

A scenic view of a park with a gazebo, a boat, and a bench. The gazebo has a red roof and white pillars. The boat is blue and white. The bench is black with a heart-shaped cutout in the backrest. The background is filled with lush green trees and a clear blue sky.

*2016 Operating Budget &
Capital Improvement Program*

*Loveland, Ohio
Anniversary Park*



This page intentionally left blank.



GOVERNMENT FINANCE OFFICERS ASSOCIATION

*Distinguished
Budget Presentation
Award*

PRESENTED TO

City of Loveland

Ohio

For the Fiscal Year Beginning

January 1, 2015

Executive Director



LOVELAND CITY COUNCIL

Back row, left to right: Vice Mayor Mark Fitzgerald, Robert Weisgerber, Ted Phelps

Front Row, left to right: Angela Settell, Mayor Linda Cox, Pam Gross, 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 _____ David Kennedy

Assistant City Manager/Finance Director _____ Corey Schmidt

Clerk of Council _____ Misty Cheshire

City Solicitor _____ Franklin A. Klaine, Jr.

Acting Police Chief _____ Sean Rahe

Fire Chief _____ Otto Huber

Public Works Director _____ Scott Wisby

FINANCE COMMITTEE

Michael Colangelo, Chair Barry Kuhn

Angela Settell, Vice Chair Nicholas Lingenfelter

Gregg Hothem

TABLE OF CONTENTS

SECTION 1: INTRODUCTION AND OVERVIEW

City Manager’s 2016 Budget Message _____	1
Guide for Reviewing 2016 Budget & CIP _____	5
Relationship Between Funds & City Departments _____	6
Budget Glossary _____	7
Citizen Engagement in the Budget Process _____	16
Budget Process & Calendar _____	16
Organizational Chart _____	18
Community Profile, History and Demographics _____	19
Maps of Loveland _____	29

SECTION 2: PERFORMANCE MEASUREMENT & BENCHMARKING

Measuring Performance _____	31
Police Department _____	32
Loveland-Symmes Fire Department _____	34
Building and Zoning Department _____	35
Finance Department _____	36
City Manager’s Office _____	37

Public Works _____	38
--------------------	----

SECTION 3: BUDGET SUMMARY

Budget Summary Guide _____	39
Table 1 – Margin Analysis 2016 Budget _____	43
Table 1.1 – Margin Analysis 2015 Forecast _____	44
Table 1.2 – Margin Analysis 2015 Budget _____	45
Table 2 – Consolidated Financial Schedule, General Fund _____	46
Table 3 – Consolidated Financial Schedule, All Funds _____	47
Table 4 – 2016 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance _____	48
Table 5 – Income Tax Forecasting Model for 2015 _____	51
Table 6 – Total Personnel Costs, Wages and Benefits _____	52
Table 7.1 – Payroll _____	53
Table 7.2 – Pension (OPERS and Police & Fire) _____	54
Table 7.3 – Medicare Costs _____	54
Table 7.4 – Life Insurance Costs _____	55
Table 7.5 – Workers’ Compensation _____	55
Table 7.6 – Health Insurance Premiums _____	56
Table 7.7 – Health Savings Account Contributions _____	56

Table 7.8- Longevity & Vacation Sellback _____	57
Table 7.9 – Employee-Paid Supplemental Benefits _____	57
Table 7.10 – Unemployment Insurance _____	57
Table 8.1 - 2016 CIP Construction Projects _____	58
Table 8.2 - 2016 CIP Equipment by Department _____	59
Table 8.3 - 2016-2020 CIP Summary _____	60
Table 9 – Debt Principal & Interest Payments by Year _____	63
Table 9.1 – Outstanding Debt Principal by Year _____	65
Table 10 – Fund Forecast, 2016-2020 _____	67
Table 10.1 – Street Maintenance Pro Forma _____	68
Table 10.2 – Stormwater Pro Forma _____	69
Table 10.3 – Sanitation & Environment Fund Pro Forma _____	70
Table 10.4 – Water Operations Fund Pro Forma _____	71
Table 10.5 – Water Capital Fund Pro Forma _____	72
Table 10.6 – Sewer Billing Fund Pro Forma _____	73
Table 10.7 – Fire and EMS (2001 Levy) Pro Forma _____	74
Table 10.8 – Fire Fund Pro Forma _____	75
Table 10.9 – EMS Fund Pro Forma _____	76

Table 10.10 – Fire and EMS (2014 Levy) Fund Pro Forma _____	76
Table 11- Indirect Cost Recovery & Administrative Cost Transfer _____	77
Table 12 -Property Liability Insurance Costs _____	77
Table 13 - Energy and Fuel Costs _____	78
Table 14 – Communication-Related Costs _____	79
Table 15 – City-Wide Full-Time Authorized Position Summary _____	80
Table 15.1 – City-Wide Full-Time Equivalent (FTE) Position Summary _____	80
Table 15.2 – City-Wide Full-Time Equivalent (FTE) Position Summary by Department _____	81

SECTION FOUR: REVENUES

Revenue Overview _____	83
General Fund _____	85
Special Projects Fund _____	87
Fire and EMS Funds _____	89
Street Maintenance Fund _____	92
Other Road-Related Funds _____	92
Water Operations and Water Capital Improvement Fund _____	94
Sanitation and Environment Fund _____	95

Stormwater Fund _____	96
Sewer Billing Fund _____	98
Sewer Capital Fund _____	98
State Capital Improvement Program (SCIP) Funds _____	100
General Bond Fund _____	100
Reserve and Escrow Fund (REF) _____	100
Community Improvement Corporation _____	101
Drug and Alcohol Fund for Training (DAFT) _____	101
Mayor’s Court Computer Fund _____	101
Tax Increment Finance District Funds _____	101
Lighting District Fund _____	102

SECTION 5: EXPENDITURES, GENERAL FUND

City Council, City Manager’s Office, City Solicitor, & Mayors Court _	107
Finance Department _____	113
Building and Zoning Division _____	117
Police Department _____	121
Public Works Department (General Fund Only) _____	125

General Operations _____	129
Special Projects _____	131

SECTION 6: EXPENDITURES, GOVERNMENTAL FUNDS

Loveland-Symmes Fire Department _____	133
Street Maintenance Fund _____	139
Other Road-Related Expenditures _____	140

SECTION 7: EXPENDITURES, ENTERPRISE FUNDS

Water Operations Fund _____	141
Water Capital Improvement Fund _____	142
Sanitation and Environment Fund _____	143
Stormwater Fund _____	144
Sewer Billing Fund _____	145
Sewer Capital Improvement Fund _____	145

SECTION 8: EXPENDITURES, OTHER FUNDS

SCIP Grants, City Match, SCIP Loans _____	147
---	-----

General Bond Fund _____	147
Reserve and Escrow Fund (REF)_____	148
Drug and Alcohol Fund for Training (DAFT)_____	148
Mayor’s Court Computer Fund _____	148
Community Improvement Corporation _____	148
Tax Increment Finance District and Lighting District Funds _____	149

SECTION 9: APPENDICES

Mission Statement _____	151
Financial Policies _____	152
Format & Style Changes, 2012-2015 _____	164
Revenue Line Item Definitions _____	167
Expenditure Line Item Definitions _____	169



Dear Mayor Cox and Council Members,

The following is the completed 2016 Budget and Capital Improvements Program (CIP) for the City of Loveland. The budget was prepared through a comprehensive process, which included input from all City departments. Special acknowledgements are in order for Assistant City Manager/Finance Director, Corey Schmidt and Assistant Finance Director, Michelle Byrde. Their organization and extensive knowledge of the City’s finances was integral to the completion of the annual budget. Keeping the budget process moving along while assuring that each department’s input is properly considered is an important balance. The end result is a budget which is well suited to serve the needs of our residents and business owners in a fiscally responsible manner.

The 2016 all-funds budget includes \$18,630,547 in total expenditures. Expenditures from the General Fund total \$5,958,088. The budget includes \$1,027,857 in capital investments through construction and equipment.

Revenue

Although a small estate tax was booked by the City in 2015, the year marked the full impact of this cut implemented by the State

of Ohio in 2012. This significant loss of revenue, which was \$298,000 as recently as 2013, impacts the General Fund including the City’s investment in its infrastructure.

In 2016 the General Fund is projected to benefit from its third consecutive year with an increase in real estate tax collections following a decline in 2012 to 2013.

Year	General Fund Real Estate Taxes	Percent Change
2013	\$879,425	-----
2014	\$890,689	1.28%
2015	\$930,467	4.47%
2016	\$944,464	1.50%

Real estate tax increases represent a steady private investment both residentially and commercially within the City of Loveland, which is anticipated to continue into 2016.

The City has enjoyed growth in income tax collections due to improved local and regional economy. Income tax collections are conservatively projected to be below 2015 levels due to loss of London Computer Systems (LCS), one of the largest employers within the City, in 2016. While new businesses will commence operations in 2016 it is difficult to fully grasp at this time how their income will counter the loss of LCS. Increases in compliance efforts on behalf of the Finance Department staff are anticipated to provide a boost in income tax revenue again in 2016.

Strategic Goals

The budget process for 2016 started with a meeting with City Council to review strategic goals and prioritize projects related to those goals. Projects featured in the 2016 Budget and Capital Improvement Program (CIP) related to the top priority goals include:

1. Drive and guide downtown development

Specific items included in the budget under this goal are:

- Completion of all remaining City obligations associated with the Loveland Station project.
- Implementation of a wayfinding program, which will add signage to direct residents and visitors to areas of the downtown.
- Upgrading the three traffic signals in the downtown district that will result in better traffic flow. It also includes funding for a downtown traffic study to plan for future development efforts.

2. Expand economic development programs and services

Specific items included in the budget under this goal are:

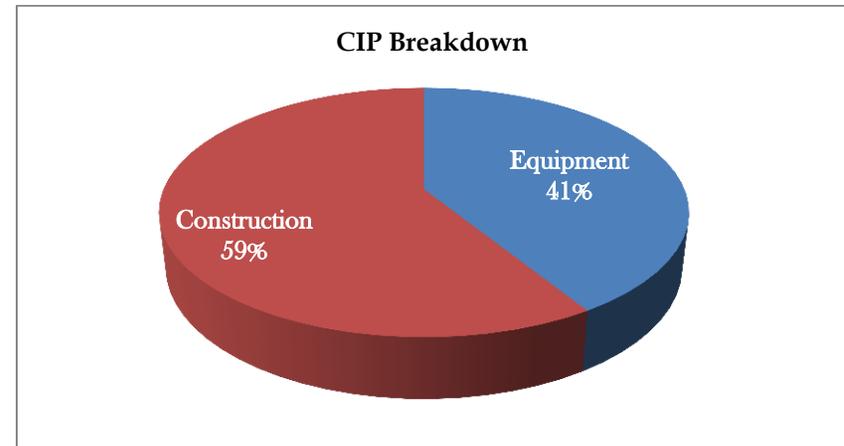
- A part-time economic development consultant to assist with development and re-development efforts.
- Funds to assist in the clearing and grubbing of the City-owned Chestnut Street site to allow for environmental testing of the site. This action will allow the City to market the site for development.

3. Identify and prioritize core services

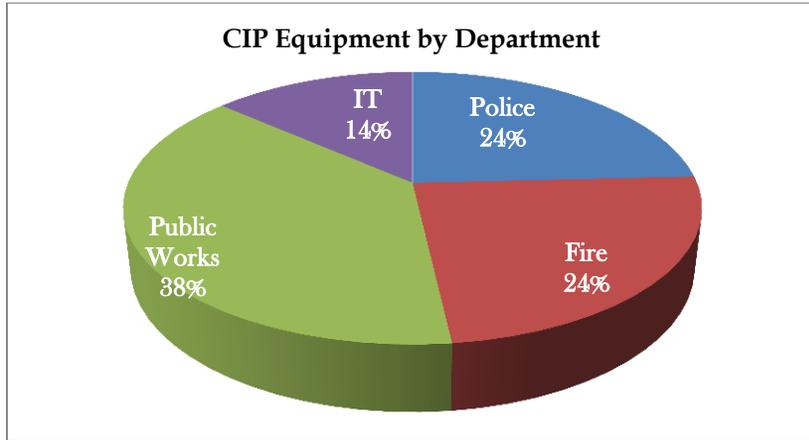
- The budget requires no cuts in services to our residents when compared to 2015 service levels.
- Additional funds are included to increase property maintenance enforcement.
- Funds have been included in the Fire & EMS Fund to implement peak-time staffing for half of the year. This will result in increased staffing levels during peak times of the week.

4. Maintain existing infrastructure and facilities

The City will complete approximately \$1,027,857 in capital investments between construction projects and equipment and technology purchases. The distribution between the two categories is as follows:



Capital improvement equipment requests are broken down among the following departments:



The City continues to upgrade its technology to more efficiently serve the community. The 2016 CIP equipment includes technology upgrades through computer replacement, server improvements, and software upgrades.

Safety of the City’s emergency personnel remains a priority with the purchasing of new body armor, turnout gear, and SCBA’s. Additionally, the purchase of a new thermal imaging camera, swift water rescue boat, and mobile video recorders will enhance the operation of our emergency departments.

Projects that will improve City facilities include the following:

- Public Works Garage Door Replacement
- Public Works Offices Furnace Replacement
- Fire Station 63 Door Replacement
- Fire Station 63 HVAC
- Fire Station 62 Bathroom Replacement

Once again the City is attempting to offset its CIP costs through the submittal of State and Federal Grants. In total, the City has or will be submitting grant requests for a total amount of \$56,589. This includes the following requests:

Nisbet Park Shelter Improvements	\$19,050
Bulletproof Vests	\$2,400
Self-Contained Breathing Apparatus (SCBA)	\$12,500
Mobile Video Recorders	\$15,448
Mobile Recovery Data Kiosk	\$7,191

The 2016 Road Rehabilitation Program budget is \$301,121. Although this represents a decrease from the \$435,072 expended in 2015, last year’s funding included \$90,000 in CDBG grant funding utilized for pavement improvements in the Heights. The following is a summary of road rehabilitation funding for previous years.

2016	\$301,121
2015	\$435,072
2014	\$228,351
2013	\$398,570
2012	\$363,962

Average \$345,415

Loveland Station

Construction of Loveland Station by CMC Properties continued throughout 2015. During 2016 the City will complete its development agreement obligations including utility relocation, the implementation of a quiet zone, and sidewalk repair surrounding the site.

