027	54,957
491	Total	\$ 1,291,999	\$ 1,062,819	\$ 1,102,007	\$ 1,268,061	\$ 1,202,994	\$ 985,709

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STREET MAINTENANCE FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Salary	249,338	248,806	248,425	241,988	241,988	200,000	
Ohio Public Retirement System (OPERS)	48,512	41,701	47,071	58,860	58,860	49,085	
Health Insurance	25,142	22,599	32,217	29,702	27,000	27,186	
Health Savings Account Contributions	6,853	6,818	-	19,625	15,000	16,618	
Longevity & Vacation Sellback	-	-	2,590	6,667	6,851	4,722	
Life Insurance	968	890	1,097	1,800	1,800	1,073	
Workers' Compensation	3,744	3,011	3,464	4,771	5,128	3,976	
Medicare	4,815	4,551	4,332	3,556	5,600	5,600	
Employee-Paid Supplemental Benefits					1,600	1,600	
Association Dues and Subscriptions	2,239	45	-	500	-	250	
Road Salt	23,396	14,025	26,500	18,000	26,047	5,000	
Street Signage	5,085	5,529	5,488	5,000	6,000	6,000	
Traffic Control Maintenance	8,654	11,574	9,826	10,000	20,000	10,000	
BMV Audit					270	270	
Office Equipment Leasing and Maintenance	-	-	-	-	-	-	
Municipal Facilities Maintenance	2,694	1,463	2,701	4,000	5,000	4,000	
Property Liability Insurance	3,261	3,065	2,598	9,600	9,600	8,114	
Electric and Gas Utilities	5,000	5,000	8,215	5,000	8,400	8,500	
Telephone and Radio Charges	4,352	4,249	4,075	4,000	7,000	4,200	
Uniforms	3,687	2,936	3,527	5,000	5,000	4,500	
Vehicle and Equipment Repairs	150	1,595	2,330	12,500	15,000	15,000	
Fuel	10,419	15,313	12,657	15,000	10,000	15,000	
Materials and Supplies	14,147	9,045	4,340	7,500	14,000	11,500	
Outside Contracted Services	2,054	9,161	162	10,000	10,000	10,000	
Traffic Control Replacement (CIP)	18,680	-	-	-	-	-	
CIP Equipment	18,000	37,829	-	10,000	9,000	-	
Transfer to Bond Fund, Debt Service	64,067	43,530	64,000	64,000	48,481	58,313	
Transfer to Escrow Fund for Vested Leave Reserve	15,171	10,000	-	-	-	-	
Miscellaneous	310	11,297	-	-	-	-	
Vehicles - Parts	3,820	6,688	981	-	-	-	
Equipment Maintenance Parts	3,964	5,529	6,234	-	-	-	
Equipment Maintenance Labor	2,785	495	2,198	-	-	-	
Vehicles - Insurance	5,220	5,691	4,825	-	-	-	
Undesignated Working Capital	-	-	455	1,454	18,533	24,027	
Personnel Total	339,372	328,376	339,194	366,969	363,827	309,860	
Non-Personnel Total	217,155	204,059	161,113	181,554	212,331	184,673	
Total	\$ 556,527	\$ 532,435	\$ 500,307	\$ 548,523	\$ 576,158	\$ 494,533	

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OTHER ROAD-RELATED FUNDS							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
State Route 48 Fund							
Road Salt	41,991	40,100	39,900	33,000	30,000	35,000	
Undesignated Fund Balance	-	0	0	3,661	971	1,471	
Total	\$ 41,991	\$ 40,100	\$ 39,900	\$ 36,661	\$ 30,971	\$ 36,471	
Citywide Road Capital Improvement Fund							
Citywide Road Capital Improvement MVR Revenue	119,955	110,000	110,189	107,000	107,000	116,000	
Undesignated Fund Balance					13,065	13,065	
Total	\$ 119,955	\$ 110,000	\$ 110,189	\$ 107,000	\$ 120,065	\$ 129,065	
County Motor Vehicle Registration (MVR) Funds							
Hamilton County MVR Fund	23,999	21,000	12,390	21,000	21,000	20,000	
Undesignated Fund Balance					20,578	20,578	
Subtotal, Hamilton County MVR Fund	\$ 23,999	\$ 21,000	\$ 12,390	\$ 21,000	\$ 41,578	\$ 40,578	
Clermont County MVR Fund	16,977	14,000	7,670	13,000	13,000	15,000	
Undesignated Fund Balance					8,823	6,823	
Subtotal, Clermont County MVR Fund	\$ 16,977	\$ 14,000	\$ 7,670	\$ 13,000	\$ 21,823	\$ 21,823	
Warren County MVR Revenue	2,261	2,000	1,180	2,000	2,000	2,000	
Undesignated Fund Balance					2,749	2,749	
Subtotal, Warren County MVR Fund	\$ 2,261	\$ 2,000	\$ 1,180	\$ 2,000	\$ 4,749	\$ 4,749	
Total County MVR Funds	\$ 43,237	\$ 37,000	\$ 21,240	\$ 36,000	\$ 68,150	\$ 67,150	
ANNUAL ROAD REHAB PROGRAM							
Combined MVR & Road Cap Imp Funds	163,192	147,000	131,429	143,000	143,000	196,215	
Transfer from General Fund	226,991	175,390	187,685	210,000	220,962	101,000	
Total	\$ 390,183	\$ 322,390	\$ 319,114	\$ 353,000	\$ 363,962	\$ 297,215	



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WATER OPERATIONS FUND								
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget		
Salary	279,414	294,550	280,599	272,193	300,000	257,210		
Ohio Public Retirement System (OPERS)	76,957	79,572	60,794	66,909	80,000	63,079		
Health Insurance	44,407	36,697	50,334	31,767	29,126	33,469		
Health Savings Account Contribution	15,848	15,563	-	21,213	21,600	20,599		
Longevity and Vacation Sellback			8,998	7,032	8,567	5,438		
Life Insurance	1,375	1,461	1,378	1,800	1,800	1,295		
Workers' Compensation	4,918	5,395	6,774	5,367	5,309	5,110		
Medicare	5,136	4,847	4,814	4,042	7,500	7,500		
Employee-Paid Supplemental Benefits					3,750	3,750		
Unemployment Insurance						1,500		
Association Dues and Subscriptions	7,859	1,855	1,421	3,000	2,100	3,000		
Water Treatment Supplies	26,890	25,409	23,252	22,000	25,000	22,000		
New Meters & Repairs	1,231	2,228	7,865	4,000	5,500	4,000		
Western Water Payment	6,980	6,995	6,510	6,800	7,000	6,800		
Postage	2,968	3,518	4,082	250	250	250		
Utility Billing	1,575	4,357	3,604	9,000	9,000	9,000		
Office Equipment Leasing and Maintenance	3,084	3,472	4,563	3,595	3,595	3,595		
Municipal Facilities Maintenance	5,965	6,470	3,289	8,000	8,000	8,000		
Property Liability Insurance	8,481	8,757	7,425	14,600	14,600	12,171		
Property & Liability Claim						1,400		
Electric and Gas Utilities	165,350	132,888	96,830	141,000	125,000	125,000		
Telephone and Radio Charges	21,322	8,608	11,223	18,500	18,500	18,500		
Dispatching Charges			-	-	5,000	5,000		
IT Software Maintenance Contract			-	4,200	4,200	4,200		
Data & Voice Transmission Services			-	11,783	11,783	11,783		
Uniforms	3,524	4,040	3,813	4,500	4,500	4,500		
Vehicle and Equipment Repairs	-	-	-	17,000	20,000	17,000		
Fuel	5,594	11,225	11,376	10,000	10,000	10,000		
Materials and Supplies	17,352	23,518	21,361	25,000	40,000	25,000		
Outside Contracted Services	14,723	18,382	27,677	15,000	20,000	20,000		
State Fee	8,210	6,660	6,660	7,000	7,000	7,000		
State G.A.A.P. Report & Audit	5,000	8,011	5,000	5,000	5,000	5,000		
Property Tax						6,536		9,036
Bank Fees			1,716	-	2,000	5,000		
Refunds					3,100	5,000		
ICMA Center for Performance Measurement						4,000		
Special Legal Counsel	-	6,421	-	5,000	-	5,000		
Transfer to Escrow Fund for Vested Leave Reserve	10,000	15,000	-	5,000	5,000	-		
Transfer to the General Fund, Administrative Cost Recovery	220,430	222,196	238,813	238,813	238,813	238,813		
Vehicles, Repairs	63	257	1,032	-	-	-		
Vehicles, Parts	1,214	3,106	2,046	-	-	-		
Vehicles, Insurance	5,220	5,691	4,825	-	-	-		
Equipment Maintenance Parts	6,181	4,904	10,277	-	-	-		
Equipment Maintenance Labor	1,600	1,240	5,253	-	-	-		
Building Improvements	-	-	-	-	-	-		
Miscellaneous	5,306	-	-	-	-	-		
Undesignated Working Capital		5,388	8,823	111,642	175,498	99,756		
Personnel Total	428,055	438,085	413,690	410,323	457,652	398,950		
Non-Personnel Total	556,122	540,596	518,737	690,683	778,376	688,403		
Total	\$ 984,177	\$ 978,681	\$ 932,427	\$ 1,101,006	\$ 1,236,027	\$ 1,087,353		