Loveland Station represents a total private financial investment anticipated to be approximately \$12 million and will include 94 apartment units and 15,000 square feet of commercial space. The developer is estimating that all commercial units will be completed at the conclusion of 2015 and residential units ready to be occupied by early 2016.

With the City's obligations funded largely through the Downtown TIF, the commencement of the project is significant as it will allow for the TIF to generate revenue to support debt service payments and the eventual repayments of advances from the General and Special Projects Funds. Although the City will not begin to see TIF revenue from the project until 2017, the project should begin to offer immediate benefit with the addition of new residents and business establishments.

Economic Development

In addition to the upcoming completion of the Loveland Station Project, 2016 is anticipated to include the following developments: McCluskey Automotive Headquarters in the Commerce Park, a new multi-unit commercial project at East Kemper and Loveland Madeira Road, and a new Senior Housing Project on Loveland Madeira Road near Highridge. The estimated investment of these developments is in excess of \$13,000,000.

Assisted by the part-time services of an economic development consultant, the City will continue its marketing for the sale of 897 Loveland Madeira Road (former Bowling Alley) through a competitive Request for Proposal (RFP) process. The building demolition, funded through a grant from Hamilton County, will be completed prior to the end of 2015. The sale and successful development of the property not only benefits the City's finances it also benefits the Loveland Madeira Business Corridor.

The City will continue to expand its relationship with the owners and occupants of the Commerce Park in an effort to identify their needs for retention and expansion. The City's effort for economic development will continue outside of the Commerce Park as we work with area realtors to fill vacant developments such as London Computer Systems (LCS), which is anticipating finalizing its move by early summer of 2016.

Conclusion

The 2016 Budget and Capital Improvement Program (CIP) was completed in a manner which maintains City services and promotes future development. The Finance Department will continue to oversee the City's spending in a fiscally responsible manner while continuing its efforts for increased revenues through tax compliance and needed adjustments to the City's fee schedule. The economic development activities of the City work toward growing the tax base and increasing tax revenues to support City operations.

David Kennedy,
City Manager

GUIDE FOR REVIEWING THE CITY OF LOVELAND'S 2016 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 that receives specific revenue and makes specific expenditures. For example, money that is collected from the City’s customers for water services is spent to provide water to them through the Water Fund. The 2016 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 sources for each department. The reader can quickly see that the Department of Public Works draws its

resources and provides services from the greatest diversity of funds within the Budget. Public Works provides services 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. 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, and the Finance Committee, which is made up of citizens of Loveland. Because of the importance of developing an operational plan which best meets the needs of the community with finite resources, the budget process takes close to six months to complete.

RELATIONSHIP BETWEEN FUNDS AND CITY DEPARTMENTS

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

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

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

BUDGET GLOSSARY

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

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

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

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

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

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

BUDGET LEGEND

Several lines in the 2016 Budget and CIP expenditure and revenue tabs are colored. These lines are highlighted for specific reasons, as indicated by the following legend:

Revenues

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

Expenditures

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

 Interfund Transfers: Transfers between funds and administrative cost recovery.

 Capital Improvement: Items identified as capital projects through the annual CIP process. This includes equipment over \$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.

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

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

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

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

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

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

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

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

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

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

Capital Equipment: New or replacement equipment which has a minimum life expectancy of 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.

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

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

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

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

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

Enterprise Fund: A fund in which the services provided to customers/residents are financed and operated similarly to a private business. An enterprise fund is operated so that the costs of providing services are financed through user fees and charges.

In Loveland, the City provides four services—water, wastewater, stormwater and solid waste—through enterprise funds.

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

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

Expenditures, Essential: Expenditures which are fundamental and necessary to the operation of the City. This term has a particular meaning in Loveland and was developed in 2004 and 2005 between the City’s Finance Committee and City administration. Essential expenditures are annually compared to secure revenues to determine if the City has a structurally balanced budget.

Expenditures, Non-Essential: Expenditures that support the operation of the City but are not absolutely necessary. This term has a particular meaning in Loveland and was developed in 2004 and 2005 between the City’s Finance Committee and City administration. Non-essential expenditures are annually compared to unsecure revenues, and non-essential expenditures have been pre-identified as the first candidates to be eliminated

from the City’s budget should the City start to realize a structurally unbalanced budget.

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

Fire and EMS 2001 Levy Fund: A fund created by voter approval in 2001 and paid for by a levy on property tax to support the City’s contractual obligations to the Loveland-Symmes Fire Department. Its collections may be used by the City to pay for either Fire or EMS expenditures, making it more flexible than either the Fire Fund or the EMS Fund.

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

Financial Policies: A series of written procedures used to guide the City’s budget process. Financial policies help ensure that the City uses best financial practices to manage its money, assets, infrastructure, treasury and debt. Loveland’s financial policies may be found in the appendix section of the 2016 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 revenues and expenditures of a particular fund. The fund balance not spent in one fiscal year will be carried forward to the next as the beginning fund balance, 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.

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

Impact Fee: A fee charged on new development to recognize that new development creates demand on existing infrastructure that was paid for and developed from previous taxpayers. So, an impact fee allows the new development to contribute to existing systems to ensure existing infrastructure is not overwhelmed by new development and allows for necessary upgrades to it to ensure service levels do not suffer from new development.

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

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

Lease-Purchase: A form of financing by which the City leases a piece of equipment or a property from a qualified lending institution for a predetermined period of time with an arranged payment schedule. At the end of the lease period, the City typically purchases the equipment for a nominal fee.

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

Line Item Budget: A budget in which expenditures are classified and displayed by detailed expense categories, such as 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 lighting districts in Brandywine, White Pillars, and Hermitage Pointe.

Loveland-Symmes Fire Department (LSFD): A private organization that provides fire and emergency medical services to the City of Loveland and Symmes Township. The LSFD operates four stations: two in Loveland and two in Symmes Township, and operates the City’s emergency dispatch center—Northeast Communications Center—in the Loveland Safety Center. LSFD utilizes equipment and vehicles owned by the taxpayers of Loveland and Symmes, but 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. A recent mandate that has impacted the City of Loveland is the costs associated with the Global Consent Decree of the Cleanwater Act passed onto Loveland ratepayers through the Metropolitan Sewer District (MSD).

Margin Analysis: A process developed by the City of Loveland in 2004 and 2005 to determine if the City’s General Fund is structurally balanced. The Margin Analysis compares the City’s essential General Fund expenditures to its secured General Fund revenues to see if it needs to draw down on the undesignated fund balance to meet essential expenditures in the current or upcoming fiscal year. The Margin Analysis also analyzes non-essential expenditures to unsecured revenues, and includes an analysis of the City’s capital fund expenditures. The Margin Analysis is a tool used to determine if base budget expenditures are or will exceed the base revenues of the Loveland community.

Metropolitan Sewer District Charges (MSD): The Hamilton County agency responsible for the provision of sanitary sewer services in Loveland. Since 1985, MSD has managed and

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

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

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

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

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

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

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

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

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

Resolution: A formal expression of opinion, will or intent passed by a majority of City Council. A resolution does not have the force of law.

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

Revenue Ordinance: An omnibus ordinance which articulates the charges, fees, fines and other miscellaneous assessments for various services or violations. The Revenue Ordinance was created in 2011 and in time, will reflect all the charges, fees and 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, which was eliminated by the State of Ohio in 2013, and interest income on the City's treasury.

Sanitation and Environment Fund: The enterprise fund used to provide municipal solid waste, recycling, and leaf and brush collection. The Sanitation and Environment Fund also supports environmental remediation, such as the Harper Avenue Landfill

Hazardous Gas monitoring mandate imposed by the Ohio Environmental Protection Agency.

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

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

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

State Capital Improvement Program (SCIP): A competitive Ohio program used to loan or grant money to local governments like Loveland for basic infrastructure programs. Loveland has used SCIP funds to pay for millions of dollars of basic infrastructure projects over the program's 25+ years of existence.

This program is sometimes also referred to as the Ohio Public Works Commission (OPWC).

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

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

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

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

- the Northend TIF,
- the Downtown TIF,

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

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

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

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

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

CITIZEN ENGAGEMENT IN THE BUDGET PROCESS

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

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

City Council also plays a key role in the development of budget priorities. In the lead up to the 2016 budget process, a work session was held with City Council to discuss prioritization of projects and activities related to strategic goals. This meeting laid the ground work for the development of the 2016 Budget.

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

BUDGET PROCESS & CALENDAR

July 2015

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

August 2015

- Department Heads prepare budget requests for capital projects and capital equipment needs.
- Staff holds a work session with City Council to discuss prioritization of budget projects and activities related to strategic goals.
- Staff assembles all capital improvement requests previously submitted by Department Heads. These requests are summarized in tabular format and evaluated by the City Manager.

September 2015

- A work session is held for City Council to review the capital improvement requests as submitted by Department Heads.
- The budget team prepares preliminary current year and budget year estimates for revenues and expenditures.
- Department Heads prepare and submit updated performance measures.
- Staff with budget responsibilities begins preparation of budget outline, format, and narrative information.

October 2015

- Department Heads meet with the Finance Director, City Manager, and Assistant Finance Director to review budget requests and forecasts.

- Staff with budget responsibilities develops supporting tables, charts, graphs, and narrative information.
- The budget team finalizes current year and budget year estimates for revenues and expenditures.
- The City Manager writes a Budget Message to City Council providing an overall summary of the proposed budget.
- 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 30, 2015.

November 2015

- The Finance Committee reviews the draft budget at several public meetings. The budget team presents budget details and provides analysis as requested.

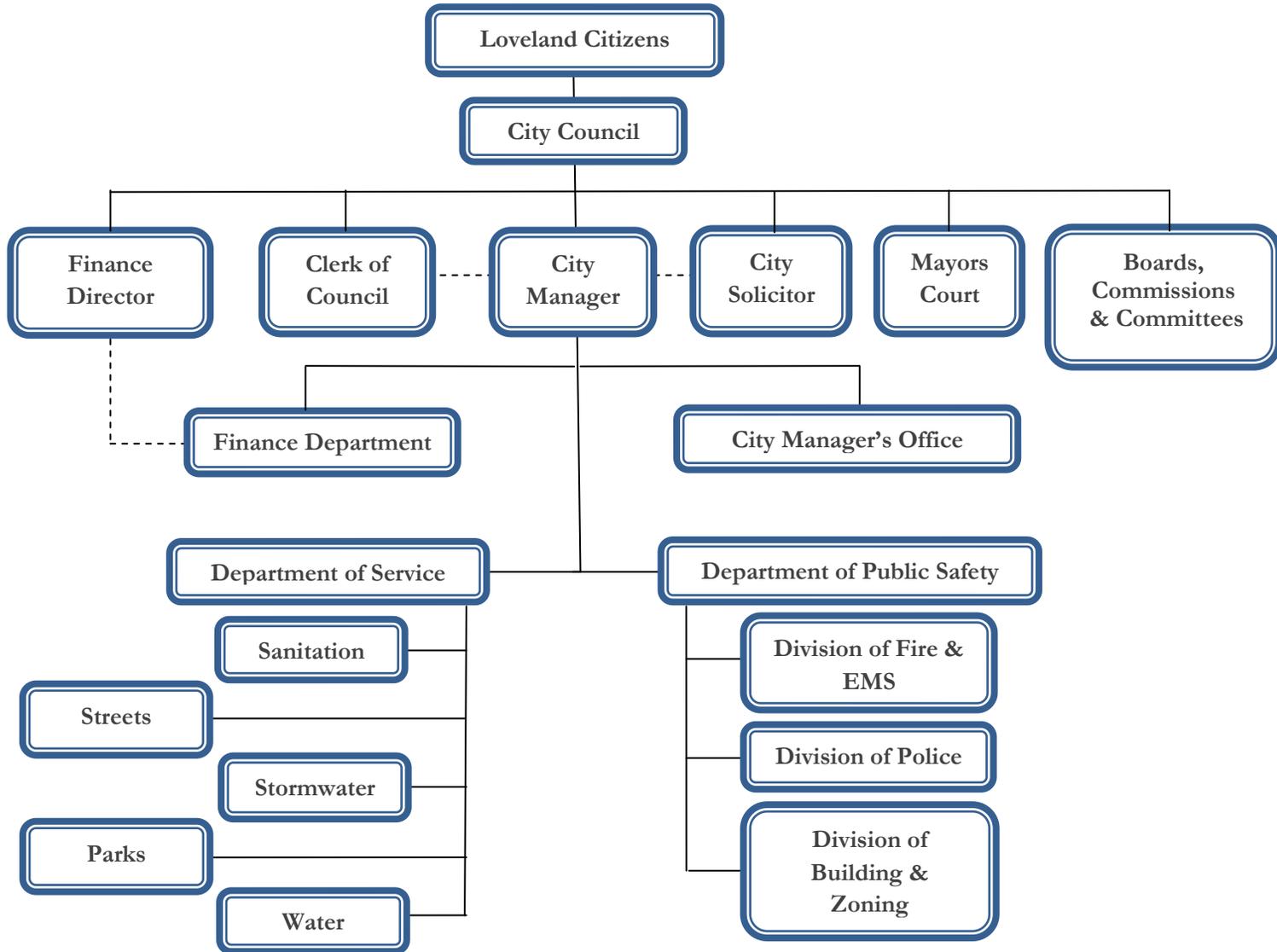
December 2015

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

Throughout 2016

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

CITY OF LOVELAND ORGANIZATION STRUCTURE



COMMUNITY PROFILE

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

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

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

HISTORY

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

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



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

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

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



GOVERNMENT & ORGANIZATIONAL STRUCTURE

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

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

CITY OF LOVELAND VISION

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

CITY SERVICES

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

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

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

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

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



INCOME TAX

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

UTILITIES

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

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

While utility bills come from the City of Loveland, the City does not control sanitary sewer rates. Those rates are set by the Hamilton County Commissioners for the entire Metropolitan Sewer District (MSD). In 1985, the City of Loveland and Hamilton County entered into a contract where the City would continue to own the sewer plant and sewer system, but MSD would operate the plant. 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 13 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 2014, the district passed a 5.6 mill operating levy that will generate \$4.2 million annually for the district. Funds from the levy will go to increasing science, technology, engineering and

mathematics programs and improve counseling and reading services. The operating levy enables the district to remain financially stable and maintain programming and staffing.

Loveland has six schools aligned by grade level.

1. Loveland Early Childhood Center (preschool, kindergarten, six first grade classrooms)
2. Loveland Primary School (grades 1 and 2)
3. Loveland Elementary School (grades 3 and 4)
4. Loveland Intermediate School (grades 5 and 6)
5. Loveland Middle School (grades 7 and 8)
6. Loveland High School (grades 9-12)

Enrollment: 4,454

Teacher to Student Ratio 1 to 22

Teachers with Master's Degrees 84.7%

Student Attendance Rate 97.28%

Seniors Planning to Attend College 79%

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

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

Portions of Loveland are also served by:

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

LOVELAND CITY CENSUS 2010

Population: 12,081

Median Age: 38

Households: 4,701

Vacant: 5.2%

Owner-Occupied: 73%

Renter-Occupied: 27%

Average Family Size: 3.09

White Population: 93.5%

Median Household Income: \$68,801

Average Household Income: \$83,262

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

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

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

Manufacturing: 20%

Educational, Health care, Social Assistance: 18%

Professional: 14%

Retail trade: 12%

Arts, Entertainment: 8%

Land Area: 5.26 square miles

ATTRACTIONS

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

- Scenic Loveland Bike Trail – extending 70 miles into central Ohio
- Loveland Historic District – featuring unique shops and restaurants
- Historic Loveland Museum – an 1862 Victorian home with period furnishings, photos, maps, prints and artifacts.
- Veteran’s Memorial Park – memorial dedicated to those that have served our Country
- Loveland Stage Company – community theater that has been operating since 1979
- Loveland Art Studios on Main – home to more than 24 artist: potters, glass bead makers, stained glass artists, painters, jewelers and fiber artists
- Little Miami River – canoeing and kayaking
- White Pillars Homestead – historic landmark built by Captain John Ramsey and his wife Isabelle Ramsey, daughter of the founder of the Loveland settlement

ANNUAL EVENTS

Valentine’s Day Program – January/February

Rat Race - April

Planting Day – May

Memorial Day Parade – May

Paint the Town – June

Firecracker Festival - July

Loveland Art Show – September

Seth Mitchell Hero 5K – September/October

Homecoming Parade – September/October

Loveland Arts Council Winter Show - December

Christmas in Loveland – December

Farmers Market – Year Round



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.

2015 Certificate of Achievement for Excellence in Financial Reporting

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

2015 Infrastructure Grant Awards

Nisbet Park Playground Replacement – The City of Loveland received a \$56,290 Nature Works grant from the Ohio Department of Natural Resources (ODNR), and will provide a \$25,000 local match for improvements at Nisbet Park at the north end of Karl Brown Way. The project will include replacement of playground equipment, including ADA-compliant improvements, removal of a portion of the old asphalt road in the park and installation of a 5' wide concrete pedestrian path.

McCoy Trail Spur and Parking Lot - The City of Loveland and the State of Ohio through ODNR received \$300,000 in funding for the development of City-owned property south of Broadway Street. The project scope will include construction of a parking lot, connection to the Little

Miami Scenic Trail, storm water quality treatment and detention, and associated work.

East Loveland Nature Preserve Pedestrian Bridge - The City of Loveland was awarded an 80% matching grant, up to \$80,000 of a \$100,000 cost, with federal funds from the Recreational Trails Program being administered through ODNR for the installation of a new pedestrian bridge from the parking lot at 227 East Loveland Avenue over Bares Run creek to improve public access into the East Loveland Nature Preserve.

Anniversary Park Parking Lot and Heights Repaving - The City of Loveland is providing a 10% local match and receiving funds from Hamilton County Community Development Block Grant for a total of \$99,900 for this project. The project included milling and resurfacing the roadways of Englage, Florence, Brown, Highland, and West Main from the east terminus to Cherokee Drive, as well as installation of two new parking stalls at Anniversary Park on Englage Avenue.

2015 Administrative Certifications and Professional Affiliations

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

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

2015 Loveland Police Division Awards and Certifications

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

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

2015 Loveland Symmes Fire Department

In 2015, Deputy Fire Chief Josh Blum Deputy was appointed as “Rescue Team Manager” for the Hamilton County Urban Search and Rescue Team” USAR ” Located in Cincinnati Ohio.

2015 Loveland Symmes Fire Department Grant Award

On September 11, 2015, the Loveland-Symmes Fire Department was awarded \$680,695.00 from the FEMA Assistance to Firefighters Grants for the purchase of Self Contained Breathing Apparatus (SCBA).

2014 GFOA Distinguished Budget Presentation Award

The City of Loveland received the Distinguished Budget Presentation Award from the Government Finance Officers Association (GFOA) for its 2014 Budget. This was the City’s first such award. The award represents a

significant achievement by the entity. It reflects the commitment of the governing body and staff to meet the highest principles of government budgeting. In order to receive the budget award, the entity had to satisfy nationally recognized guidelines for effective budget presentation. These guidelines are designed to address how well an entity’s budget serves as a policy document, a financial plan, an operations guide, and a communications device. In 2012, the most recent year that GFOA published award results, there were just 13 municipalities that received this award in the State of Ohio.

2014 OVI Task Force Gold Level Agency Award

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

2014 Loveland Police Division Awards and Certifications

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

2014 Loveland Symmes Fire Department Re-Accreditation

The Loveland Symmes Fire Department received re-accreditation from the Commission on Ambulance Accreditation International. This Accreditation was first received for the Fire and EMS department in 1997. The City of Loveland is one of only 10 communities in the Country that are dual accredited. This accreditation

indicates the Fire and EMS department has met the high standards of delivering exceptional emergency services by an independent commission.

2013-2014

The Ohio Magazine selected Loveland, Ohio, as one of the state's best hometowns. The best hometowns show off the beauty, the adventure, and fun that accompanies life in the Buckeye State.



2013 Certificate of Excellence in Performance Measurement

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

2013 Loveland Symmes Fire Department Accreditation

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

2013 Loveland Symmes Fire Department Accreditation

In September, of 2013 the Loveland-Symmes Fire Department was awarded accreditation by the Commission on Fire Accreditation International (CFAI). Accreditation is a comprehensive self-assessment and evaluation model that enables organizations to examine past, current, and future service levels and internal performance and compare them to industry best practices. This process leads to an improved, more efficient service delivery. The CFAI Accreditation will be in effect until 2018

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

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

2012 Gold Service Award

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

2012 Hamilton County OVI Task Force Gold Award

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

2012 Certificate of Excellence in Performance Measurement

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

2012 Citizen Participation Award

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

2012 Career Fire Chief of the Year Finalist

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

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

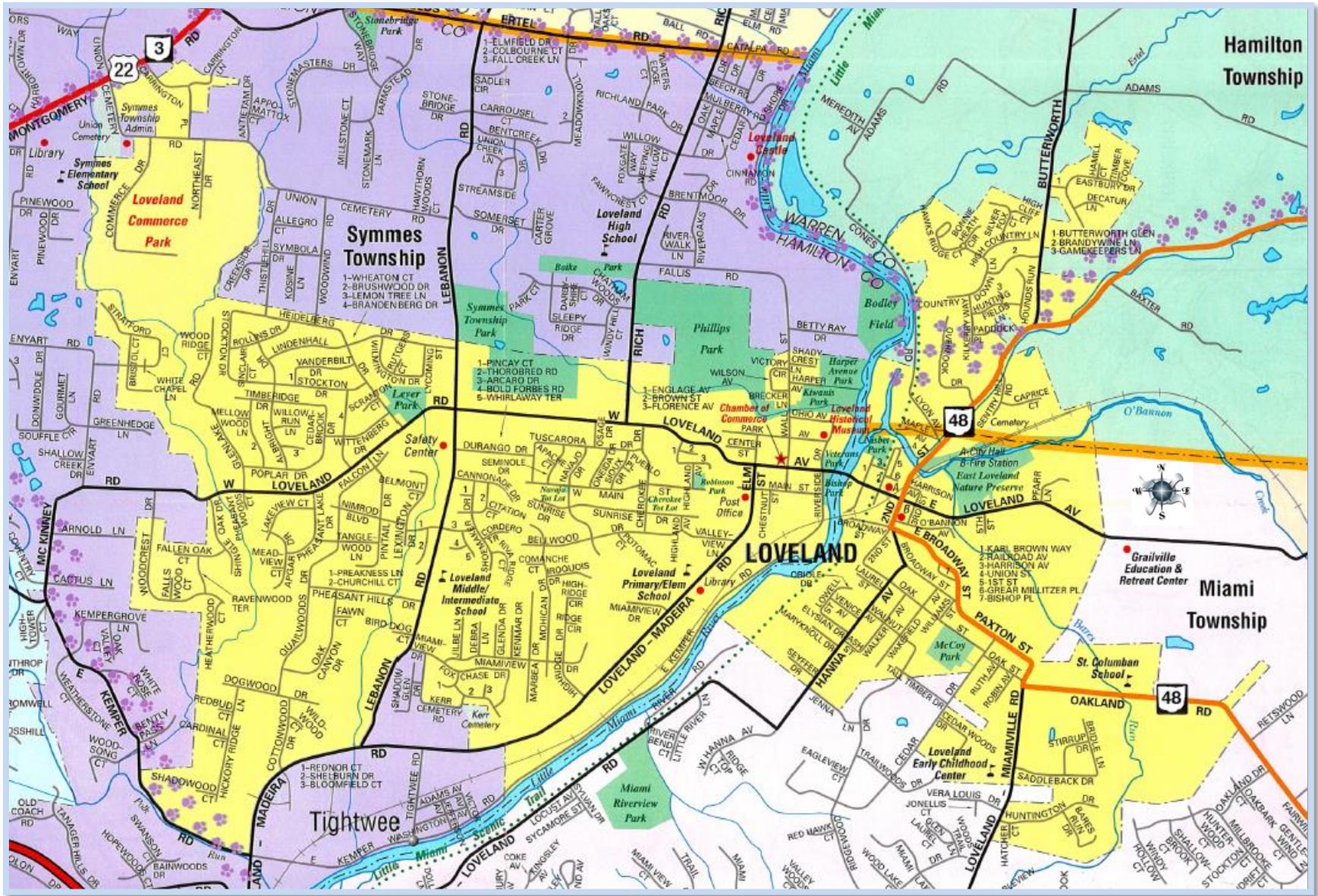
In 1996, the Loveland Symmes Fire Department earned a Public Protection Classification of ISO2. In 2012, the LSFDFD was reevaluated by the Insurance Services Offices Inc., and again earned a Public Protection Classification of ISO2, putting them in the top 1% of fire service providers in Ohio.

2012 Criminal Investigator of the Year

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

LOVELAND, OHIO





MEASURING PERFORMANCE

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

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

Included in this section is 2012-2014 actual data, 2015 projections based on year-to-date trends, and staff's 2016 forecast given the proposed budget and our understanding of community trends. Icons can help identify whether key performance measures are trending to the positive, () trending to the negative () , or generally the same (\leftrightarrow). 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 help the reader evaluate how the data informs the City's performance and administration's view of it. Of course, the reader should make their own judgments based on their interpretation of the data.

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

2016 Performance Measures

Police Department	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Loveland Population	12,292	12,367	12,578	12,866	13,034	
Loveland Police Expenditures Per Capita	\$211	\$218 *	\$203	\$211	\$217	↔
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$249					
Benchmark for Cities under 25,000	\$272					

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

<i>Crime Response</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Total Arrests	539	634	566	490	525	
Drug Related Arrests (All)	74	68	65	63	65	
Juvenile Arrests	45	35	43	43	43	
Juvenile Drug Related Arrests	9	10	9	15	15	
Arrests / 1,000 residents	43.8	51.3	45.0	38.1	40.3	
Use of Force Incidents	5	1	6	6	5	

<i>Part I Crime</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Murder	0	1	0	0	0	
Rape	8	6	2	3	2	
Robbery	1	1	3	2	2	
Aggravated Assault	3	4	1	0	1	
Burglary, Breaking and Entering	38	31	34	32	32	
Theft/Larceny	143	142	142	130	145	
Motor Vehicle Theft	2	1	4	2	2	
Arson	1	1	2	0	0	
Total Part I Crime	196	187	188	169	184	
Loveland Part I Crime per 1,000 residents	15.9	15.1	14.9	13.1	14.1	↔

ICMA Center for Performance Measurement Benchmark (Mean)

Benchmark for All Jurisdictions 35.02

Benchmark for Cities under 25,000 33.68

2016 Performance Measures

<i>Traffic Enforcement</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Parking Citations	129	170	193	150	180	
Total Traffic Charges	1,388	1,270	1,154	1,125	1,160	
Traffic Warnings	624	547	1071	1100	1000	
Operating Vehicle While Intoxicated (OVI)	26	36	36	40	38	
OVI per 1,000 Residents	2.12	2.91	2.86	3.11	2.92	
Auto Accidents	180	156	163	160	165	
Injury Auto Accidents	21	15	16	18	18	
Auto Accidents/Alcohol	5	3	6	12	12	
Fatal Auto Accidents	1	0	0	0	0	

<i>Employee Development</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Total hours of training	3,672	4,987	3,176	4,086	4,300	
Off site training	1,798	2,320	1,327	1,424	1,600	
In-house training	1,874	2,667	1,849	2,662	2,700	
Average Hours of Training per Police Officer	184	277	176	227	239	

* 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>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Mayor's Court Revenue	\$126,015	\$114,025	\$115,766	\$112,000	\$112,000	
Mayor's Court Expenditure	\$112,247	\$106,096	\$111,418	\$114,450	\$115,249	
Court Cost Recovery Ratio	1.12	1.07	1.04	0.98	0.97	

<i>LPD Fleet Maintenance 2014</i>	Total Mileage	Maintenance Costs per Mile
Vehicles 1 year old or less	20,181	0.01
Vehicles 1-2 years old		
Vehicles 2-3 years old	65,147	0.05
Vehicles 3 years old or more	403,772	0.03

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

2016 Performance Measures

Loveland-Symmes Fire Department *	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
<i>Population Served</i>	27,063	27,154	27,349	27,653	27,821	
City of Loveland	12,292	12,367	12,578	12,866	13,034	
Symmes Township	14,771	14,787	14,771	14,787	14,787	
<i>Average Response Time</i>						
Fire	4:35	4:26	4:12	3:29	3:29	
EMS	4:55	4:41	4:20	3:04	3:04	
Hydrants Serviced	3,958	3,958	3,958	3,958	3,958	
Fire Inspections	1,044	1,044	1,044	1,044	1,044	
Total Training Hours	11,921	12,000	12,000	12,000	14,187	
Training Hours per Employee	195.4	196.7	196.7	196.7	208.6	
Total LSFDF Budget	\$4,328,607	\$4,328,607	\$4,328,607	\$4,115,977	\$4,227,990	
LSFDF Expenditures per Capita	\$161.20	\$159.41	\$158.27	\$148.84	\$151.97	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	\$176.29					
Benchmark for Cities 25,000-100,000	\$146.22					