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WATER CAPITAL IMPROVEMENT FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
CIP Equipment	-	46,500	29,113	30,200	30,200	40,200	
Repair / Repaint Water Tanks	-	80,004	-	-	-	150,000	
Commerce Park Water Tower & Booster Station	-	-	-	3,000,000	-	3,025,000	
CIP Design and Engineering Services	53,833	38,827	58,392	245,000	245,000	29,000	
Water System Repair and Replacement	19,603	-	3,858	10,000	10,000	10,000	
G.I.S.	-	13,021	-	1,500	3,000	3,000	
Computer Replacements	4,061	-	4,599	3,400	3,400	3,400	
Outside Contracted Services	13,335	-	4,000	10,000	5,500	10,000	
Bank Fees	-	-	1,121	-	2,000	4,000	
Property Purchase	-	-	-	-	125,000	-	
Special Legal Counsel	74,781	-	5,665	-	-	-	
ICMA Center for Performance Measurement	4,000	-	-	-	-	-	
Miscellaneous	8,619	-	-	-	-	-	
South Second Street Water Match	-	63,883	-	-	-	-	
Wellhead Protection Property Acquisition	494,257	-	-	-	-	-	
Water System Master Plan	16,630	1,743	-	-	-	-	
SCADA Design & Local Match	150,991	-	-	-	-	-	
Water Modeling and GIS	23,943	-	1,000	-	-	-	
Water Flat File System	3,958	-	-	-	-	-	
Clermont County Water Connection	34,670	-	-	-	-	-	
Water Plant and Station Reroofing	-	12,279	4,500	-	-	-	
Water Fund Reserve (Resolution 2012-81)	-	-	-	222,386	-	222,386	
Transfer to Water Operations Fund	183,397	200,000	135,000	135,000	135,000	-	
Transfer to Bond Fund, Debt Service	340,914	403,138	475,440	498,820	483,691	572,138	
Undesignated Working Capital	897,837	24,453	1,000	25,516	559,761	299,387	
Total	\$ 2,324,829	\$ 883,848	\$ 723,686	\$ 4,181,822	\$ 1,602,552	\$ 4,368,511	

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SANITATION & ENVIRONMENT FUND

	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
Salary	69,815	63,267	42,956	87,780	85,000	76,232
Ohio Public Retirement System (OPERS)	43,184	34,929	25,101	21,850	20,400	18,633
Health Insurance	19,221	14,413	8,120	12,147	10,893	11,432
Health Savings Account Contribution	1,130	6,085	-	8,150	-	7,306
Longevity & Vacation Sellback	-	-	1,974	2,430	146	1,554
Life Insurance	-	-	-	400	300	450
Workers' Compensation	1,526	2,389	3,150	1,731	974	1,510
Medicare	1,070	1,100	1,075	1,320	1,320	1,243
Employee-Paid Supplemental Benefits	-	-	-	-	689	700
Unemployment Insurance	-	-	-	-	-	1,500
Garbage & Recycling Contract	794,545	838,330	802,877	795,000	795,000	799,000
Street Sweeping Contract	-	-	-	10,000	8,601	9,500
Brush Drop Off Contract	-	2,500	1,000	1,000	1,000	1,000
Recycling Materials	-	15,061	59,534	45,000	60,190	30,000
Grant-funded Recycling Equipment	12,752	-	30,680	10,000	12,573	-
Historical Landfill & Environmental Costs	5,359	217	-	5,000	5,000	5,000
Postage	1,720	2,374	4,851	50	50	50
Utility Billing	1,007	981	2,426	2,000	5,000	2,000
Office Equipment Leasing and Maintenance	2,924	2,998	3,763	4,388	4,388	1,200
Property Liability Insurance	2,410	2,627	2,227	2,660	2,660	2,660
Telephone and Radio Charges	3,255	2,911	7,755	2,300	6,500	2,456
Uniforms	2,374	2,645	2,231	2,500	2,500	2,500
Vehicle and Equipment Repairs	-	-	-	-	-	7,000
Fuel	7,432	9,292	12,657	9,000	9,000	9,000
Materials & Supplies	11,307	11,878	8,301	13,000	12,000	6,000
Outside Contracted Services	1,147	1,746	10,369	2,000	3,000	2,000
State G.A.A.P. Report & Audit	3,000	4,827	3,000	3,000	3,000	2,700
Bank Fees	-	-	2,155	-	2,700	5,580
Refunds	-	-	-	-	1,115	-
ICMA Center for Performance Measurement	-	4,000	4,000	-	-	-
Miscellaneous	6,765	-	-	-	-	-
CIP Equipment	-	40,000	10,799	24,200	24,200	31,200
Equipment Lease Purchase (Chipper)	6,091	5,941	5,941	5,950	5,950	5,950
Transfer to Bond Fund, Debt Service	11,154	14,790	15,500	15,500	13,730	13,539
Transfer to Escrow Fund for Vested Leave Reserve	10,000	20,000	2,500	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	87,213	92,060	61,327	61,327	61,327	61,327
Undesignated Working Capital	67,100	7,739	(6,277)	6,474	26,106	37,638
Personnel Total	135,946	122,183	82,376	135,808	119,721	120,560
Non-Personnel Total	1,037,555	1,082,917	1,047,615	1,020,349	1,065,591	1,037,300
Total	\$ 1,173,501	\$ 1,205,100	\$ 1,129,991	\$ 1,156,157	\$ 1,185,312	\$ 1,157,860

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STORMWATER FUND								
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget		
Stormwater Operations								
Salary	78,929	69,577	78,445	122,113	100,000	106,915		
Ohio Public Employee Retirement System (OPERS)	42,128	42,213	24,850	30,890	24,000	26,169		
Health Insurance	25,092	28,868	41,019	15,057	13,597	14,361		
Health Savings Account Contribution	4,667	6,179	-	10,088	12,250	9,070		
Longevity & Vacation Sellback	-	-	4,228	3,112	3,559	2,071		
Life Insurance	-	-	-	-	-	560		
Workers' Compensation	1,643	2,503	3,276	2,408	1,621	2,120		
Medicare	1,712	1,692	1,604	1,866	2,300	2,300		
Employee-Paid Supplemental Benefits	-	-	-	-	1,350	1,350		
Unemployment Insurance	-	-	-	-	-	1,500		
Postage	1,122	78	3,613	50	50	50		
Utility Billing	496	2,182	2,431	2,000	8,500	2,000		
Office Equipment Leasing and Maintenance	2,762	2,754	4,163	3,888	3,888	3,888		
Municipal Facilities Maintenance	610	322	929	1,000	2,200	1,039		
Property Liability Insurance	2,563	2,627	2,227	2,850	2,850	2,850		
Telephone and Radio Charges	3,255	2,845	7,725	2,300	5,000	2,447		
Uniforms	2,373	2,602	2,195	2,800	2,800	2,800		
Vehicle and Equipment Repairs	-	-	-	2,000	2,038	2,000		
Fuel	4,883	8,035	4,928	6,000	6,000	6,000		
Materials and Supplies	4,557	3,831	4,012	4,000	4,000	4,000		
State Fee	712	-	512	472	512	512		
State G.A.A.P. Report & Audit	1,000	1,802	1,000	2,000	2,000	2,000		
Property Tax	-	-	-	-	1,936	2,000		
Bank Fees	-	-	845	-	1,200	2,460		
Refunds	-	-	-	-	300	-		
Miscellaneous	1,300	104	-	1,000	1,000	1,000		
Equipment Maintenance Parts	581	413	2,288	-	-	-		
Equipment Maintenance Labor	-	-	206	-	-	-		
Transfer to Escrow Fund for Vested Leave Reserve	10,000	10,000	2,500	-	-	-		
Transfer to the General Fund, Administrative Cost Recovery	77,272	70,330	56,227	56,227	56,227	30,000		
Subtotal, Operations	\$ 267,657	\$ 258,957	\$ 249,223	\$ 272,121	\$ 259,178	\$ 231,461		
Stormwater Capital								
Outside Contract Services	430	8,534	3,750	-	5,120	-		
Street Sweeping Contract	-	8,416	8,433	-	-	-		
Communications & Computer Lease	829	-	-	-	-	-		
Miscellaneous	3,017	-	4,599	2,000	-	-		
CIP Equipment	-	22,500	12,000	10,200	10,200	-		
G.I.S.	-	-	-	1,500	-	-		
CIP Design and Engineering Services	-	-	-	-	-	28,000		
Cardinal Court Outfall Reconstruction	-	-	20,400	-	-	-		
NPDES Outfall Mapping	5,525	9,418	-	-	-	-		
Transfer to Bond Fund, Debt Service	155,600	169,500	172,409	188,089	196,443	229,548		
Undesignated Working Capital	-	2,812	2,123	726	51,743	15,233		
Subtotal, Capital	\$ 165,401	\$ 221,180	\$ 223,714	\$ 202,515	\$ 263,506	\$ 272,781		
Personnel Total	154,171	151,032	153,422	185,534	158,677	166,416		
Non-Personnel Total	278,887	329,105	319,514	289,102	364,006	337,827		
Total	\$ 433,058	\$ 480,137	\$ 472,936	\$ 474,636	\$ 522,683	\$ 504,243		