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

<i>Fire Incidents</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Total Fire Incidents	1,271	1,251	1,288	1,165	1,226	
Total Fire Incidents per 1,000 Population Served	46.96	46.07	47.10	42.13	44.07	
Structure Fires	5	5	5	3	4	
LSFDF Structure Fires per 1,000 Population Served	0.18	0.18	0.18	0.11	0.14	
<i>ICMA Center for Performance Measurement Benchmark (Mean)</i>						
Benchmark for All Jurisdictions	1.10					
Benchmark for Cities 25,000-100,000	1.20					
Firefighters on Scene, Structure Fire	33	33	33	33	33	
Inspectable Properties/ Commercial Fires	1,044/0	1,044/0	1,044/0	1,044/0	1,044/0	
Total Property Losses to Fires, LSFDF District	\$468,050	\$171,000	\$369,431	\$178,120	\$178,120	

<i>EMS Incidents</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Total EMS Responses	2,393	2,093	2,065	2,220	2,375	
Cardiac Arrests	15	23	15	17	15	
Fractal Response for Cardiac Arrest	73.3%<4min	90%<4 min	90%<4 min	90%<4 min	90%<4 min	↔
Fractal Response for Cardiac Arrest	80%<5min	100%<5 min	99%<5 min	99%<5 min	99%<5 min	↔

2016 Performance Measures

Building and Zoning						
<i>Permits and Valuation</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
New Housing Unit Starts	44	44	88	60	70	
Residential Permits	133	168	177	190	183	
Commercial Permits	77	94	91	110	100	
Residential Inspections	407	430	413	410	399	
Commercial Inspections	163	112	112	150	130	
Residential Investment Valuation	\$7,895,066	\$9,349,292	\$9,071,734	\$8,000,000	\$8,000,000	
Commercial Investment Valuation	\$5,447,371	\$8,757,671	\$21,784,270	\$6,000,000	\$18,000,000	
Total Property Investment	\$13,342,437	\$18,106,963	\$30,856,004	\$14,000,000	\$26,000,000	

<i>Cost Recovery Ratio</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Building and Zoning Revenue	\$124,626	\$125,330	\$131,629	\$116,549	\$91,223	
Building and Zoning Expenditures	\$181,945	\$190,223	\$184,082	\$251,741	\$248,653	
Building and Zoning Cost Recovery Ratio	0.68	0.66	0.72	0.46	0.37	

<i>Planning and Zoning Commission</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Site Plan Reviews	4	3	2	2	4	
Special Exemptions	8	2	1	1	1	
Conditional Uses	3	0	0	8	4	
Zoning Code Text and Map Amendments	0	3	0	4	4	
Loveland Madeira Overlay	7	7	2	8	6	
Lot Splits/Combination	0	0	0	0	0	
Record Plat Modifications	3	5	2	1	1	
Other	8	0	4	1	2	
Total Cases *	33	20	11	25	22	

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

<i>Board of Zoning and Appeals</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Appeals Requested	1	0	0	1	1	
Variances Requested	4	1	2	8	5	
Total Cases	5	1	2	9	6	
Cases Denied	1	0	0	1	0	

2016 Performance Measures

Finance						
<i>Utility Department</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Number of Utility Billing Accounts	4,875	4,885	4,914	4,959	5,029	
Sewer Delinquency Revenue as a Percentage of all Sewer Revenue	1.58%	1.32%	1.11%	1.03%	0.86%	
Total Utility Bill Collections	\$6,188,615	\$6,360,323	\$6,566,634	\$6,849,734	\$7,058,100	
Average Monthly Bill Charges for City Residents*	\$114.62	\$119.10	\$124.83	\$130.38	\$135.35	

* Assumes 8,000 gallons of usage per month

<i>Income Taxes</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Income Tax Collections	\$3,541,338	\$3,731,651	\$3,695,641	\$3,850,000	\$3,725,000	
Income Tax Refunds	\$161,368	\$129,594	\$155,698	\$150,000	\$150,000	
Income Tax Collections After Refunds	\$3,379,970	\$3,602,057	\$3,539,943	\$3,700,000	\$3,575,000	
Tax Collection Costs	\$89,283	\$100,429	\$89,011	\$110,290	\$111,750	
Tax Collection Costs as a Percent of Net Collections	2.52%	2.69%	2.41%	2.86%	3.00%	

<i>Treasury</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Treasury & Cash Reserve Management	\$4,528,458	\$7,142,288	\$5,385,947	\$4,511,059	\$4,165,349	
Interest Income	\$33,308	\$19,827	\$26,056	\$22,500	\$22,500	
City Annual Yield on Treasury	0.74%	0.28%	0.48%	0.50%	0.54%	
STAR Ohio Yield	0.05%	0.02%	0.07%	0.13%	0.20%	
Basis Points Above/ Below LoveDEX *	0.24%	0.13%	0.19%	0.26%	0.35%	

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

<i>Debt</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
All Debt Outstanding Principle (includes SCIP)	\$10,396,761	\$13,196,523	\$12,958,031	\$11,952,865	\$10,956,669	
Total City of Loveland Assessed Valuation, \$ (Excludes Tangible Personal Property)	276,349,000	278,195,000	280,058,907	285,400,000	299,830,000	
Total Debt Principal as a Percentage of Assessed Value *	3.76%	4.74%	4.63%	4.19%	3.65%	
Number of Outstanding Debt Issues, Year-End	33	31	28	27	27	
Total General Obligation (GO) Debt	\$6,360,000	\$9,260,000	\$8,505,000	\$7,840,000	\$7,170,000	
GO Debt as a % of Assessed Valuation	2.30%	3.33%	3.04%	2.75%	2.39%	
Outstanding Debt Principal per Capita	\$847.95	\$1,067.11	\$1,030.23	\$929.04	\$840.64	

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

2016 Performance Measures

City Manager's Office	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Annexations	0	0	0	0	0	
Acreage Annexed	0	0	0	0	0	
City Limits, Square Miles	5.26	5.26	5.26	5.26	5.26	
City Population *	12,261	12,367	12,578	12,866	13,034	
Residents per Square Mile	2,331	2,351	2,391	2,446	2,478	

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

<i>Human Resources and Personnel</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Number of FT/PT Authorized Employees	44.95	41.41	41.04	39.73	39.73	
Total City Salary and Wages	\$3,022,798	\$2,905,214	\$2,877,636	\$2,947,331	\$3,006,591	
Total City Paid Hours	107,614	98,701	97,027	98,246	98,080	
Average Hourly Rate per Labor Hour	\$28.09	\$29.43	\$29.66	\$30.00	\$30.65	
Open Recruitments *	3	4	2	5	1	
Total Applications	123	177	40	214	60	
Applicants per Job	41	44	20	43	60	
Avg. Tenure of Full-Time City Employees in Yrs	10.19	11.49	11.4	11.82	11.99	
City Healthcare Expenditures **	\$482,025	\$485,954	\$515,823	\$506,738	\$527,383	

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

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

<i>Property Maintenance</i>	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Total Violations Issued	82	49	105	170	150	
Violations Complied With	70	34	84	157	125	
Violations Abated by City Contractor	10	15	21	13	25	
Contractor Charges	\$2,255	\$2,930	\$3,445	\$3,500	\$5,000	
Cited to Mayor's Court	0	0	0	0	0	
Total Property Maintenance Assessments	\$16,407	\$8,010	\$1,048	\$1,549	\$1,223	

2016 Performance Measures

Water	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Millions of Gallons of Water Pumped Per Year	459.36	408.34	442.52	526.02	430	
Millions of Gallons of Water Billed Per Year	453.95	383.24	372.55	393.51	390	
Unaccounted For Water (UW) *	1%	6%	16%	25%	9%	
AWWA Best Practice Benchmark For Unaccounted for Water			10%			
Linear Feet of Water Distribution System Replaced	4,180	1,630	3,866	0	0	
Percent of Water System Replaced	1.05%	0.41%	0.98%	0.00%	0.00%	
Linear Feet of 4" Diameter Water Line in System	8,385	8,385	8,385	8,385	8,385	
Average Remaining Useful Life, Water Distribution System	31.59 years	30.93 years	30.65	29.65	28.65	

Street Maintenance	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Loveland Population	12,292	12,367	12,578	12,866	13,034	
Road Rehabilitation Expenditures *	\$363,962	\$388,754	\$244,078	\$435,072	\$301,121	
Loveland Road Rehabilitation Expenditures per Capita	\$29.61	\$31.44	\$19.41	\$33.82	\$23.10	
Lane-Mile of Roadways Rehabilitated	8.0	6.3	4.1	2.8	3.0	
Road Rehabilitation Expenditures per Lane-Mile	\$45,495	\$61,707	\$59,531	\$155,383	\$100,374	
Tons of Road Salt Used	295	650	1,220	1,100	1,100	
Hours of Street Sweeping	242	110	147	135	150	
Total Loveland Lane Miles of Roadway (Accepted/Dedicated)	101.6	101.6	102.9	105.8	107.6	

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

Public Works	2012	Actual 2013	Actual 2014	Projected 2015	2016 Estimate	Trend
Catch Basins Cleaned	282	145	215	150	150	
Catch Basins Repaired	11	11	18	28	20	
Emergency Callout Events	58	93	82	75	75	
Fire Hydrants Repaired	24	27	21	25	20	
Fire Hydrants Replaced	3	3	4	2	2	
Water Main Breaks	17	12	24	18	10	
Water Service Leaks	62	65	54	72	60	

BUDGET SUMMARY GUIDE

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

Table 1, Margin Analysis

The City's Finance Committee has worked with the City Manager's Office to develop three tables—1, 1.1, and 1.2—which collectively are referred to as the Margin Analysis. These tables are intended to give the reader a quick and high level understanding as to the General Fund's and Special Project Fund's structural balance. 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 that could be receipted into the General Fund.

First, the City divides its General Fund revenues into secured and unsecured revenues. Secured revenues are those which are historically reliable, such as property tax. Unsecured revenues are revenues that are contingent or widely varying, such as interest income and the now-eliminated estate tax. Second, the City divides its expenditures into essential expenditures and non-essential expenditures, followed by a third category—capital expenditures—in the General Fund and Special Projects Fund.

Essential expenditures are those which are difficult to adjust and would affect service levels, such as personnel costs.

The Margin Analysis then compares secure revenues against essential expenditures. This is summarized on the first blue line. Then, it compares unsecured revenue against non-essential expenditures. The two comparisons are then summed into a third blue line referred to as the Total Operating Margin. If positive, the City has a structurally balanced budget. Then, capital is subtracted, which invariably leads to a draw down on fund balance for the upcoming fiscal year. This has historically been acceptable because of conservative revenue forecasting and the fact that the City would not budget for unknown estate tax revenue. But the estate tax ended in 2013, and the practice of spending down fund balance will need to be carefully managed.

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 Consolidated Financial Schedule, General Fund

Table 2 presents a summary of major revenues and expenditures, as well as other financing sources and uses, for the General Fund to provide an overview of the total General Fund resources budgeted by the City. The consolidated financial schedule includes information for the prior year actual, current year budget

and forecast, and new budget year. At the bottom of this table, the reader can view the beginning fund balance, the increase or decrease in fund balance, and the ending fund balances.

Table 3 Consolidated Financial Schedule, All Funds

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

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

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

The consolidated summary of revenues, expenditures, and changes in fund balance encompasses three separate pages to include all funds. The third of the three pages totals the funds and compares to the current year forecast and prior year actual. At the bottom of this table, the reader can view the beginning fund balance, the increase or decrease in fund balance, and the ending fund balances. A calculation is also included to show the percentage change in fund balance from the beginning year to ending year. A discussion of any change of 10% or more is included in the revenue section.

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

Table 5 Income Tax Forecasting

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

Table 6 and 7.1-7.11 Personnel Costs

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

Table 8.1-8.3 Capital Improvement Program

Tables 8.1-8.3 show the City of Loveland's Capital Improvement Program, or CIP. Table 8.1 summarizes the 2016 funded capital projects by fund, allowing the reader to tick and tie CIPs back to the expenditure line items in the budget. Table 8.1 only lists CIPs actually funded in the upcoming fiscal year; projects or requests which were not funded do not appear in this schedule. Table 8.2 accomplishes the same goal as table 8.1, but does so for equipment purchases. This is particularly important for equipment in the Department of Public Works because a vehicle may be funded by partial payments from multiple funds, reflecting how one piece of equipment will plow snow in the winter, collect brush in the fall, be used for water dig outs year round, and so forth. Table 8.3 shows a five year projection of capital expenditures and lists other projects or equipment purchases which have been identified but not scheduled for completion.

Table 9 Debt Amortization Schedule

Table 9 shows the City's debt until every debt issue is retired. It provides the reader with an easy way to understand how long term debt obligations require annual debt service payments, and how decisions made in the past impact current and future year operating budgets. Table 9.1 is a sister table to Table 9 and depicts the City's annual outstanding debt by fund.

Table 10 Long Range Fund Forecasts

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

Also, the analysis shows that the General Fund needs to support the Street Maintenance Fund or service reductions are to be expected.