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SEWER BILLING FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
Salary	39,822	36,339	32,459	40,132	45,000	32,057	
Ohio Public Employee Retirement System (OPERS)	10,931	9,468	9,975	10,432	13,200	7,823	
Health Insurance	8,626	10,673	13,330	5,632	5,446	5,257	
Health Savings Account Contribution	1,359	1,744	-	3,963	-	3,342	
Longevity and Vacation Sellback	-	-	1,978	1,203	67	554	
Life Insurance	-	-	-	500	500	180	
Workers' Compensation	590	612	1,101	791	782	634	
Medicare	-	-	145	630	700	630	
Employee-Paid Supplemental Benefits	-	-	-	-	400	400	
Unemployment Insurance	-	-	-	-	-	1,500	
Postage	-	-	-	250	50	250	
Utility Billing	4,783	2,013	-	11,000	15,000	11,000	
Office Equipment Leasing and Maintenance	2,924	2,998	3,824	818	2,777	2,777	
Telephone and Radio Charges	2,277	1,335	1,279	2,500	2,500	2,500	
IT Software Maintenance Contract	-	-	-	3,600	3,600	3,600	
Data & Voice Transmission Services	-	-	-	11,783	11,783	11,783	
Outside Contracted Services	-	-	-	-	2,000	-	
State G.A.A.P. Report & Audit	2,000	3,604	2,000	3,600	3,600	3,600	
Bank Fees	-	-	504	-	750	9,000	
Refunds	-	-	-	-	5,100	-	
Miscellaneous	2,834	-	4,599	500	100	500	
Special Legal Counsel	313,589	227,947	128,787	10,000	60,000	45,000	
Equipment Lease	829	-	-	-	-	-	
Truck Purchase	-	20,000	10,399	-	-	-	
Transfer to Bond Fund, Debt Service	-	4,340	-	-	-	-	
Transfer to Escrow Fund for Vested Leave Reserve	1,000	10,000	2,500	-	-	-	
Transfer to the General Fund, Administrative Cost Recovery	120,867	135,345	93,406	93,406	93,406	93,406	
Reimbursement to Special Projects for Prior Advance	-	-	-	80,000	53,000	55,000	
Undesignated Working Capital	-	4,717	4,147	1,896	294	1	
Personnel Total	61,328	58,836	58,988	63,283	66,095	52,377	
Non-Personnel Total	451,103	412,299	251,444	219,353	253,960	238,417	
Total	\$ 512,431	\$ 471,135	\$ 310,433	\$ 282,636	\$ 320,055	\$ 290,794	

SEWER CAPITAL IMPROVEMENT FUND							
Payment to Metropolitan Sewer District	2,264,378	2,561,587	2,637,009	3,200,000	3,200,000	3,750,000	
Contingency	3,507	3,170	-	-	-	-	
Bank Fees	-	-	5,798	-	5,535	-	
Due to MSD	-	-	-	431,103	717,557	717,557	
Total	\$ 2,267,885	\$ 2,564,757	\$ 2,642,806	\$ 3,631,103	\$ 3,923,092	\$ 4,467,557	



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State Grants, City Matches, and S.C.I.P. Loans						
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
State Grants						
ODOT South State Route 48	-	-	-	78,200	71,725	-
SCIP South State Route 48	-	-	-	105,500	-	-
South Second Street	66,575	-	-	-	-	-
State Grant =	\$ 66,575	\$ -	\$ -	\$ 183,700	\$ 71,725	\$ -
State Grants (City Match)						
ODOT South State Route 48 Water Match	66,575	63,883	-	-	51,568	-
City Match =	\$ 66,575	\$ 63,883	\$ -	\$ -	\$ 51,568	\$ -
SCIP Loans						
Four-Inch (4") Waterline Replacement	-	-	-	478,500	836,000	318,000
Stoneybrook Stormwater Loan	-	-	-	-	-	279,600
Historic West Loveland Water Line (Riverside, Ohio, Becker, Victor)	564,600	480,611	-	-	-	-
Bellwood Stormwater Project	-	-	10,218	-	-	-
State Loans =	\$ 564,600	\$ 480,611	\$ 10,218	\$ 478,500	\$ 836,000	\$ 597,600
Total	\$ 697,750	\$ 544,494	\$ 10,218	\$ 662,200	\$ 959,293	\$ 597,600

GENERAL BOND FUND							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
819	Debt Service by Fund						
820	General Fund	66,412	376,464	166,259	195,927	189,682	187,501
821	Parks and Leisure Fund	61,686	-	-	-	-	-
822	Sewer Fund	-	4,340	-	-	-	-
823	Income Tax Fund	6,904	-	-	-	-	-
824	Street Maintenance Fund	64,238	63,463	60,308	64,000	48,481	58,313
825	Fire and EMS Fund	196,169	202,442	209,838	201,774	182,587	198,932
826	Stormwater Fund	155,600	165,338	169,454	188,089	196,443	229,548
827	Water Capital Improvement Fund	340,914	403,167	418,752	498,820	483,691	572,138
828	Sanitation and Environment Fund	11,154	14,803	13,188	15,500	13,730	13,539
829	Historic Loveland TIF	-	-	-	-	102,085	161,785
830	Northend TIF	79,948	82,836	81,997	82,836	78,110	80,625
831	Rescue Truck	43,412	-	-	-	-	-
832	Recreation Land TIF	52,444	51,412	50,901	51,412	49,300	48,238
833	Undesignated Fund Balance	-	-	-	-	61,513	61,513
834	Total	\$ 1,035,469	\$ 1,364,265	\$ 1,170,696	\$ 1,298,358	\$ 1,405,622	\$ 1,612,132
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RESERVE AND ESCROW FUND (REF)							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
838	Builders Bonds & Fees	5,000	-	2,500	10,000	5,000	5,000
839	Emergency Reserve (Resolution 2010-59)	-	-	-	-	-	1,021,201
840	Stormwater Reserve (Resolution 2012-81)	-	-	-	-	-	110,000
841	Fire and EMS Reserve (Resolution 2012-81)	-	-	-	-	-	25,000
842	Special Needs Playground Reserve	-	-	-	-	-	19,750
843	East Loveland Nature Preserve Reserve	-	-	-	-	-	19,000
844	Vested Employee Leave Reserve	-	-	-	-	-	77,240
845	Vested Employee Leave Payouts	155,174	164,587	13,151	-	24,745	10,000
846	Undesignated Balance	-	-	60,241	11,637	60,241	1
847	Total	\$ 160,174	\$ 164,587	\$ 75,892	\$ 21,637	\$ 89,986	\$ 1,287,192

849 DRUG & ALCOHOL TRAINING FUND (DAFT)						
850	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget
851	Forfeiture, DUI		-	1,000	2,495	
852	Fines, Drugs		-	1,000	-	
853	Miscellaneous	531	-	1,000	160	
854	Undesignated Fund Balance	-	-	5,520	6,601	8,351
855	Total	\$ -	\$ 531	\$ -	\$ 8,520	\$ 9,256
856						\$ 8,351
857 MAYOR'S COURT COMPUTER FUND						
858	IT Hardware & Software (Non-CIP)			-	3,500	3,500
859	Undesignated Fund Balance		3,723		4,923	1,200
860	Total	\$ -	\$ -	\$ 3,723	\$ -	\$ 4,700
861						
862 COMMUNITY IMPROVEMENT CORPORATION						
863	C.I.C. Expenditures	-	-	-	-	-
864	Historic Downtown Loveland Parking	-	-	-	-	-
865	Undesignated Account Balance	-	-	-	4,067	4,067
869	Total Expenditures	\$ -	\$ -	\$ -	\$ 3,917	\$ 4,067
870						
871 FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) FUND						
872	Transfer to Sanitation & Environment: Hurricane Ike	60,000	-	-	-	-
873	Transfer to Stormwater: Hurricane Ike	20,000	-	-	-	-
874	Transfer to Recreation Land TIF Fund: Hurricane Ike	84,000	-	-	-	-
875	Transfer to Special Projects Fund: Hurricane Ike	18,016	-	-	-	-
876	Transfer to General Fund: Hurricane Ike	25,834	-	-	-	-
877	Transfer to Fire & EMS Fund: Hurricane Ike	9,125	-	-	-	-
878	Transfer to Street Maintenance: Feb 2008 Snowstorm	-	-	-	-	-
879	Payment for Public Works Vehicle Replacements in 2010	-	29,986	-	-	-
880	Contingency	-	-	-	-	-
881	Total	\$ 216,975	\$ 29,986	\$ -	\$ -	\$ -