Table 11-15

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

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

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

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

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

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

Table 1: General Fund and Special Project Fund Margin Analysis, 2016 Budget

Secure Operating Revenues		Essential Expenditures	
General	5,909,890	General Fund	5,616,224
Special Projects	247,375	Special Projects Ops	5,050
Sub-total =	6,157,265	Sub-total =	5,621,274
Secure Operating Margin =		535,991	
Unsecured Operating Revenues		Non-Essential Expenditures	
General Fund	10,000	General Fund	37,000
Interest Income, Special Projects	22,500	Special Projects	38,000
Sub-total =	32,500	Sub-total =	75,000
Unsecured Operating Margin =		(42,500)	
Total Operating Margin =		493,491	
		Capital Expenditures	
		<i>General Fund</i>	304,864
		<i>Special Projects Fund</i>	244,800
		Sub-total =	549,664
Total Operating Margin after Capital		(56,173)	
2016 Budgeted Beginning Balance, General Fund	917,355	2016 Projected Year-End Undesignated Fund Balances	
2016 Budgeted Beginning Balance, Special Projects Fund	20,805	General Fund	879,157
Combined 2016 Budgeted Beginning Fund Balance	938,160	Special Projects	2,830
Plus Total Operating Margin after Capital	(56,173)		
Combined GF & SP Projected 2016 Ending Fund Balances	881,987	881,987	

Table 1.1: General Fund and Special Project Fund Margin Analysis, 2015 Forecast

Table 1.1: General Fund and Special Project Fund Margin Analysis, 2015 Forecast			
Secure Operating Revenues		Essential Expenditures	
General	6,113,434	General Fund	5,774,224
Special Projects	399,104	Special Projects Ops	4,825
Sub-total =	6,512,537	Sub-total =	5,779,049
Secure Operating Margin =		733,488	
Unsecured Operating Revenues		Non-Essential Expenditures	
General Fund	34,658	General Fund	37,589
Interest Income, Special Projects	22,500	Special Projects	555,136
Sub-total =	57,158	Sub-total =	592,725
Unsecured Operating Margin =		(535,567)	
Total Operating Margin =		197,921	
		Capital Expenditures	
		General Fund	310,617
		Special Projects Fund	271,779
			582,396
Total Operating Margin after Capital		(384,475)	
2015 Actual Beginning Balance, General Fund	891,693	2015 Forecasted Year-End Undesignated Fund Balances	
2015 Actual Beginning Balance, Special Projects Fund	430,942	General Fund	917,355
Combined 2015 Actual Beginning Fund Balance	1,322,635	Special Projects	20,805
Plus Total Operating Margin after Capital	(384,475)		
Combined GF & SP Forecasted 2015 Ending Fund Balances	938,160		938,160

Table 1.2: General Fund and Special Project Fund Margin Analysis, 2015 Budget

Table 1.2: General Fund and Special Project Fund Margin Analysis, 2015 Budget			
Secure Operating Revenues		Essential Expenditures	
General	5,818,858	General Fund	5,558,230
Special Projects	218,966	Special Projects Ops	5,300
Sub-total =	6,037,824	Sub-total =	5,563,530
Secure Operating Margin =		474,294	
Unsecured Operating Revenues		Non-Essential Expenditures	
General Fund	10,000	General Fund	41,600
Interest Income, Special Projects	20,000	Special Projects	242,755
Sub-total =	30,000	Sub-total =	284,355
Unsecured Operating Margin =		(254,355)	
Total Operating Margin =		219,939	
		Capital Expenditures	
		General Fund	331,081
		Special Projects Fund	0
		Sub-total =	331,081
Total Operating Margin after Capital		(111,142)	
2015 Budgeted Beginning Balance, General Fund	484,496	2015 Projected Year-End Undesignated Fund Balances	
2015 Budgeted Beginning Balance, Special Projects Fund	16,171	General Fund	382,443
Combined 2015 Budgeted Beginning Fund Balance	500,667	Special Projects	7,082
Plus Total Operating Margin after Capital	(111,142)		
Combined GF & SP Projected 2015 Ending Fund Balances	389,525	389,525	

Table 2: Consolidated Financial Schedule, General Fund							
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget	
Revenues							
Real Estate Taxes	886,401	879,425	890,689	899,010	930,467	944,464	
Income Taxes	3,541,338	3,731,651	3,695,641	3,625,000	3,850,000	3,725,000	
Estate Tax	215,432	298,003	23,069	-	6,388	-	
Intergovernmental Revenues	253,943	190,137	189,888	189,000	197,108	184,225	
Fines, Forfeitures, and Penalties	126,015	114,025	115,766	112,000	112,000	112,000	
Special Assessments	16,407	8,010	1,048	1,000	1,549	1,223	
Charges for Service	119,219	133,004	155,266	115,000	138,500	113,500	
Interfund Charges	449,773	449,773	449,773	544,773	544,773	497,010	
Miscellaneous Revenue	304,922	341,575	339,849	262,486	283,295	262,468	
Total Revenues	5,913,450	6,145,604	5,860,988	5,748,269	6,064,080	5,839,890	
Other Financing Sources							
Debt and Loan Proceeds							
Grants							
Transfers/Advances In	-	28,675	100,938	80,589	84,012	80,000	
Total Other Sources	-	28,675	100,938	80,589	84,012	80,000	
Total Revenues + Other Sources	\$ 5,913,450	\$ 6,174,279	\$ 5,961,926	\$ 5,828,858	\$ 6,148,092	\$ 5,919,890	
Expenditures							
Personnel-Related Expenses							
City Council	61,588	60,794	61,242	63,090	63,100	64,222	
City Manager's Office	496,707	384,600	259,549	322,876	237,602	228,397	
Mayor's Court	80,442	80,222	83,241	84,570	84,450	85,749	
Finance	320,337	339,993	332,556	366,293	313,097	296,774	
Building & Zoning	128,043	134,507	133,903	134,819	155,041	159,953	
Police	2,005,242	2,125,647	1,993,992	2,107,398	2,078,779	2,175,198	
Public Works - Parks & Engineer	275,236	214,927	308,514	291,738	295,392	312,145	
General City Operations	17,563	20,210	4,308	-	-	-	
Operating Expenses							
Legislative, Admin & Legal	136,093	100,081	207,192	129,900	167,318	151,900	
Finance	266,433	237,294	9,480	12,125	21,929	13,815	
Building & Zoning	53,901	55,716	50,180	116,200	86,700	88,700	
Policing	397,238	385,161	413,938	464,949	467,789	495,876	
Public Works - Parks & Engineer	108,026	87,192	89,585	97,125	91,848	97,745	
General City Operations	460,121	374,382	621,973	659,353	658,305	685,228	
Capital Improvement Program (CIP)							
CIP Equipment	202,302	206,744	175,982	182,236	179,488	174,864	
CIP Infrastructure	220,962	101,000	57,428	148,845	131,129	130,000	
Non-Operating Expenses							
Debt Service Payments	198,454	187,873	176,722	146,882	146,882	144,831	
Other							
Interfund Charges							
Total Expenditures	5,428,688	5,096,343	4,979,785	5,328,399	5,178,848	5,305,397	
Other Financing Uses							
Transfers Out - Reserve and Escrow Fund	68,000	1,274,626	154,680	22,871	41,141	22,080	
Transfers Out - Other	455,000	459,000	1,029,813	579,641	902,441	630,611	
Total Other Financing Uses	523,000	1,733,626	1,184,493	602,512	943,582	652,691	
Total Expenditures + Other Financi	\$ 5,951,688	\$ 6,829,969	\$ 6,164,278	\$ 5,930,911	\$ 6,122,430	\$ 5,958,088	
Net Change in Fund Balance	\$ (38,238)	\$ (655,691)	\$ (202,352)	\$ (102,053)	\$ 25,662	\$ (38,198)	
Fund Balance							
Beginning Fund Balance	1,768,181	1,749,735	1,094,045	484,496	891,693	917,355	
Ending Fund Balance	1,729,943	1,094,045	891,693	382,443	917,355	879,157	
Restricted Reserves	1,021,201						
Undesignated Ending Fund Balance	708,742	1,094,045	891,693	382,443	917,355	879,157	
Percentage Change in Undesignated Fund Balance		54%	-18%	-21%	3%	-4%	

Table 3: Consolidated Financial Schedule, All Funds					
	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Revenues					
Real Estate Taxes	3,259,940	3,276,153	3,446,511	3,578,208	3,588,577
Income Taxes	3,731,651	3,695,641	3,625,000	3,850,000	3,725,000
Estate Tax	298,003	23,069	-	6,388	-
Intergovernmental Revenues	834,145	839,722	812,075	834,179	815,200
Fines, Forfeitures, and Penalties	166,355	164,353	161,200	165,682	160,375
Special Assessments	120,151	119,436	82,362	82,473	73,291
Charges for Service	6,594,404	6,843,203	7,226,309	7,375,786	7,503,600
Interfund Charges	449,773	449,773	544,773	544,773	497,010
Miscellaneous Revenue	632,719	960,835	496,236	599,467	375,762
Total Revenues	16,087,142	16,372,185	16,394,466	17,036,956	16,738,815
Other Financing Sources					
Debt and Loan Proceeds	4,980,491	705,284	1,062,000	1,207,276	550,000
Grants	163,828	64,659	331,000	1,354,380	120,300
Transfers/Advances In	1,901,301	1,479,287	828,144	1,277,637	857,809
Total Other Sources	7,045,620	2,249,231	2,221,144	3,839,293	1,528,109
Total Revenues + Other Sources	\$ 23,132,761	\$ 18,621,416	\$ 18,615,610	\$ 20,876,249	\$ 18,266,924
Expenditures					
Personnel-Related Expenses	4,389,826	4,245,411	4,473,005	4,328,852	4,442,448
Operating Expenses					
Legislative, Admin & Legal	176,233	326,813	145,854	204,070	182,900
Finance	237,294	9,480	12,125	21,929	13,815
Building & Zoning	55,716	50,180	116,200	86,700	88,700
Policing	385,799	413,938	464,949	469,647	495,876
Public Works and Utilities	1,637,031	1,721,661	1,715,237	1,620,389	1,653,451
General City Operations	437,633	739,870	774,556	803,506	751,634
Fire & EMS	1,918,614	1,947,561	2,279,613	2,317,497	2,415,807
Capital Improvement Program (CIP)					
CIP Equipment	314,443	720,240	442,634	336,514	414,836
CIP Infrastructure	2,781,176	1,967,748	1,572,473	3,398,488	887,806
Non-Operating Expenses					
Debt Service Payments	2,127,473	2,084,991	1,988,744	1,932,433	1,902,203
Other	3,774,486	4,147,449	3,829,478	4,392,330	4,026,253
Interfund Charges	449,773	449,773	544,773	544,773	497,010
Total Expenditures	18,685,498	18,825,113	18,359,640	20,457,129	17,772,738
Other Financing Uses					
Transfers/Advances Out - Reserve and Escrow Fund	1,274,626	154,680	27,914	46,184	27,198
Transfers/Advances Out - Other	626,675	1,324,607	800,230	1,231,453	830,611
Total Other Financing Uses	1,901,301	1,479,287	828,144	1,277,637	857,809
Total Expenditures + Other Financing Uses	\$ 20,586,799	\$ 20,304,401	\$ 19,187,784	\$ 21,734,766	\$ 18,630,547
Net Change in Fund Balance	\$ 2,545,963	\$ (1,682,985)	\$ (572,174)	\$ (858,516)	\$ (363,623)
Fund Balance					
Beginning Fund Balance	4,522,969	7,068,932	4,143,172	5,385,946	4,527,430
Ending Fund Balance	7,068,931	5,385,947	3,570,998	4,527,430	4,163,806
Restricted Reserves	1,570,645	1,610,152	1,273,382	1,266,722	1,239,609
Undesignated Ending Fund Balance	5,498,286	3,775,795	2,297,616	3,260,708	2,924,197
Percentage Change in Undesignated Fund Balance		-31%	-39%	-14%	-10%

Table 4: 2016 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance

	General Fund	Special Projects Fund	Fire & EMS Fund (2001 Levy)	Fire Fund	EMS Fund	Fire & EMS Fund (2014 Levy)	Street Maintenance Fund	State Highway Fund	Citywide Road Capital Improvement Fund	County MVR Funds
Revenues										
Real Estate Taxes	944,464		538,802	636,213	939,173	522,910				
Income Taxes	3,725,000									
Estate Tax	-									
Intergovernmental Revenues	184,225						460,000	34,500	100,000	36,475
Fines, Forfeitures, and Penalties	112,000									
Special Assessments	1,223	32,075								
Charges for Service	113,500	-			330,000					
Interfund Charges	497,010									
Miscellaneous Revenue	262,468	22,500	-	18,600	-		7,736		10,000	
Total Revenues	5,839,890	54,575	538,802	654,813	1,269,173	522,910	467,736	34,500	110,000	36,475
Other Financing Sources										
Debt and Loan Proceeds	-		-				-			
Grants	-	10,300								
Transfers/Advances In	80,000	205,000					50,000			
Total Other Sources	80,000	215,300	-	-	-	-	50,000	-	-	-
Total Revenues + Other Sources	\$ 5,919,890	\$ 269,875	\$ 538,802	\$ 654,813	\$ 1,269,173	\$ 522,910	\$ 517,736	\$ 34,500	\$ 110,000	\$ 36,475
Expenditures										
Personnel-Related Expenses	3,322,438						324,077			
Operating Expenses										
Legislative, Admin & Legal	151,900									
Finance	13,815									
Building & Zoning	88,700									
Policing	495,876									
Public Works and Utilities	97,745							160,359	34,600	
General City Operations	685,228	5,050								
Fire & EMS			275,798	584,371	1,237,571	318,067				
Capital Improvement Program (CIP)										
CIP Equipment	174,864		-	74,000	31,797		34,400			
CIP Infrastructure	130,000	239,500							132,240	38,881
Non-Operating Expenses										
Debt Service Payments	144,831		151,339				50,186			
Other		43,300	-			106,368				
Interfund Charges			95,000							
Total Expenditures	5,305,397	287,850	522,137	658,371	1,269,368	424,435	569,022	34,600	132,240	38,881
Other Financing Uses										
Transfers/Advances Out - Reserve and Escrow	22,080									
Transfers/Advances Out - Other	630,611									
Total Other Financing Uses	652,691	-	-	-	-	-	-	-	-	-
Total Expenditures + Other Financing Uses	\$ 5,958,088	\$ 287,850	\$ 522,137	\$ 658,371	\$ 1,269,368	\$ 424,435	\$ 569,022	\$ 34,600	\$ 132,240	\$ 38,881
Net Change in Fund Balance	\$ (38,198)	\$ (17,975)	\$ 16,665	\$ (3,558)	\$ (195)	\$ 98,475	\$ (51,286)	\$ (100)	\$ (22,240)	\$ (2,406)
Fund Balance										
Beginning Fund Balance	917,355	20,805	156,025	92,157	56,704	154,576	65,234	2,591	22,240	2,406
Ending Fund Balance	879,157	2,830	172,690	88,599	56,509	253,051	13,948	2,491	-	(0)
Restricted Reserves										
Undesignated Ending Fund Balance	879,157	2,830	172,690	88,599	56,509	253,051	13,948	2,491	-	(0)
Percentage Change in Undesignated Fund Balance	-4%	-86%	11%	-4%	0%	64%	-79%	-4%	-100%	-100%

Table 4: 2016 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance (continued)