Tax Increment Financing District Funds and Lighting District Funds							
	2009	2010	2011	2012 Budget	2012 Forecast	2013 Budget	
HISTORIC LOVELAND TIF DISTRICT							
Property Taxes	11,621	9,825	8,319	10,000	8,578	8,578	
Public Improvements				10,000	4,007		
BAN Debt Service	970,476	976,488	1,012,400	640,000	708,922	655,000	
Debt Issuance Costs	-	30,447	69,673	30,500	-		
Amend Note & Capitalized Interest	406,464	410,000	417,200	-	-		
Additional Property Note & Capitalized Interest	625,000	625,000	636,000	-	-		
Stormwater Management, Phase I	-	447,865	-	-	-		
Demolition	10,771	-	-	-	-		
Transfer to Bond Fund, Debt Service			41,089	102,085	102,085	161,785	
Undesignated Fund Balance	200	1,914	-	29,769	170,971	608	
Total Expenditures	\$ 2,024,532	\$ 2,501,539	\$ 2,184,681	\$ 822,354	\$ 994,563	\$ 825,971	
NORTHEND TIF DISTRICT							
Debt Service	65,000	70,000	70,000	70,000	78,110	80,625	
Debt Interest	14,948	12,836	12,836	12,836			
Reimbursement to Special Projects Fund (for prior Advance)	5,900	60,000	60,000	75,000	5,819		
Revenue Sharing (LMSD)							188,153
Miscellaneous	1,133	-	-	-			
Undesignated Working Capital	-	-	825	7,176	221,570	230,918	
Total Expenditures	\$ 86,981	\$ 142,836	\$ 143,661	\$ 165,012	\$ 305,499	\$ 499,696	
RECREATION TIF DISTRICT							
Property Tax	6,543	5,940	4,066	4,500	794		
Debt Service	25,000	25,000	25,000	25,000	49,300	48,238	
Debt Interest	27,444	26,412	26,412	26,412			
Debt Costs, One Year Note	257,479	258,095	-	-			
Note Retirement	-	-	250,000	-			
Undesignated Fund Balance	1,987	286	-	80,443	12,197	9,959	
Total Expenditures	\$ 318,453	\$ 315,733	\$ 305,478	\$ 136,355	\$ 62,291	\$ 58,197	
RESERVES OF LOVELAND TIF DISTRICT							
Public Improvements			97,090	15,000	39,800	-	
Reimbursement to General Fund (for prior Advance)						10,000	
Reimbursement to Special Projects Fund (for prior Advance)							25,000
Undesignated Fund Balance				2,910	5,848	2,700	
Total Expenditures	\$ -	\$ -	\$ 97,090	\$ 17,910	\$ 45,648	\$ 37,700	
LIGHTING DISTRICT FUNDS							
Brandywine on the Little Miami Lighting District	13,866	13,382	14,451	13,400	13,400	2,700	
White Pillars Lighting District	12,032	14,632	16,641	12,500	12,500	12,500	
Hermitage Pointe Lighting District	-	-	1,384	12,500	12,500	12,500	
Undesignated Fund Balance	-	-	-	563	37,353	32,353	
Total Lighting District	\$ 25,898	\$ 28,014	\$ 32,476	\$ 38,963	\$ 75,753	\$ 60,053	

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:

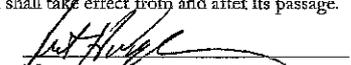
1. The City shall substantially advance the Loveland Station Project, balancing the community's long-term vision for historic Loveland with the potential for high-end residential development; and the City shall endeavor to connect historic Loveland with opportunities for redevelopment along Loveland 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
Policy Authorizing a One-Year Deviation from Leave Policy	2012-80	Provides the City's Finance Director adequate time to perform analysis of the best method for calculating leave reserve requirements, and authorizes a deviation from Resolution 2005-10 for the 2013 fiscal year only	√
Reserve Levels for Restricted Funds	2012-81	Sets reserve levels for the Water Operations Fund, Fire & EMS Fund, and the Stormwater Fund. This policy also repeals Resolution 2004-53 and eliminates a reserve requirement for the Sanitation and Environment Fund.	√
Emergency Reserve	2010-59	Sets aside 15% of the General Fund revenue each year. It 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	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	2005-10	Requires the City to set aside 20% of the value of the total value of vacation and sick leave accrual balances to fund retirement and separation costs.	(See Resolution 2012-80)
Debt Policy	1997-15	Sets forth the manner in which the City may incur debt	√
Investment Policy	1999-23	Sets forth the manner in which the City may invest its treasury. This policy serves as the guide for the City's third-party investment advisor.	√
Finance Director Ordinance	2012-67	Ordinance setting forth the terms and conditions for the Finance Director	√
City Manager Ordinance	2012-53	Ordinance setting forth the terms and conditions for the City Manager	√
Wages and Classifications	2011-81	Articulates and authorizes a certain number of positions at various classifications sets a maximum salary for each classification	√
Police Officer Contract	2011-63	Collective bargaining agreement setting forth full-time police officer wages and benefits for 2011-2013, as well as other work conditions	√
Police Sergeant Contract	2011-64	Collective bargaining agreement setting forth full-time police officer wages and benefits for 2011-2013, as well as other work conditions	√

Resolution recognizing and authorizing a deviation from the Employee Leave Reserve Policy for the City of Loveland's 2013 Budget and Capital Improvement Program

WHEREAS, the City has an Employee Leave Reserve Policy as established by Resolution 2005-10 to ensure adequate funds are available to partially account for compensable leave liabilities accumulated by City employees; and

WHEREAS, the Employee Leave Reserve Policy requires the City to set aside 20% of the combined valuation of vacation and sick leave balances of the City's employees; and

WHEREAS, the City experienced a number of retirements of senior staff members between 2005 and 2010 which caused a number of payments to be made from the Employee Leave Reserve which thereby reduced the leave liability for the City; and

WHEREAS, the Employee Leave Reserve enabled the City to meet its obligations to long-serving employees who retired between 2005 and 2010, and that a new method of calculating future liabilities should be developed because the City's work force is younger and has less tenure than it did a few years ago making the probability of separation payouts lower; and

WHEREAS, strict adherence to the Employee Leave Reserve for the 2013 fiscal year would unnecessarily reduce financial resources necessary to provide basic services to the residents of the City; and

WHEREAS, the Finance Committee considered the balance between funding long-term leave liabilities and the constraints of the 2013 Budget and Capital Improvement Program during their meeting on August 2, 2012; and the Finance Committee has asked that the new Finance Director develop a method for calculating the appropriate funding levels for the Employee Leave Reserve Policy and recommend a plan for funding it, and further recommended that until this review is complete in the first half of 2013, that the City Council should deviate from Resolution 2005-10 for the 2013 fiscal year and establish no minimum level for the 2013 fiscal year.

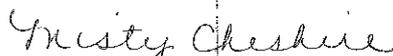
NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

Section 1. The City Council of the City of Loveland hereby recognizes and approves a deviation from the Employee Leave Reserve Policy and establishes no minimum level for the 2013 fiscal year.

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: 8-28-12

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.

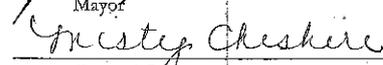
Section 2. That the reserve fund balance for the Water Operations Fund shall be a minimum of 10% of normal operating expenditures (excluding working capital balances and specific reserves).

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

Misty Cheskie
Clerk of Council

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.

Approved as to Form:

[Signature]
City Solicitor

Passed: 10-12-10

[Signature]
Mayor

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.

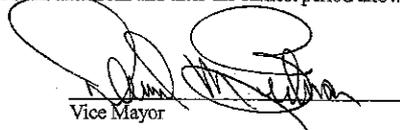
NOW, THEREFORE, BE IT ORDAINED by the Council of the City of Loveland, Hamilton, Clermont and Warren Counties, Ohio.

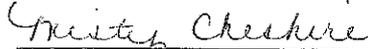
Section 1. Codified Ordinance Section 125.02 (c) (6) is hereby created to read as follows:

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 ESTABLISHING AN EMPLOYEE LEAVE RESERVE ACCOUNT WITHIN THE ESCROW FUND FOR EMPLOYEES' VESTED SICK LEAVE AND VACATION PAYOUTS

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

WHEREAS, it is the intent of Council that such a reserve and funding procedures be formalized to accommodate employee termination cash out obligations of the City for vested sick leave and vacation payouts.

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

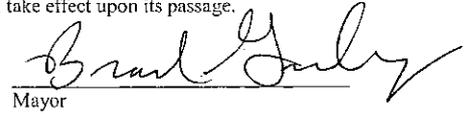
Section 1. That this City Council does hereby approve the establishment of an Employee Leave Reserve Account within the City's Escrow Fund.

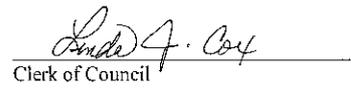
Section 2. That this reserve shall represent 20% of the combined value of vacation and sick leave accrual balances of the City's employees reported by the payroll system, at the end of the prior year.

Section 3. That funding of this reserve be appropriately proportioned from the Unrestricted Funds and Utility Funds consistent with payroll distribution for full time employees.

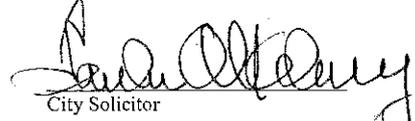
Section 4. That payment from this reserve be pursuant to the City's Payroll and Benefits Ordinance.

Section 5. This Resolution shall take effect upon its passage.


Mayor


Clerk of Council

Approved as to Form:


City Solicitor

Passed: 1/25/05

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.

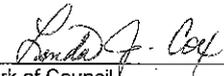
E. Various federal agency securities, including issues of Federal National Mortgage Assn. (FNMA), Federal Home Loan Mortgage Corp. (FHLMC), Federal Home Loan Bank (FHLB), Federal Farm Credit Bank (FFCB), Student Loan Marketing Assn. (SLMA), Government National Mortgage Assn. (GNMA), and other agencies 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

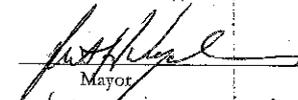
WHEREAS, the City Council has advertised for this position, appointed a Finance Director search committee to screen applicants, interviewed multiple candidates, and determined that Thomas Vanderhorst is the best qualified candidate for the Director of Finance position with the City of Loveland; and

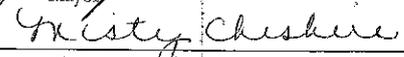
WHEREAS, a preliminary offer of employment has been made and accepted by Thomas Vanderhorst and City Council wishes to approve the terms and conditions of said appointment and enter into the Employment Agreement attached hereto as Exhibit A.