	S.C.I.P Fund	Reserve and Escrow Fund	Drug & Alcohol Fund for Training	Mayor's Court Computer Fund	Community Improvement Co. Fund	Historic Loveland TIF Fund	Recreation Land TIF Fund	Lighting District Fund
Revenues								
Real Estate Taxes						7,015		
Income Taxes								
Estate Tax								
Intergovernmental Revenues								
Fines, Forfeitures, and Penalties			500	12,875				
Special Assessments								9,275
Charges for Service								
Interfund Charges								
Miscellaneous Revenue								
Total Revenues	-	-	500	12,875	-	7,015	-	9,275
Other Financing Sources								
Debt and Loan Proceeds	-					550,000		
Grants		80,000						
Transfers/Advances In		27,198			75,886	250,000	49,725	
Total Other Sources	-	107,198	-	-	75,886	800,000	49,725	-
Total Revenues + Other Sources	\$ -	\$ 107,198	\$ 500	\$ 12,875	\$ 75,886	\$ 807,015	\$ 49,725	\$ 9,275
Expenditures								
Personnel-Related Expenses								
Operating Expenses								
Legislative, Admin & Legal				21,000		10,000		
Finance								
Building & Zoning								
Policing								
Public Works and Utilities								
General City Operations					11,000	33,590		16,766
Fire & EMS								
Capital Improvement Program (CIP)								
CIP Equipment								
CIP Infrastructure	-	100,260				246,925		
Non-Operating Expenses								
Debt Service Payments						705,149	49,725	
Other		21,106			101,388			
Interfund Charges								
Total Expenditures	-	121,366	-	21,000	112,388	995,664	49,725	16,766
Other Financing Uses								
Transfers/Advances Out - Reserve and Escrow Fund								
Transfers/Advances Out - Other								
Total Other Financing Uses	-	-	-	-	-	-	-	-
Total Expenditures + Other Financing Uses	\$ -	\$ 121,366	\$ -	\$ 21,000	\$ 112,388	\$ 995,664	\$ 49,725	\$ 16,766
Net Change in Fund Balance	\$ -	\$ (14,168)	\$ 500	\$ (8,125)	\$ (36,502)	\$ (188,649)	\$ -	\$ (7,491)
Fund Balance								
Beginning Fund Balance	-	1,266,722	6,512	16,477	51,186	218,304	1,957	38,759
Ending Fund Balance	-	1,252,554	7,012	8,352	14,684	29,655	1,957	31,268
Restricted Reserves		1,239,609						
Undesignated Ending Fund Balance	-	12,945	7,012	8,352	14,684	29,655	1,957	31,268
Percentage Change in Undesignated Fund Balance	N/A	-1%	8%	-49%	-71%	-86%	0%	-19%

Table 4: 2016 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance (continued)

	Water Operations Fund	Water Capital Improvement Fund	Sanitation & Environment Fund	Stormwater Fund	Sewer Billing Fund	Sewer Capital Improvement Fund	2016 Budget Total	2015 Forecast	2014 Actual
Revenues									
Real Estate Taxes							3,588,577	3,578,208	3,276,153
Income Taxes							3,725,000	3,850,000	3,695,641
Estate Tax							-	6,388	23,069
Intergovernmental Revenues							815,200	834,179	839,722
Fines, Forfeitures, and Penalties					35,000		160,375	165,682	164,353
Special Assessments	4,108	2,089	5,355	2,892	2,342	13,932	73,291	82,473	119,436
Charges for Service	892,545	591,814	1,097,359	413,000	284,577	3,780,805	7,503,600	7,375,786	6,843,203
Interfund Charges							497,010	544,773	449,773
Miscellaneous Revenue	12,123	36,795	2,487	1,637	1,416		375,762	599,467	960,835
Total Revenues	908,776	630,698	1,105,201	417,529	323,335	3,794,737	16,738,815	17,036,956	16,372,185
Other Financing Sources									
Debt and Loan Proceeds		-					550,000	1,207,276	705,284
Grants			30,000				120,300	1,354,380	64,659
Transfers/Advances In	120,000						857,809	1,277,637	1,479,287
Total Other Sources	120,000	-	30,000	-	-	-	1,528,109	3,839,293	2,249,231
Total Revenues + Other Sources	\$ 1,028,776	\$ 630,698	\$ 1,135,201	\$ 417,529	\$ 323,335	\$ 3,794,737	\$ 18,266,924	\$ 20,876,249	\$ 18,621,416
Expenditures									
Personnel-Related Expenses	508,367		120,721	88,186	78,659		4,442,448	4,328,852	4,245,411
Operating Expenses									
Legislative, Admin & Legal						-	182,900	204,070	326,813
Finance							13,815	21,929	9,480
Building & Zoning							88,700	86,700	50,180
Policing							495,876	469,647	413,938
Public Works and Utilities	326,342	11,900	925,849	34,986	61,670		1,653,451	1,620,389	1,721,661
General City Operations							751,634	803,506	739,870
Fire & EMS							2,415,807	2,317,497	1,947,561
Capital Improvement Program (CIP)									
CIP Equipment		52,575	26,325	20,875			414,836	336,514	720,240
CIP Infrastructure		-					887,806	3,398,488	1,967,748
Non-Operating Expenses									
Debt Service Payments		599,424	5,440	196,109			1,902,203	1,932,433	2,084,991
Other		-				3,754,091	4,026,253	4,392,330	4,147,449
Interfund Charges	191,050		61,327	56,227	93,406		497,010	544,773	449,773
Total Expenditures	1,025,759	663,899	1,139,662	396,383	233,735	3,754,091	17,772,738	20,457,129	18,825,113
Other Financing Uses									
Transfers/Advances Out - Reserve and Escrow Fund				5,118			27,198	46,184	154,680
Transfers/Advances Out - Other		120,000			80,000		830,611	1,231,453	1,324,607
Total Other Financing Uses	-	120,000	-	5,118	80,000	-	857,809	1,277,637	1,479,287
Total Expenditures + Other Financing Uses	\$ 1,025,759	\$ 783,899	\$ 1,139,662	\$ 401,501	\$ 313,735	\$ 3,754,091	\$ 18,630,547	\$ 21,734,766	\$ 20,304,401
Net Change in Fund Balance	\$ 3,017	\$ (153,201)	\$ (4,461)	\$ 16,028	\$ 9,600	\$ 40,646	\$ (363,623)	\$ (858,516)	\$ (1,682,985)
Fund Balance									
Beginning Fund Balance	55,532	235,235	141,543	107,146	39,774	858,189	4,527,429	5,385,946	7,068,932
Ending Fund Balance	58,549	82,034	137,082	123,174	49,374	898,835	4,163,806	4,527,430	5,385,947
Restricted Reserves		-					1,239,609	1,266,722	1,610,152
Undesignated Ending Fund Balance	58,549	82,034	137,082	123,174	49,374	898,835	2,924,197	3,260,708	3,775,795
Percentage Change in Undesignated Fund Balance	5%	-65%	-3%	15%	24%	5%	-10%	-14%	

TABLE 5: Income Tax Forecasting Model for 2015, Four Years of RITA Data

4-Year Historical Data used to Forecast Current-Year Income Tax Revenues									
Month	2011	Percent Collected	2012	Percent Collected	2013	Percent Collected	2014	Percent Collected	Mean Percent Collected, 2010-2014
Jan	\$ 171,819	5.22%	232,111	6.55%	287,055	7.69%	\$ 281,642	7.62%	6.77%
Feb	\$ 492,825	14.97%	611,822	17.28%	542,373	14.53%	\$ 504,500	13.65%	15.11%
Mar	\$ 714,559	21.71%	863,842	24.39%	787,662	21.11%	\$ 794,804	21.51%	22.18%
Apr	\$ 886,559	26.94%	1,107,677	31.28%	1,122,229	30.07%	\$ 1,093,797	29.60%	29.47%
May	\$ 1,356,341	41.21%	1,566,347	44.23%	1,648,280	44.17%	\$ 1,510,899	40.88%	42.62%
Jun	\$ 1,738,826	52.84%	1,851,445	52.28%	1,962,540	52.59%	\$ 1,920,892	51.98%	52.42%
Jul	\$ 1,973,222	59.96%	2,169,219	61.25%	2,233,477	59.85%	\$ 2,190,202	59.26%	60.08%
Aug	\$ 2,240,229	68.07%	2,437,139	68.82%	2,532,487	67.87%	\$ 2,524,951	68.32%	68.27%
Sep	\$ 2,473,204	75.15%	2,725,569	76.96%	2,841,247	76.14%	\$ 2,806,359	75.94%	76.05%
Oct	\$ 2,678,496	81.39%	2,957,384	83.51%	3,121,313	83.64%	\$ 3,034,881	82.12%	82.67%
Nov	\$ 2,953,561	89.75%	3,282,956	92.70%	3,431,552	91.96%	\$ 3,386,628	91.64%	91.51%
Dec	\$ 3,291,044	100.00%	\$ 3,541,338	100.00%	\$ 3,731,651	100.00%	\$ 3,695,641	100.00%	100.00%

2015 Income Tax Revenue Forecast			
	2015 Actual Collections	Benchmark to Budget	Forecasted 2015 Year-end
Jan	\$ 277,219	245,489	\$ 4,093,538
Feb	\$ 535,715	547,710	\$ 3,545,611
Mar	\$ 898,928	804,020	\$ 4,052,901
Apr	\$ 1,131,006	1,068,353	\$ 3,837,588
May	\$ 1,543,706	1,545,129	\$ 3,621,663
June	\$ 1,933,978	1,900,270	\$ 3,689,302
July	\$ 2,246,877	2,177,975	\$ 3,739,679
Aug	\$ 2,656,401	2,474,766	\$ 3,891,055
Sept	\$ 2,954,720	2,756,722	\$ 3,885,361
Oct		2,996,630	
Nov		3,317,289	
Dec		3,625,000	

Table 6: Total Personnel Costs, Wages and Benefits						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Total Salary	3,022,798	2,905,214	2,877,636	3,036,014	2,947,331	3,007,857
Pension	766,250	793,559	653,345	702,994	677,301	691,942
Health Insurance Premiums	274,720	284,138	318,965	347,698	318,548	356,146
Medicare	47,035	44,965	44,358	47,662	46,757	47,155
Life Insurance	14,797	13,258	14,367	15,220	14,465	14,892
Health Savings Account Contributions	192,907	189,735	196,858	185,102	190,670	191,400
Longevity & Vacation Sellback*	84,214	58,148	53,838	51,241	48,295	44,361
Workers' Compensation	59,957	65,091	56,733	58,111	58,729	63,267
Employee-Paid Supplemental Benefits	24,811	25,317	28,970	28,963	26,757	25,428
Unemployment Insurance	9,990	10,400	159	-	-	-
Total Personnel Costs/Year	\$ 4,497,480	\$ 4,389,826	\$ 4,245,228	\$ 4,473,005	\$ 4,328,852	\$ 4,442,448

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

Table 7.1: Payroll, General Fund

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Council	38,464	39,163	39,863	40,568	40,568	41,205
City Clerk Salary	8,493	8,534	8,716	8,925	8,925	9,104
City Manager Salary	111,107	105,664	29,235	95,000	95,000	95,000
City Manager's Office Salary	209,980	142,412	138,492	119,279	66,306	61,949
Management Intern Salary	7,330	-	-	-	-	-
Mayor's Court Salary	49,687	49,538	50,742	51,346	51,519	52,211
Finance Director Salary	73,649	86,008	67,282	90,000	79,808	83,000
Finance Salary	129,930	135,306	150,120	141,677	123,473	117,664
Municipal Maintenance Salary	13,074	14,398	3,317	-	-	-
City Engineer (GF portion only)	17,791	17,575	17,697	16,960	16,960	17,299
B&Z Salary	82,813	87,649	86,834	85,594	85,696	87,984
Police Salary	1,393,932	1,414,609	1,402,008	1,489,826	1,476,426	1,523,045
Parks and Leisure Salary	161,344	129,933	186,667	174,578	177,970	186,231
Subtotal General Fund	\$ 2,297,592	\$ 2,230,790	\$ 2,180,974	\$ 2,313,753	\$ 2,222,651	\$ 2,274,692

Payroll, Other Funds

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Street Maintenance Salary	218,642	187,271	235,853	221,900	222,753	211,290
Water Operations Salary	334,161	337,031	305,382	314,489	316,055	331,402
Sanitation & Environment Salary	52,762	57,243	57,139	64,007	64,007	79,386
Stormwater Salary	77,070	54,702	77,180	64,007	64,007	59,109
Sewer Billing Salary	42,571	38,178	21,107	57,858	57,858	51,978
Subtotal, All other Funds	\$ 725,206	\$ 674,425	\$ 696,662	\$ 722,261	\$ 724,680	\$ 733,165
Total Payroll	\$ 3,022,798	\$ 2,905,214	\$ 2,877,636	\$ 3,036,014	\$ 2,947,331	\$ 3,007,857

Table 7.2: Pension (OPERS and Police & Fire)

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Council	12,579	11,244	10,952	11,878	11,878	12,074
City Manager's Office	92,977	68,194	40,418	52,243	39,293	38,340
Mayor's Court	14,093	13,056	12,524	12,640	12,681	12,819
Finance	54,316	57,096	49,577	56,351	44,836	48,837
Building & Zoning	23,269	23,460	20,946	21,099	20,884	21,404
Police - Ohio Police and Fire	281,641	372,211	269,810	285,692	282,435	289,812
Police - Civilian (OPERS)	36,785	33,282	28,352	38,969	38,717	39,956
General Ops	3,813	4,134	670	-	-	-
Parks & Leisure	43,443	33,037	49,823	46,971	47,884	49,723
Street Maintenance	67,854	50,227	57,936	54,421	54,608	51,619
Water Operations	87,828	87,281	74,344	77,145	77,529	80,957
Sanitation & Environment	15,740	16,173	13,975	15,683	15,683	19,360
Stormwater	20,642	14,928	18,896	15,683	16,654	14,392
Sewer Billing	11,272	9,235	5,123	14,219	14,219	12,649
Total Pension Payments	\$ 766,250	\$ 793,559	\$ 653,345	\$ 702,994	\$ 677,301	\$ 691,942

Table 7.3: Medicare Costs

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Council	802	821	815	789	789	802
City Manager's Office	5,339	3,937	2,636	3,472	2,596	2,591
Mayor's Court	815	793	800	840	843	852
Finance	3,352	3,522	3,438	3,745	3,296	3,254
Building & Zoning	1,310	1,421	1,393	1,402	1,402	1,449
Police	20,777	21,136	20,914	22,519	22,232	23,008
General Ops	149	1,345	87	-	-	-
Parks & Leisure	2,872	1,962	3,051	3,122	3,183	3,304
Street Maintenance	3,609	2,896	3,571	3,617	3,631	3,431
Water Operations	4,178	4,926	4,571	5,127	5,153	5,380
Sanitation & Environment	1,313	915	848	1,042	1,042	1,287
Stormwater	1,927	912	1,919	1,042	1,107	956
Sewer Billing	590	378	315	945	1,483	841
Total Medicare Costs	\$ 47,035	\$ 44,965	\$ 44,358	\$ 47,662	\$ 46,757	\$ 47,155