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:

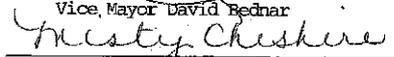
Section 1. City Council of the City of Loveland hereby amends Thomas M. Carroll's Agreement originally dated February 14, 2006 and as subsequently amended by increasing the compensation of Thomas M. Carroll, City Manager effective retroactively to the first pay period in January of 2012. Such increase 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 2011 - 81

AN ORDINANCE AMENDING THE SALARY CEILINGS AND AUTHORIZED POSITIONS OF NON-UNION CITY EMPLOYEES FOR 2012

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

WHEREAS, a 1% wage increase shall be implemented for non-bargaining employees effective January 1, 2012.

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

Classification	Authorized Positions	Civil Service Status	Pay Range	2012 Salary Ceiling
Clerk of Council	1	Unclassified	II	\$8,510.48
Receptionist	1	Classified	III	\$37,808.74
Finance Clerk	0.6	Classified	V	\$22.07/hour
Leads/RCIC Systems Administrator	1	Classified	V	\$45,902.99
Utility Billing Clerk	1	Classified	V	\$45,902.99
Maintenance Worker	11	Classified	V	\$45,902.99
Administrative Clerk of Courts	1	Unclassified	V	\$45,902.99
Management Analyst	1	Unclassified	V	\$45,902.99
Administrative Assistant I	1	Unclassified	VI	\$50,775.20
Maintenance Crew Leader	2	Classified	VI	\$50,775.20
Financial Analyst	1	Unclassified	VI	\$50,775.20
Exec. Assistant to the City Manager	1	Unclassified	VII	\$57,779.52
Assistant to City Manager	0	Unclassified	VII	\$57,779.52
Building and Zoning Coordinator	1	Unclassified	VII	\$57,779.52
City Engineer	1	Unclassified	X	\$80,709.40
Police Captain	1	Unclassified	X	\$80,709.40
Human Resources Director	0.35	Unclassified	X	\$38.80/hour
Public Works Director	1	Unclassified	XI	\$87,359.98
Police Chief	1	Unclassified	XI	\$87,359.98
Assistant City Manager	1	Unclassified	XI	\$87,359.98

Section 2. In consideration for satisfactory performance in 2012, all persons in an active, continuous employment status from January 1 to December 16, 2012 for the positions listed in Section 1 shall be provided a one-time, lump-sum payment equal to one percent (1%) of their 2012 gross earnings. Said lump-sum payment will be awarded on or before December 23, 2012.

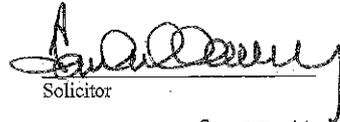
Section 3. The salaries for City Manager and Finance Director shall only be adjusted in 2012 after an affirmative action of City Council separate from this ordinance and that their salaries shall remain the same as they are presently until such time as City Council sees fit to amend the same through a separate ordinance or agreement.

Section 4. 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

 Kristy Cheshire
 Clerk of Council

Approved as to Form:


 Solicitor

First Reading: 9-27-11
 Second Reading: 10-11-11
 Passed: 10-11-11

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

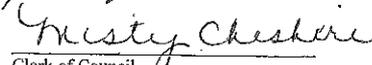
WHEREAS, the Administration of the City of Loveland and the Loveland Police Association (LPA) have negotiated and recommended a proposed Collective Bargaining Agreement between the City of Loveland and the LPA representing Patrol Officers as set forth in the attached Exhibit A, the ratification of which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

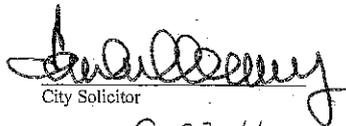
Section 1. That Council hereby approves the recommendation of the Administration, ratifies the Collective Bargaining Agreement, and hereby authorizes the City Manager to execute on the City's behalf the Collective Bargaining Agreement between the City of Loveland and the Loveland Police Association representing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

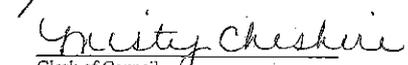
WHEREAS, the Administration of the City of Loveland and the Loveland Police Association (LPA) have negotiated and recommended a proposed Collective Bargaining Agreement between the City of Loveland and the LPA representing Police Sergeants as set forth in the attached Exhibit A, the ratification of which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

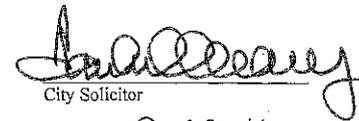
Section 1. That Council hereby approves the recommendation of the Administration, ratifies the Collective Bargaining Agreement, and hereby authorizes the City Manager to execute on the City's behalf the Collective Bargaining Agreement between the City of Loveland and the Loveland Police Association representing 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 - 2013

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.

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.

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.



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

Unrestricted Revenues, 7000 Series	Definition
7000 Income Tax Collections	Receipts of earnings tax payments, withholdings, etc.
7010 Beginning Fund Balance	Unencumbered carry over revenue from the prior fiscal year
7020 Local Government Fund, County	Revenue from the State of Ohio, distributed through counties
7030 Local Government Fund, State	Revenue from the State of Ohio (Thanks John Kasich)
7040 Estate Tax	Death tax paid on estates in excess of \$338,500
7050 Liquor & Cigarette Tax	Local shares of taxes on liquor and cigarettes
7060 Cable Franchise Fee	5% of gross receipts from Time Warner
7070 Interest Income	Revenue from investments, sweep accounts, STAR Ohio, and other treasury earnings
Property Taxes, 7100 Series	
7100 Real Estate Tax	Property Tax Payments
7105 Real Estate Tax, TIF capture	Property Tax Payments from the incremental increase in property values
7110 Homestead Reimbursement	Payments from the State for credits offered to property owners
7120 Historical Loveland Property Tax Assessments	Special Assessments on property in the Downtown for streetscape
7130 Resident Sidewalk Payments	Resident payments of 50% of the cost of sidewalks associated with the City Managed Sidewalk program
7140 Assessment Revenue, Sidewalk Program	Property Tax Payments for sidewalk tax assessments
7150 Lighting District Assessment, White Pillars	Property tax assessments pursuant to a City lighting district
7160 Lighting District Assessment, Brandywine	Property tax assessments pursuant to a City lighting district
7170 Lighting District Assessment, Hermitage Pointe	Property tax assessments pursuant to a City lighting district
7180 Assessments, property maintenance	Property tax assessments for City-ordered property maintenance matters which are not paid by the property owner
7190 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, 7200 Series	
7200 Motor Vehicle Registrations	State revenue share for motor vehicle registrations
7210 MVR, Hamilton County	Hamilton County share of revenue for motor vehicle registrations
7220 MVR, Clermont County	Clermont County share of revenue for motor vehicle registrations
7230 MVR, Warren County	Warren County share of revenue for motor vehicle registrations
7250 Gasoline Tax	State revenue share for gasoline taxes paid
Debt and Loan Proceeds, 7300 Series	
7300 Bond Proceeds	Revenue from the issuance of debt for more than one year
7350 Note Proceeds	Revenue from the issuance of debt for one year or less
7370 SCIP Loan Proceeds	State Capital Improvement Program (SCIP) loan revenue
Grants, 7400 Series	
7400 Police Grants & Reimbursements	Grants from state or federal agencies to support law enforcement
7410 Fire Grants	Grants from state or federal agencies to support fire or Emergency Medical Service operations
7420 General Fund Grants	Grants from various sources to support specific activities
7430 Recycling Grants	Grants to the City from Hamilton County Solid Waste
7740 Economic Development Grants	Grants from state or federal agencies to encourage job creation
7750 SCIP Grants	Proceeds from grants of the Ohio Public Works Commission
7760 SCIP Loan	Proceeds from grants of the Ohio Public Works Commission

Construction and Development-Related Revenue, 7500 Series

7500 Building Permits and Fees	Charges for zoning, plan reviews, permits, etc
7520 Impact Fees, Road	Impact fees for new construction
7540 Impact Fees, Recreation	Impact fees for new construction
7550 Impact Fees, Water	Impact fees for new or increased sized meters

Payments, Voluntary or Compulsary, 7600 Series

7600 Magistrate Court	Revenues distributed from the Mayor's Court System
7602 DUI Revenue	Payments to the Drug and DUI fund for operating a motor vehicle while intoxicated
7604 Drug Forfeiture	Cash or market value of items seized from drug trafficking, sales and use
7606 Forfeiture	Cash or market value of items seized from non-drug related criminal activity
7620 Lease Income	Revenue received from the lease of land, space or other property
7630 Special Events Donations	Donations which are specifically earmarked to support events and cultural activities
7640 Park Donations	Donations earmarked for specific park improvements
7650 Recreation League Donations	Donations from recreation leagues for improvements to active recreation facilities
7660 Reimbursement of Ambulance Runs	Payment to City from LSFd for insurance payment from residents transported by LSFd
7670 Usage and Rental	Fees payable to the City for using Nisbet Park, the Banners, etc.

Reimbursements, Sales Proceeds, 7700 Series

7700 Land Sales Proceeds	Gross revenue from the sale of real property
7730 Insurance Claims	Payments from the City's insurance carrier or other party's carrier for accidents, damages, or losses
7740 Equipment Liquidation	Sales proceeds for vehicles or equipment which are declared surplus and sold
7750 Reimbursable Expenses	Grants or other payments correlated with another specific expense
7760 Employee Pay Withholdings	Employee payroll withholdings
7770 Property Maintenance Revenue	Payments for non-compliance of property maintenance remediation, including payment of bills and tax assessments for the same
7780 FEMA Reimbursement	Federal payments for declared disasters

Utility-Related Revenue, 7800 Series

7800 Utility Service Charges	Utility Payments paid to water, stormwater, sewer and sanitation
7810 Water Hauler Retail Sales	Revenue from the retail sale of water to water hauler service providers
7820 Water Meter Sales	Revenue from the sale of new or replacement meters, meter lids, and meter accountments
7850 Late Payment Penalties	Revenue due to non-payment of utility charges on or before the bill due date

Misc Revenue, 7900 Series

7900 Administrative Cost Recovery to General Fund	Payments from other funds to the General Fund to cover administrative overhead
7910 Reimbursement from Other Funds	Repayments of previous interfund advances from one fund to another
7920 Transfer from other Fund	Transfer from one fund to another without the expectation of repaying the transfer
7999 Miscellaneous	Revenue not described in another category

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

Personnel Related Expenses

- 1100 Salary, wages and other payments to City personnel
- 1200 Pension-Related Expenses
- 1300 Life Insurance, workers comp, medicare costs and similar type expenses
- 1400 Healthcare and wellness related expenses
- 1500 Training and professional-related expenditures

Operating Expenses

- 2000 Basic Operating Expenditures
- 2100 Operating expenses generally associated with activities unique to policing and law enforcement
- 2200 Operating expenses generally associated with activities unique to EMS and Firefighting
- 2300 Operating expenses generally associated with activities overseen by the Clerk and/or City Manager's office
- 2400 Operating and accounting expenses generally associated with activities overseen by the Finance Department
- 2500 Operating expenses generally associated with activities overseen by the Building and Zoning Function
- 2600 Legal related expenses, including the general legal counsel, litigation, court associated legal services, etc.
- 2700 Expenses associated with City-run utilities, such as Water, Sanitation, and Stormwater
- 2800 Roads, sidewalks, bridges and the like
- 2900 Operating expenses generally associated with Parks, Cultural activities and Leisure services

Non-Operating Expenses

- 3000 Interfund Transfers and Advances
- 3100 Non-operating expenses which are occasional
- 3500 Fund Balances
- 3800 Reserves

Capital Expenses

- 4000 New Equipment through the CIP
- 4100 Road and Bridge Capital Items
- 4200 Uniquely Fire and EMS Capital Items
- 4300 Uniquely Police Capital Items
- 4400 SCIP or other grant related Capital Expenditures
- 4500 Engineering
- 4600 Uniquely Water Capital Items

Personnel Services, 1000's Series

Definition

Personnel Services, 1000's Series	Definition
1111 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.
1115 Clerk Salary	Pay for the City Clerk, separated from other salaries because the position is appointed by Council via ordinance.
1120 City Manager Salary	Pay for the City Manager, separated from other salaries because the position is appointed by Council via ordinance.
1130 Finance Director Salary	Pay for the Finance Director, separated from other salaries because the position is appointed by Council via ordinance.
1121 Barfels-Waples Management Internship	Pay for the Loveland Alumni internship program named for former Wayne Barfels and Chuck Waples
1130 Municipal Facilities Salary	Pay for the public works employees who maintain city facilities other than parks.
1200 Ohio Public Employee Retirement System (OPERS)	Payment to the state pension system (24% of wages) for non-sworn general employees.
1210 Ohio Police and Fire (OPF)	The City's contribution to the Police and Fire retirement pension plans (Ohio and City plans).
1300 Life Insurance	The City's payment to cover life insurance for all employees equal to three times their annual salary
1450 Health Savings Account Contributions	Obvious
1460 Longevity & Vacation Sellback	Obvious
1400 Health Insurance	Payments for health insurance premiums. Employee contributions to premiums are a revenue; this is total premium payment.
1350 Workers' Compensation	Insurance premiums of the State Workers' Compensation Fund
1360 Medicare	Contribution required by federal law
1500 Association Dues and Subscriptions	Costs associated with membership in professional organizations and for professional periodicals, journals, newspapers and other similar items.
1550 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.
1510 Automobile Expenses	Reimbursement for work-related travel not related to conferences, vehicle allowances, and other similar costs.
1520 Employee Administration & Relations	Charges for grievance expenses, retirement gifts, condolences for departed employees or their family members, team building lunches, retirement parties, etc.
1590 Continuous Improvement Training	Costs associated with interdepartmental trainings, professional coaching and general organizational development.
1490 Wellness Program	Payments for wellness screenings, health coaching services and employee wellness goal incentives.
1600 Unemployment Insurance	Payments made because of termination, separation or layoff to compensate the departing employee, required by law
1650 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, 2000's Series

2000 Office Supplies	Consumable office supplies such as office paper, pens, stationary, envelopes, letterhead, staplers, scissors, sticky notes, binders, etc.
2004 Postage	US Postal Service, Fed Ex, or other expenses associated with normal, express or certified mailings.
2005 Utility Billing	Charges to create, generate, mail and receive utility bills for water, stormwater, sanitation, and sanitary sewer services.
2005 Office Equipment Leasing and Maintenance	Charges for equipment such as the mailing machine (Pitney Bowes), copiers, fax machines, credit card machine repair, etc.
2008 Furniture and Fixtures	Office equipment, wall hangings, credenzas, book shelves, tables, etc.
2010 Municipal Facilities Maintenance	Expenses associated with the maintenance, routine repair and custodial services of municipal buildings.
2012 Municipal Facilities Supplies	Expenses associated with supplies used in municipal buildings such as toilet paper, paper towel, hand soap, etc.
2015 Property Liability Insurance	Premium payments for property and casualty insurance provided by a third party.
2017 Property & Liability Claim	A payment made to another party to settle a claim against the City of Loveland.
2020 Electric and Gas Utilities	Charges for the transmission and generation of gas and electric services.
2025 Street Lights	Electrical charges paid by the City for illumination of Loveland's roadways, byways and public spaces.
2030 Telephone and Radio Charges	Costs associated with telephones, cellular phones, mobile data devices, radios and other similar services.
2035 Warning Sirens	Payments to repair and maintain mandated emergency warning sirens for severe weather, civil unrest, or other similar events.
2036 Hamilton County Communications Center PSAP	Payments to Hamilton County Communications Center because Loveland is not a Public Safety Answering Point, or PSAP
2038 Dispatching Charges	Payments to Northeast Communications Center for dispatching of police, fire personnel, or public works.
2040 Information Technology (IT) Contract Services	Technical computer
2042 IT Software Maintenance Contract	Annual service contract costs for computer software, such as RMS, CAD, CMI, ALERT, SIRE, MS Office, etc.
2045 IT Hardware & Software (Non-CIP)	Expenses for repair and replacement of keyboards, monitors, mice, printers and non-capitalized software packages.
2047 Data and Voice Transmission Services	Costs for Cincinnati Bell Technological Solutions (CBTS) for voice and data transmission
2050 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.
2060 Vehicle & Equipment Repairs	All expenses associated with repairs and preventative maintenance associated with vehicles, rolling stock, equipment, and other similar durable goods.
2065 Fuel	Gasoline, diesel and oil
2070 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, tie-downs, chain links, sand packs, turpentine, etc
2075 Equipment Rentals	Short term rentals of equipment, vehicles or other similar items
2080 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.
2085 State Fees	Compulsory charges from the State of Ohio for permits, reporting, etc
2090 Reimbursable Cost Items	Costs associated with specific revenues, such as replacing broken equipment with insurance proceeds, training associated with specific training scholarships, etc.
2095 Grant-Related Expenditures	Expenses offset by state or federal grants, other than state-mandated continuous improvement training or reimbursable expenses.
2099 Miscellaneous	Operating expenditures not described by another category.

Policing, 2100 Series

2100 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.
2110 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.
2120 Policing Tools and Equipment	Tools unique to law enforcement, such as weapons, tasers, handcuffs, etc.