Table 7.4: Life Insurance Costs

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Manager's Office	1,979	1,515	1,074	1,307	991	965
Mayor's Court	296	254	281	288	288	293
Finance	878	1,236	1,211	1,381	1,099	1,188
Building & Zoning	364	360	440	492	492	507
Police	6,958	6,223	6,887	7,056	6,896	7,179
Parks & Leisure	675	483	1,003	971	974	1,027
Street Maintenance	1,181	1,041	1,169	1,123	1,126	1,066
Water Operations	1,297	1,209	1,484	1,592	1,595	1,672
Sanitation & Environment	299	118	304	343	343	425
Stormwater	537	699	396	343	343	281
Sewer Billing	333	120	118	324	318	289
Total Life Insurance Costs	\$ 14,797	\$ 13,258	\$ 14,367	\$ 15,220	\$ 14,465	\$ 14,892

Table 7.5: Workers' Compensation

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Council	673	1,031	896	930	940	1,037
City Manager's Office	7,307	7,111	4,577	4,092	4,135	3,352
Mayor's Court	1,133	1,100	980	990	1,000	1,103
Finance	4,166	4,657	4,242	4,414	4,461	4,376
Building & Zoning	1,963	1,776	1,616	1,652	1,670	1,874
Police	27,150	31,125	27,465	28,478	28,781	31,900
General Ops	528	333	234	-	-	-
Parks & Leisure	3,224	3,791	3,764	3,679	3,718	4,267
Street Maintenance	5,128	4,219	4,369	4,263	4,308	4,430
Water Operations	5,309	5,422	5,576	6,043	6,107	6,947
Sanitation & Environment	974	1,602	1,103	1,228	1,241	1,661
Stormwater	1,621	2,250	1,452	1,228	1,241	1,235
Sewer Billing	782	673	459	1,114	1,126	1,085
Total Workers' Comp Costs	\$ 59,957	\$ 65,091	\$ 56,733	\$ 58,111	\$ 58,729	\$ 63,267

Table 7.6: Health Insurance Premiums

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Manager's Office	24,372	25,124	21,463	26,953	16,356	16,163
Mayor's Court	5,170	6,644	8,739	9,309	8,938	9,310
Finance	24,990	26,938	28,945	39,857	25,936	21,797
Building & Zoning	8,877	11,381	14,234	16,161	29,115	30,325
Police	114,128	130,201	130,866	134,561	124,063	151,193
Parks & Leisure	18,992	11,841	24,818	25,147	24,162	28,156
Street Maintenance	23,969	17,668	29,055	29,196	28,054	29,251
Water Operations	27,977	27,122	38,010	41,673	39,784	46,033
Sanitation & Environment	9,245	3,872	7,878	8,264	7,681	10,388
Stormwater	12,453	19,921	10,232	8,264	7,681	6,754
Sewer Billing	4,549	3,427	4,727	8,313	6,778	6,776
Total Healthcare Costs	\$ 274,720	\$ 284,138	\$ 318,965	\$ 347,698	\$ 318,548	\$ 356,146

Table 7.7: Health Savings Account Contributions

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Council	578	-	-	-	-	-
City Manager's Office	25,700	25,375	18,400	16,650	9,350	6,750
Mayor's Court	6,250	6,450	6,550	6,650	6,650	6,750
Finance	11,913	19,350	22,400	23,300	26,300	14,350
Building & Zoning	6,250	6,450	6,550	6,650	12,650	13,500
Police	77,867	80,650	71,800	66,600	69,465	79,400
Parks & Leisure	15,500	12,450	13,930	13,279	13,049	15,462
Street Maintenance	15,000	12,250	16,247	15,357	15,087	16,050
Water Operations	21,600	14,310	22,473	21,936	21,816	25,149
Sanitation & Environment	-	-	5,990	4,792	5,003	6,051
Stormwater	12,250	12,450	7,278	4,792	5,003	4,008
Sewer Billing	-	-	5,240	5,096	6,298	3,930
Total HSA Contribution Costs	\$ 192,907	\$ 189,735	\$ 196,858	\$ 185,102	\$ 190,670	\$ 191,400

Table 7.8: Longevity & Vacation Sellback						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Manager's Office	8,441	3,720	1,680	2,400	1,680	1,800
Mayor's Court	2,629	1,560	1,440	1,320	1,320	1,200
Finance	5,239	3,840	3,960	3,120	3,360	1,824
Building & Zoning	2,836	1,560	1,440	1,320	1,320	1,200
Police	36,607	29,108	27,798	26,040	23,455	23,120
Parks & Leisure	9,581	2,670	4,091	3,714	3,742	3,408
Street Maintenance	6,748	5,910	4,799	4,314	4,346	3,540
Water Operations	8,464	6,240	6,019	6,058	6,103	5,527
Sanitation & Environment	110	120	989	1,108	1,114	1,220
Stormwater	3,513	3,030	1,382	1,108	1,114	817
Sewer Billing	47	390	240	739	742	705
Total Longevity/Vacation Sellback	\$ 84,214	\$ 58,148	\$ 53,838	\$ 51,241	\$ 48,295	\$ 44,361

Table 7.9: Employee-Paid Supplemental Benefits						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Manager's Office	2,175	1,548	1,574	1,480	1,895	1,487
Mayor's Court	370	828	1,185	1,187	1,211	1,211
Finance	1,915	2,040	1,382	2,448	528	484
Building & Zoning	363	449	449	449	1,812	1,710
Police	9,397	7,102	8,093	7,657	6,309	6,585
Parks & Leisure	1,814	1,183	3,587	3,317	3,750	3,268
Street Maintenance	3,221	4,098	4,230	3,879	3,910	3,400
Water Operations	2,642	2,249	5,545	5,588	5,467	5,300
Sanitation & Environment	954	466	970	953	796	943
Stormwater	1,634	4,918	1,328	953	796	634
Sewer Billing	327	437	626	1,052	283	406
Total Employee-Paid Supplement	\$ 24,811	\$ 25,317	\$ 28,970	\$ 28,963	\$ 26,757	\$ 25,428

Table 7.10: Unemployment Insurance						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Manager's Office	-	-	-	-	-	-
Mayor's Court	-	-	-	-	-	-
Finance	9,990	-	-	-	-	-
Building & Zoning	-	-	-	-	-	-
Police	-	-	-	-	-	-
Parks & Leisure	-	-	-	-	-	-
Street Maintenance	-	-	-	-	-	-
Water Operations	-	2,600	123	-	-	-
Sanitation & Environment	-	2,600	14	-	-	-
Stormwater	-	2,600	22	-	-	-
Sewer Billing	-	2,600	-	-	-	-
Total Unemployment Insurance	\$ 9,990	\$ 10,400	\$ 159	\$ -	\$ -	\$ -

Table 8.1: 2016 CIP Construction Projects List

Project Description	Notes	Total Cost	Funding Source								
			General Fund	Reserve & Escrow Fund	Water	Stormwater	Historic Loveland TIF	Street Maintenance	MVR Funds	Special Projects	Contingent Funded
Wayfinding Program		\$115,000								\$115,000	
Downtown Traffic Signal Improvements & Study	\$35,000 per intersection for three intersections, \$14,500 for engineering	\$119,500								\$119,500	
2016 Road Rehabilitation Program		\$301,121	\$130,000						\$171,121		
Nisbet Park Shelter Improvements	Applied for Nature Works Grant (\$25,400 for construction, \$7,000 for design/bidding)	\$32,400		\$13,350							\$19,050
Chestnut St. Clearing/Grubbing		\$30,000								\$30,000	
Total Cost by Funding Source		\$598,021	\$130,000	\$13,350	\$0	\$0	\$0	\$0	\$171,121	\$264,500	\$19,050

Impact of Capital Improvements on Operating Budget: The majority of the equipment and capital purchases are replacements of existing assets. As such, the City’s capital equipment purchases should not increase operating expenses because we are not adding new equipment to serve the residents but instead are simply substituting new equipment for older assets. If anything, operating costs could be reduced because newer equipment and vehicles are generally more fuel efficient and less expensive to service. Of the major capital improvement projects, the downtown traffic signal improvements should reduce operating costs as the improvements will reduce the number of call-outs to an outside vendor for servicing the existing traffic signals.

Table 8.2: 2016 CIP Equipment by Department

Equipment Requests	New or Replacement	Qty	Unit Cost	Total Cost	Funding Source							
					General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
Total Requests by Fund				\$429,836	\$174,864	\$31,797	\$74,000	\$46,575	\$20,875	\$26,325	\$34,400	\$21,000
Police Department												
	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
Body Armor	R	6	\$800	\$4,800	\$4,800							
XRY Kiosk Mobile Device Data Recovery	N	1	\$10,015	\$10,015	\$10,015							
Mobile Video Recorders	R	6	\$3,393	\$20,358	\$20,358							
Mayor's Court Software	R	1	\$20,000	\$20,000								\$20,000
Marked Police Vehicle	R	1	\$47,500	\$47,500	\$47,500							
Department Request Totals by Fund				\$102,673	\$82,673	\$0	\$0	\$0	\$0	\$0	\$0	\$20,000
Fire Department												
	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
Surface Pro 3 Tablets	R	2	\$1,500	\$3,000		\$3,000						
Swift Water Rescue Boat & Equipment	N	1	\$15,000	\$15,000			\$15,000					
Small Fire Equipment	R	1	\$15,000	\$15,000			\$15,000					
Thermal Imaging Camera	R	1	\$10,000	\$10,000			\$10,000					
Station 63 Entrance/Exit Door Replace	R	1	\$4,000	\$4,000			\$4,000					
Small EMS Equipment	R	1	\$10,000	\$10,000		\$10,000						
Station 62 Bathroom Replacement	R	1	\$5,000	\$5,000			\$5,000					
Turnout Gear	R	1	\$20,000	\$20,000			\$20,000					
Station 63 HVAC	R	1	\$5,000	\$5,000			\$5,000					
Matching Grant for SCBAs	R	1	\$12,500	\$12,500		\$12,500						
Department Request Totals by Fund				\$99,500	\$0	\$25,500	\$74,000	\$0	\$0	\$0	\$0	\$0
Public Works												
	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
Furnace Unit	R	1	\$4,000	\$4,000	\$1,000			\$1,000	\$1,000	\$1,000		
Utility Truck with Crane	N	1	\$47,000	\$47,000	\$11,750			\$11,750	\$11,750	\$11,750		
1/2-Ton Pick-up Truck	R	1	\$24,000	\$24,000	\$6,000			\$6,000	\$6,000	\$6,000		
4-Wheel Drive Utility Vehicle w/ Plow	R	1	\$10,900	\$10,900	\$5,450					\$5,450		
Woodford Bridge Handrail	R	1	\$7,000	\$7,000	\$7,000							
Mower	R	1	\$12,000	\$12,000	\$12,000							
Garage Door for PW Garage	R	1	\$4,500	\$4,500	\$1,125			\$1,125	\$1,125	\$1,125		
Tiller	N	1	\$1,200	\$1,200				\$1,200				
Safety Signs and Barricades	R	1	\$2,500	\$2,500	\$625			\$625	\$625	\$625		
Drinking Fountains	R	3	\$1,200	\$3,600	\$3,600							
Lumber for Repair of Picnic Tables & Benches	R	1	\$1,500	\$1,500	\$1,500							
Baseball Field Dirt	R	1	\$2,000	\$2,000	\$2,000							
Engineered Playground Mulch	R	1	\$2,000	\$2,000	\$2,000							
Ash Tree Removal	N	1	\$10,000	\$10,000	\$10,000							
Protective Netting for Baseball Fields	R	1	\$2,000	\$2,000	\$2,000							
Tree Replacement, Phase I of Lebanon Rd	R	1	\$1,200	\$1,200	\$1,200							
Tools	R	1	\$1,500	\$1,500	\$375			\$375	\$375	\$375		
Crack Sealing	R	1	\$10,000	\$10,000							\$10,000	
Various Traffic Signal Repairs	R	1	\$24,400	\$24,400							\$24,400	
Department Request Totals by Fund				\$171,300	\$67,625	\$0	\$0	\$22,075	\$20,875	\$26,325	\$34,400	\$0
IT/City Hall												
	New or Replacement	#	Unit Cost	Total Cost	General Fund	EMS	Fire	Water	Stormwater	Sanitation	Street Maintenance	Court PC Fund
Server Hardware Warranty Extensions	R	3	\$2,000	\$6,000	\$6,000							
Locutions Servers Warranty Extensions	R	2	\$1,400	\$2,800	\$2,800							
Firewall Replacement	R	1	\$3,400	\$3,400	\$3,400							
Server Room Cable Management	R	1	\$2,000	\$2,000	\$2,000							
PC Replacement, City Hall	R	2	\$1,000	\$2,000	\$2,000							
PC Replacement, Police	R	3	\$1,000	\$3,000	\$2,000							\$1,000
PC Replacement, NECC	R	1	\$1,800	\$1,800	\$900	\$900						
PC Replacement, LSHD	R	3	\$1,799	\$5,397		\$5,397						
PC Replacement, Public Works	R	1	\$1,000	\$1,000	\$1,000							
Replacement iPads	R	7	\$638	\$4,466	\$4,466							
SCADA Computer and Software	R	1	\$24,500	\$24,500				\$24,500				
Department Request Totals by Fund				\$56,363	\$24,566	\$6,297	\$0	\$24,500	\$0	\$0	\$0	\$1,000