Fire & EMS, 2200 Series

2200 Contract with LSFDF	The annual payment to the Loveland Symmes Fire Department pursuant to the annual contract
2202 Contract Supplement, Peak Staffing	Supplemental contract payments for supplemental staffing at peak times
2204 Contract Supplement, Supervisor Pay	Supplemental contract payments to compensate key senior staff members with LSFDF
2206 Contract Supplement, Paramedic	Supplemental contract payments to bring paramedic pay more in line with the marketplace
2208 Contract Supplement, Fuel	Supplemental contract payments when fuel prices unexpectedly spike
2210 Emergency Support Unit (ESU)	Costs associated with the voluntary ESU program
2220 Fire Supplies	Tools unique to fire services, such as jaws of life, axes, etc.
2250 Medical Supplies	Consumable EMS items, such as saline, needles, medications, etc.
2260 Small EMS Equipment	Non-CIP equipment unique to EMS service delivery
2270 EMS Equipment Maintenance	Expenditures associated with the maintenance of EMS equipment

CMO, 2300 Series

2300 Legal and Job Advertisement	Costs associated with legally required public notices of City Council legislation, public hearings, job recruitments, and other similar charges.
2310 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.
2390 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.
2350 Health Inspections Contract with Hamilton County	Annual contract costs paid to the Hamilton County Health Department for health inspection, inoculation, and mass casualty services.
2360 Board of Elections Expenses	Expenses for elections involving Loveland candidates, issues or referendums.
2370 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.
2380 ICRC Contract	A waste of money for many years which will come to a dead end in 2012.
2390 Property Purchase	Acquisition of real property
2395 Property Lease	Leasing of real property

Finance Services, 2400 Series

2410 County Auditors Fees	Charges paid to county auditors for the collection and distribution of property taxes and other intergovernmental services.
2420 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.
2490 Regional Income Tax Agency (RITA) Charges	Charges from the Regional Income Tax Agency for income tax collections
2450 Revenue Sharing	Payments made to another government such as the Loveland City School District under agreements requiring sharing of tax revenues for specific purposes.
2495 Income Tax Refunds	Repayments to Loveland taxpayers for overpayments of tax liabilities.
2450 Sidewalk Repair	Payments for the 50-50 sidewalk reimbursement program and payments to the City's contractor for City-managed sidewalk repair.
2415 Property Tax	Payments to the appropriate county treasurer for City-owned property which is not tax exempt.
2480 Bank Fees	Charges to banks and other financial institutions
2485 Bond Fees	Charges to bond counsel, bond underwriters, and financial institutions associated with debt and debt issuance
2499 Refunds	Payment to a person or corporation because of overpayment for taxes, utilities, or other charges.

Building and Zoning, 2500 Series

2500 Building Inspection Contract Services	Costs for structural plans examination, building inspections and reinspections, and other construction, renovation or similar project.
2510 Property Maintenance Enforcement Services	Payments for supplemental property maintenance enforcement services pursuant to professional service contracts.
2520 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, 2600 Series

2600 City Solicitor, Contracted Services	Charges for the general corporate counsel of the City's law director and routine legal services.
2610 Special Legal Counsel	Payments made for specialized legal services outside of the normal scope of duties for the City Solicitor, specialized legal services, etc.
2620 Litigation	Special charges for litigation services outside the normal scope of duties for the City Solicitor
2660 Magistrate	Payments for the services of the Magistrate associated with Mayor's Court.
2670 Prosecutor	Payments for the services of the Prosecutor associated with the Mayor's Court.
2680 Public Defender	Payment for the services of the Public Defender associated with the Mayor's Court.
2699 Incarceration	Payment to another police agency for the incarceration of suspects of crimes associated with the Mayor's Court.

City-operated Utility Costs, 2700 Series

2700 Water Treatment Supplies	Costs associated with procuring chlorine, flouride and laboratory testing materials to treat and test potable drinking water.
2710 New Meters & Repairs	New and replacement meters, and costs associated with meter testing, repair and refurbishment
2720 Wester Water Payment	Payments to Western Water Company pursuant to a settlement in the 1990's from the Brandywine Subdivision
2730 Street Sweeping Contract	Charges for contract services to supplement the City's street sweeping operations
2750 Garbage & Recycling Contract	Payments to the City's contractor for solid waste and recycling collections and disposal
2755 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
2760 Recycling Materials	Charges for wheeled totes, carts, recycling bins, etc, owned by the city.
2765 Grant-funded Recycling Equipment	Park recycling containers or other similar items
2770 Historical Landfill & Environmental Costs	Charges associated with the monitoring and closure of the Harper Avenue Landfill

Roads, 2800 Series

2800 Road Salt	Salt procured in bulk to melt snow and ice on roadways.
2810 Street Signage	New or replacement signs to safely direct traffic to and around the Loveland community.
2820 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.
2850 Road Rehabilitation	Payments for the annual road milling, resurfacing, and topical treatment to maintain roadway assets
2852 Citywide Road Capital Improvement Fund	Expenditures on Road Rehabilitation from the fund of the same name
2860 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, 2900 Series

2900 Portolet Service	Costs for the provision of portolets in public spaces not served by permanent restroom facilities open to the public.
2910 Landscape Services	Expenses for hiring unique landscaping services not normally provided by the Department of Public Works.
2920 Veteran's Memorial	Charges for products and services associated with the maintenanc and care of the Veteran's Memorial on Riverside Drive and West Loveland Avenue.
2930 Historic Loveland Materials	Expenses for brick pavers, street furniture repair and replacement, ornamental gas lights, and other similar expenses paid for by special assessments.
2950 Senior Citizen Expenses	Costs associated with the support of the Fifty Forward Committee which serves Loveland's active residents over 50 years of age.
2940 Fourth of July	Expenditures associated with Independence Day fireworks, concerts, event signage, and other related expenses.
2960 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.
2970 Trees	Tree removal, tree planting, and tree pruning services, equipment and procurement.
2980 Christman Farm Maintenance	Ongoing maintenance expenses associated with the maintenance of the unimproved Christman Farm park.
2990 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.
2995 Park and Playground Equipment Replacement	CIP replacement of existing or new playground apparatus.
2999 Park Improvement Projects	CIP projects to replace or improve park facilities.
2998 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, 3000 Series

3000 Transfer to Bond Fund, Debt Service	Interfund payments from a fund to the Bond Fund for eventual debt service payments to bond holders.
3010 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.
3020 Advance to Street Maintenance Fund	Interfund loans (with expected repayment) to the Street Maintenance Fund.
3030 Advance to Downtown TIF Fund	Interfund loans (with expected repayment) to the Downtown TIF Fund
3040 Advance to Northend TIF Fund	Interfund loans (with expected repayment) to the Northend TIF.
3050 Advance to Recreation Land TIF	Interfund loans (with expected repayment) to the Recreation Land TIF.
3060 BAN Debt Service	Payments made for debt service payments on bond anticipation notes.
3070 Debt Service	Payments made for debt service payments to bond holders.
3090 Administrative Cost Recovery	A payment made pursuant to formula to recover costs associated with administrative overhead paid by enterprise funds and Fire & EMS funds
3100 Reimbursement	Reimbursement to another fund for a prior advance
3500 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.
3550 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.
3810 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.
3820 Special Needs Park Reserve	Funds set aside for adaptive and accessible playground equipment from private donations, gifts from the Fraternal Order of Eagles, etc.
3850 Job Creation Reserve	Funds set aside to support current or future economic development projects or initiatives.
3800 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
3800 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
3800 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.
3900 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), 4000 Series

4000 CIP Equipment	Replacement or new equipment purchased through the CIP such as police cruisers, mowers, dump trucks, ambulances, trailers, chippers, and other similar items.
4020 CIP Infrastructure	Repair or construction of physical infrastructure such as road repairs, water lines, stormwater catch basins, sidewalks, etc.
4050 SCIP Project	State Capital Improvement Program (SCIP) paid for with a loan or grant
4100 Traffic Control Replacement (CIP)	Replacement costs associated with traffic controllers, including battery back-ups, electrical boxes, signal boxes, and poles and support systems.
4200 Turn-Out Gear	Personal protective equipment worn by firefighters in fires, and typically replaced every three years
4300 GIS	Geographic Information Systems software, development costs, or project costs
4050 Computer Replacements	New or replacement computers, servers, routers, switches and similar capital items through the CIP.
4500 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.
4600 Water System Repair and Replacement	Unexpected water system repair and replacement costs which unexpectedly arise throughout the fiscal year.
4700 Equipment Lease-Purchase	Costs associated with lease payments when, at the end of the lease, the City can purchase the equipment for \$1
4800 Public Improvements	Costs associated with the public improvement projects, often in TIF Districts.



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Vehicle Replacement Schedule, 2013 - 2018

POLICE	2013	2014	2015	2016	2017	2018	NO DATE
2010 FORD FUSION	\$25,000					\$25,000	
2011 FORD FUSION						\$25,000	
2011 FORD CROWN VIC		\$43,500					
2011 CHEV TAHOE				\$36,000			
2008 FORD CROWN VIC							
2011 FORD CROWN VIC		\$43,500					
2011 FORD CROWN VIC		\$43,500					
2006 FORD CROWN VIC							
2010 FORD CROWN VIC	\$43,500						
2012 CHEV TAHOE					\$36,000		
2011 FORD CROWN VIC			\$43,500				
2012 CHEV TAHOE					\$36,000		
2011 CHEV TAHOE 4X4						\$36,000	
Department Total, annual	\$68,500	\$130,500	\$43,500	\$36,000	\$72,000	\$86,000	\$0
FIRE	2013	2014	2015	2016	2017	2018	NO DATE
FIRE							
94 INTERNATIONAL PUMPER			\$300,000				
97 SUTPHEN PUMPER		\$310,000					
04 SUTPHEN LADDER TRUCK							\$800,000
09 SUTPHEN FIRE PUMPER							\$310,000
EMS/RESCUE							
94 CHEVROLET/CONVERTED							\$66,000
99 SPARTAN TRUCK SVI RESCUE W/CRANE							\$650,000
2003 WHEELED COACH AMBULANCE	\$200,000*						
08 FORD F550			\$53,000				
2008 WHEELED COACH AMBULANCE			\$200,000				
97 INT FLATBED TRAILER							\$5,000
89 DOUBLE UTILITY BOAT TRAILER (MODIFIED)							\$15,000
98 ZODIAK INFLATABLE BOAT							\$20,000
W/30 HP MERCURY MOTOR							\$12,000
03 HAULMARK/COMPRESSOR (connected to dive trailer, not a vehicle)							\$50,000
03 FORD MINI PUMPER						\$125,000	
STAFF							
09 FORD EXPEDITION			\$33,500				
11 CROWN VIC							\$30,000
11 CROWN VIC							\$30,000
08 CROWN VIC		\$30,000				\$30,000	
03 CROWN VIC	\$30,000				\$30,000		
Donated Items, no cost to the city							
2006 FORD F750 TRUCK/TRAILER - MASS CASUALTY UNIT							\$200,000
08 FORD F150							\$15,200

Vehicle Replacement Schedule, 2013 - 2018							
08 FORD F150							\$15,200
08 FORD F150							\$15,200
08 FORD F150							\$15,200
2011 MASS CASUALTY TRAILER							
Department Total, annual	\$230,000	\$340,000	\$586,500	\$0	\$30,000	\$155,000	\$2,248,800
* Purchased was scheduled, but delayed due to budgetary constraints							
PUBLIC WORKS	2013	2014	2015	2016	2017	2018	NO DATE
1992 CHEV 1/2 TON PICKUP (not replacing, OOS)							
1994 CHEV S-10 PICKUP (replacing with 1/2 ton truck)							
1982 GMC DUMP TRUCK (not replacing)							
1995 CHEV KODIAK DUMP						\$	90,000
1988 GMC BUCKET TRUCK (not replacing, OOS)							
1996 CHEV S-10 PICKUP (OOS) (replacing with 1/2 ton truck)							
1996 CHEV S-10 PICKUP (replacing with 1/2 ton truck)							
1998 CHEV S-10 PICKUP (replacing with 1/2 ton truck)							
1998 CHEV S-10 PICKUP (not replacing, OOS)							
1997 CHEV KODIAK DUMP (not replacing, OOS)							
2002 STREET SWEEPER		\$200,000					
2000 CHEV 2500HD TRUCK (3/4 TON)	\$22,000*						
2002 CHEV CK15903 SILVER TRUCK (1/2 TON)	\$22,000*						
2002 FORD F650 DUMP TRUCK							
2002 FORD F650 DUMP TRUCK	\$112,000						
2002 CHEVROLET BUCKET TRUCK					\$80,000		
2004 GMC SIERRA 1500 TRUCK (1/2 TON)		\$19,803					
2004 GMC SIERRA 1500 TRUCK (1/2 TON)		\$19,803					
2004 GMC SIERRA 1500 TRUCK (1/2 TON)		\$19,803					
2005 GMC TOPKICK C450 DUMP TRUCK			\$65,000				
2005 GMC SIERRA 1500 TRUCK (1/2 TON)			\$19,803				
2005 GMC SIERRA 1500 TRUCK (1/2 TON)			\$19,803				
2006 INTERNATIONAL DUMP TRUCK 440				\$99,000			
2006 INTERNATIONAL DUMP TRUCK 440				\$99,000			
2007 GMC SAVANA CARGO					\$19,000		
2008 FORD F-250 TRUCK (3/4 TON)						\$25,803	
2008 FORD F-250 TRUCK (3/4 TON)						\$25,803	
2008 FORD F-450 UTILITY TRUCK (1 TON)						\$45,000	
2011 INTERNATIONAL DUMP TRUCK							
2011 INTERNATIONAL DUMP TRUCK							
Department Total, annual	\$ 156,000	\$ 259,409	\$ 104,606	\$ 198,000	\$ 99,000	\$ 96,606	\$ 90,000
Notes: OOS = Out Of Service							
* Purchased was scheduled, but delayed due to budgetary constraints							
ANNUAL SUM	\$454,500	\$729,909	\$734,606	\$234,000	\$201,000	\$337,606	\$2,338,800

City of Loveland Computer Replacement Schedule, 2013-2018

City Hall	Sub Location	Year Purchased	2013	2014	2015	2016	2017	2018
	Corey Schmidt	2010			1			
	Eva Parker Notebook	2011				1		
	Misty Cheshire Notebook	2011				1		
	Check Scan Machine	2011						
	Dawn Everett	2012					1	
	Mailroom Right Side	2008						
	Michelle Byrde	2009			1			
	Doug Duckett	2009			1			
	Eva Parker	2008	1					1
	Gary Vidmar	2008	1					1
	Public Use - Lobby	2009						
	Tom Vanderhorst	2009		1				
	Mailroom Left Side	2006						
	Linda Collins	2009		1				
	Front Lobby Desk Left Side	2008						
	Misty Cheshire Desktop PC	2012					1	
	Myra Kroeger	2009		1				
	PowerPoint PC	2008						
	Front Desk Entrance	2004						
	Building & Zoning Co-Op	2008	1					1
	Tom Carroll	2008		1				
	Building & Zoning Counter	2006						
	Not Currently Used	2009		1				
	Not Currently Used	2004	1					1
	N/A	2012						
	Not Currently Used	2006						
	Not Currently Used	2007						
Public Works	Sub Location	Year Purchased	2013	2014	2015	2016	2017	2018
	Bill Eubanks	2012					1	
	Jason Brock	2012					1	
	PW Staff - Lunch Room	2008	1					1
	To Be Placed in Available Inventory	2007						
	Cindy Klopfenstein	2012					1	
	Public Works Intern/Co-Op	2012					1	
Police	Sub Location	Year Purchased	2013	2014	2015	2016	2017	2018
	Sean Rahe	2008	1					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			

City of Loveland Computer Replacement Schedule, 2013-2018

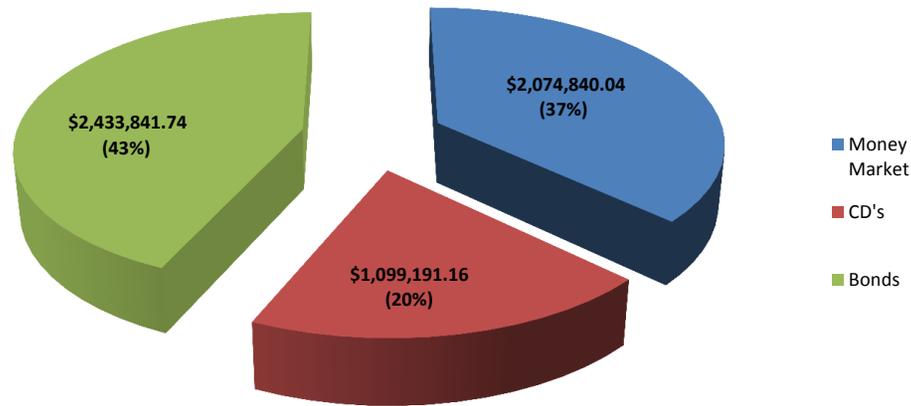
	Mike Szpak	2008	1						1
	K9 Sgt	2009		1					
	Brandon Burch	2009		1					
	IT Officer	2006							
	Mel Bacon New Laptop	2012						1	
	Mel Bacon Laptop	2007							
	Mel Bacon desktop	2012						1	
	PD Conf Room	2008		1					
	PD Library/Traffic Office	2008							
	Property Room	2004							
	Squadroom Wall	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						1
	Tim Wilmes	2009				1			
Fire	Sub Location	Year Purchased	2013	2014	2015	2016	2017	2018	
	NECC001	n/a							
	NECC003	2008	1						1
	NECC04	2008		1					
	NECC1101	2011			1				
	NECC5	2004				1			
	NEFCC/CDISP	2004				1			
	LSFD-62FIREMEN1	2008	1						1
	STA62B	2008		1					
Citywide	Year Purchased	2013	2014	2015	2016	2017	2018		
	TRNGRMMON	2008	1				1		
Total number of computers to be replaced annually		11	13	6	4	13	10		

** 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.*

City of Loveland, Ohio Investment Summary

	Security Type	Purchase Date	Maturity Date	Purchase Price	Projected Yield	Annual Interest Income
STAR Ohio	Money Market			\$ 100,004.05	.10%	\$ 100.00
LCNB Sweep	Money Market			\$ 1,974,835.99	.30%	\$ 592.00
U.S. Bank	C.D.	10/12/10	11/12/12	105,128.56	0.50%	\$ 525.64
Bramble/Foundation Bank	C.D.	06/04/10	12/04/12	95,000.00	1.44%	\$ 1,368.00
Park Natl BK	C.D.	01/06/11	12/06/12	97,000.00	0.75%	\$ 727.50
Franklin Savings (Cheviot)	C.D.	12/10/10	12/10/12	104,379.16	1.23%	\$ 1,283.86
Cottage Savings	C.D.	02/05/11	02/05/13	98,000.00	1.29%	\$ 1,264.20
Foundation Bank	C.D.	02/06/11	02/06/13	98,000.00	1.34%	\$ 1,313.20
River Hills Bank	C.D.	03/06/11	03/06/13	98,000.00	1.24%	\$ 1,215.20
Cheviot Savings Bk	C.D.	03/18/11	03/17/13	98,000.00	1.18%	\$ 1,156.40
Stock Yards Bank & Trust	C.D.	04/20/11	04/20/13	102,519.08	1.49%	\$ 1,527.53
1st National Bank	C.D.	03/18/11	05/18/13	98,000.00	1.00%	\$ 980.00
Lebanon Citizens	C.D.	01/07/11	03/07/14	105,164.36	1.49%	\$ 1,566.95
Ft Washington Investments	Bonds			2,433,841.74	1.10%	\$ 13,625.00
Total Treasury				5,607,872.94		27,245.49

**City of Loveland, Ohio
Investment Portfolio by Investment Type**



Weighted Portfolio Average Yield = .485%