Table 8.3: 2016-2020 Capital Improvement Plan (CIP) Summary

Project	2016	2017	2018	2019	2020	Unscheduled or Grant Contingent	TOTALS
General Govt.							
Computer Replacements & IT	76,363	45,000	30,000	30,000	30,000		211,363
Enterprise Content/Records Management						25,000	25,000
Citizen Satisfaction Survey						25,000	25,000
Comprehensive Plan Update						50,000	50,000
Public Safety							
Turnout Gear	20,000	20,000	20,000	20,000	20,000		100,000
Fire/EMS Apparatus/Vehicle Replacement	15,000	33,500	325,000	30,000	30,000	293,000	726,500
Miscellaneous Fire Equipment	40,500	20,000	20,000	20,000	20,000		120,500
EMS Routine Gear Replacement	10,000	10,000	10,000	10,000	10,000		50,000
Police Vehicle Replacement	47,500	120,000	120,000	52,000	20,000		359,500
Police Equipment	35,173	15,000	15,000	15,000	15,000		95,173
Facilities Maintenance	14,000					500,000	514,000
Streets							
Existing Road & Sidewalk Maintenance							
Annual Road Rehabilitation Program (GF Portion)	130,000	110,000	110,000	100,000			450,000
Riverside Dr Repaving from 273 Riverside Dr to W Loveland Ave						190,100	190,100
Riverside Drive Geotechnical Study						29,000	29,000
South State Route 48 Roadway Improvements Phase II						700,000	700,000
East Loveland Avenue Bridge Replacement						327,500	327,500
Traffic Signal Replacement and Repair	130,400						130,400
Intersection Improvements							
Butterworth Road and State Route 48 Intersection Improvements						2,000,000	2,000,000
Lebanon Road/W. Loveland Avenue Intersection Improvements						275,000	275,000
Neighborhood Connectivity							
Durango Drive Sidewalk Installation						475,000	475,000
Loveland-Miamiville Road Sidewalk Installation						800,000	800,000
General Public Works							
Public Works Equipment & Vehicles	146,900	230,000	130,000	130,000	230,000		866,900
Water Fund							
Waterline Replacements							
Rich Road Waterline Replacement						740,000	740,000
Hidden Creek Waterline Replacement, Phase I						466,000	466,000
Main & Chestnut Waterline Replacement						506,000	506,000
Riverside Drive Waterline Replacement						374,000	374,000
Loveland-Madeira Road Water Service Transfer & 4" Waterline Abandonment						246,000	246,000
Waterline Relocation Across Little Miami River						385,000	385,000
Water Main Connection through Phillips Park to Fallis Road						165,000	165,000
Tuscarora Water Main Replacement						400,000	400,000
Water Tank Projects							
Existing Water Tank Repainting						980,000	980,000
Water System Improvements							
Water System Vulnerability Assessment Implementation						20,000	20,000

Table 8.3: 2016-2020 Capital Improvement Plan (CIP) Summary

Project	2016	2017	2018	2019	2020	Unscheduled or Grant Contingent	TOTALS
Wellhead Protection, Phase III Engineering						30,000	30,000
Well #7 Development						250,000	250,000
Water Meter Replacement Project						270,000	270,000
Automatic Water Meter Reading						1,293,750	1,293,750
Stormwater							
Lever Park, West Loveland Storm Sewer Improvement						83,542	83,542
Existing Neighborhood Capacity Analysis and Planning						50,000	50,000
Stormwater Drainage Mapping						TBD	TBD
Stoneybrook Storm Sewer Improvements, Phase II (Marbea & Highridge)						309,500	309,500
Parks & Leisure							
Robinson Park Improvements						140,000	140,000
Hidden Creek Park Improvements						5,500	5,500
Kiwanis Park Improvements						373,000	373,000
McCoy Park Improvements						153,000	153,000
Bettyray Park Improvements						25,000	25,000
Harper Avenue Park Improvements						90,000	90,000
Boike Park Improvements						216,000	216,000
East Loveland Nature Preserve Improvements						60,000	60,000
Veteran's Memorial						15,000	15,000
Skate Park Expansion						95,000	95,000
Second Set of Bathrooms along Bike Trail						90,000	90,000
Simpson Property Trail Development						117,000	117,000
East Loveland Nature Preserve Pedestrian Bridge						75,000	75,000
Nisbet Park Renovations						TBD	TBD
Warren County Neighborhood Park Design and Construction						250,000	250,000
Nisbet Park Playground/Shelter Replacement	13,350					19,050	32,400
Park Security Enhancements						22,500	22,500
Parking lot resurfacing at Lever, Phillips, Kiwanis, Boike, McCoy & Betty Ray						375,000	375,000
Special Projects							
Sidewalk Replacement Program		225,000	150,000	150,000	150,000		675,000
Chestnut Street Clearing/Grubbing	30,000						30,000
Loveland Madeira Road Streetscape						150,000	150,000
Downtown Traffic Study	13,500						13,500
Wayfinding Program	115,000						115,000
TOTALS	837,686	828,500	930,000	557,000	525,000	14,529,442	18,207,628



This page intentionally left blank.

Table 9: Debt Principal and Interest Payments by Year

General Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 HVAC Improvement Bonds																							
2005 Safety Center Advanced Refunding	68,816	68,068	68,952																				
2011 HVAC Improvement Bonds	20,628	20,403	25,153	24,703	24,215	23,728	23,240	22,640	22,040	21,440	20,840	20,180	24,520	23,640	22,760	21,840	20,920						
Total Debt Service Payments	89,444	88,471	94,105	24,703	24,215	23,728	23,240	22,640	22,040	21,440	20,840	20,180	24,520	23,640	22,760	21,840	20,920	-	-	-	-	-	-
General Fund - Parks and Recreation	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 WP & Historic Loveland Advanced Refunding	40,480	40,040	40,560																				
2007 Public Works Building	16,958	16,320	17,201																				
2009 Lever Park																							
Total Debt Service Payments	57,438	56,360	57,761	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Fund Total	146,881	144,831	151,866	24,703	24,215	23,728	23,240	22,640	22,040	21,440	20,840	20,180	24,520	23,640	22,760	21,840	20,920	-	-	-	-	-	-
Street Maintenance Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	16,958	16,320	17,201																				
2009 Public Works Dump Trucks																							
2012 Refunding of 2002 Rich Road Improvements	34,163	33,866	33,422	32,978	34,501	31,751	35,352	32,518															
Total Debt Service Payments	51,120	50,186	50,624	32,978	34,501	31,751	35,352	32,518	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fire & EMS Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 Ladder Truck																							
2003 Rescue Truck																							
2005 Safety Center Advanced Refunding	68,816	68,068	68,952																				
2012 Refunding of 2002 2nd Street Renovation	46,600	46,196	45,590	44,984	47,062	43,311	48,223	44,357															
2013 Ambulance	37,425	37,075	36,725	46,200	35,525																		
Total Debt Service Payments	152,841	151,339	151,267	91,184	82,587	43,311	48,223	44,357	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stormwater Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
SCIP 2004 W Loveland Ave Bikepath	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670	16,670	8,335													
2005 Bike Path Advanced Refunding	24,288	24,024	24,336																				
2007 Stormwater Project	24,119	23,481	22,863	22,225	21,588	20,950	20,313	19,675	19,038	23,400	22,550	21,700	20,850										
2007 Public Works Building	5,653	5,440	5,734																				
2009 Public Works Dump Trucks																							
SCIP 2012 Bellwood Drainage Improvements	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	14,612	7,306				
2012 Refunding of 2003 \$1M Bond	71,644	76,044	75,069	74,094	72,794	71,494	75,113	78,625	71,750														
2012 Refunding of 2005 \$250K Bond	25,713	20,063	19,463	18,863	18,263	17,663	17,044	16,425	21,050	20,550													
SCIP 2013 Stonybrook Improvements	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980
SCIP 2014 Fifth Street Improvements		1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795	1,795
Total Debt Service Payments	196,678	196,109	194,521	162,239	159,701	157,164	159,526	161,782	158,895	82,673	52,938	52,088	51,238	30,388	30,388	30,388	30,388	23,082	15,775	15,775	1,795	-	-
Sanitation and Environment Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	5,653	5,440	5,734																				
2009 Public Works Dump Trucks																							
Total Debt Service Payments	5,653	5,440	5,734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 9: Debt Principal and Interest Payments by Year

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	
Water Capital Improvement Fund																								
SCIP 1993 Hanna Avenue Waterline																								
SCIP 1995 E. Loveland Ave Waterline	10,764																							
SCIP 1995 West Booster Station Expansion																								
SCIP 1997 Lever Water Tower	41,057	41,057	41,057																					
SCIP 1997 Loveland-Madeira and Riverside Loop	28,149	28,148	14,074																					
SCIP 1999 State Route 48 Waterline	27,357	27,357	27,357	27,357	27,357																			
SCIP 2002 West Loveland Ave Waterline	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000																
SCIP 2005 Elysian Avenue Waterline	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836	23,836														
SCIP 2006 Walker, W.F., Will Waterline	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133	19,133														
SCIP 2007 Public Works Building	11,305	10,880	11,468																					
SCIP 2007 Historic Loveland Waterline	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	24,350	
SCIP 2008 Broadway/Hanna Waterline	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	
2009 Public Works Dump Trucks																								
SCIP 2009 Advanced Refunding of 1998 Bonds	153,788	149,738	145,350	155,625																				
SCIP 2010 Wall Street Waterline	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	24,031	
SCIP 2011 Wall Street and Falls Road Waterline	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	
SCIP 2012 Falls Road to Tiger Trail Waterline	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	
SCIP 2012 Park, Centre, and Elm Waterline	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	16,714	
SCIP 2013 Commerce Park Water Tower & Improvements	118,836	118,786	118,736	118,661	253,586	256,486	253,586	255,686	256,936	258,255	254,455	255,295	256,005	256,075	256,000	253,800	256,400	253,600	255,600	257,200	258,400	254,200	254,800	
SCIP 2013 Twilight Waterline	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	5,850	
SCIP 2014 Union Cemetery Waterline	-	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888	28,888
Total Debt Service Payments	585,826	599,424	581,501	525,102	504,402	479,945	477,045	479,145	465,395	466,714	450,996	420,786	421,496	397,216	387,520	385,320	375,904	349,399	304,544	291,937	258,400	254,200	254,800	
Historic Loveland TIF Fund																								
2011 Real Estate Bonds	103,885	102,648	101,273	104,623	102,673	105,723	103,610	106,010	103,210	105,410	102,410	104,110	105,590	101,850	103,110	103,970	104,600							
Total Debt Service Payments	103,885	102,648	101,273	104,623	102,673	105,723	103,610	106,010	103,210	105,410	102,410	104,110	105,590	101,850	103,110	103,970	104,600							
Recreation Land TIF Fund																								
2007 Christman Farm	51,000	49,725	48,488	52,213	50,725	49,238	47,750	51,263	49,563	52,863	50,950	49,038	52,125											
Total Debt Service Payments	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 Service Payments	1,293,883	1,299,702	1,285,272	993,041	958,803	890,859	894,746	897,715	799,103	729,099	678,134	646,201	654,069	553,094	543,777	541,517	531,812	372,481	320,319	307,713	260,195	254,200	254,800	

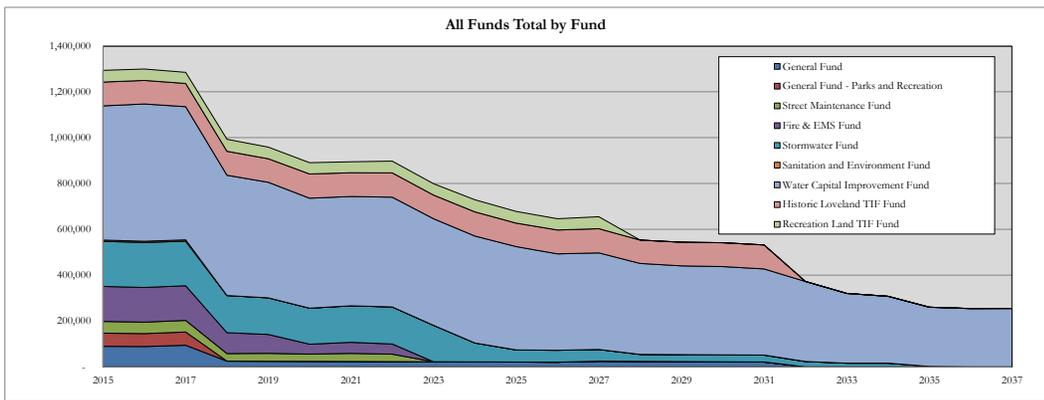
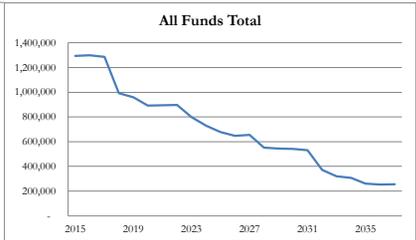
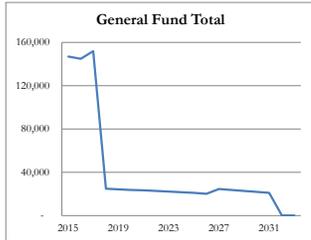


Table 9.1: Outstanding Debt Principal by Year

General Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 HVAC Improvement Bonds																							
2005 Safety Center Advanced Refunding	129,200	66,300	-																				
2011 HVAC Improvement Bonds	260,000	250,000	235,000	220,000	205,000	190,000	175,000	160,000	145,000	130,000	115,000	100,000	80,000	60,000	40,000	20,000	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	389,200	316,300	235,000	220,000	205,000	190,000	175,000	160,000	145,000	130,000	115,000	100,000	80,000	60,000	40,000	20,000	-	-	-	-	-	-	-
General Fund - Parks and Recreation	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2005 WP & Historic Loveland Advanced Refunding	76,000	39,000	-																				
2007 Public Works Building	31,500	16,500	-																				
2009 Lever Park																							
Total Year-End Outstanding Debt Principal	107,500	55,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General Fund Total	496,700	371,800	235,000	220,000	205,000	190,000	175,000	160,000	145,000	130,000	115,000	100,000	80,000	60,000	40,000	20,000	-	-	-	-	-	-	-
Street Maintenance Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	31,500	16,500	-																				
2009 Public Works Dump Trucks																							
2012 Refunding of 2002 Rich Road Improvements	215,730	186,120	156,510	126,900	95,175	65,565	31,725	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	247,230	202,620	156,510	126,900	95,175	65,565	31,725	-	-	-	-	-	-	-	-	-							
Fire & EMS Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2003 Ladder Truck																							
2003 Rescue Truck																							
2005 Safety Center Advanced Refunding	129,200	66,300	-																				
2012 Refunding of 2002 2nd Street Renovation	294,270	253,880	213,490	173,100	129,825	89,435	43,275	(0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2013 Ambulance	150,000	115,000	80,000	35,000																			
Total Year-End Outstanding Debt Principal	573,470	435,180	293,490	208,100	129,825	89,435	43,275	(0)	-	-	-	-	-	-	-	-	-						
Stormwater Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
SCIP 2004 W Loveland Ave Bikepath	141,692	125,023	108,353	91,683	75,014	58,344	41,674	25,005	8,335	0													
2005 Bike Path Advanced Refunding	45,600	23,400	-																				
2007 Stormwater Project	200,000	185,000	170,000	155,000	140,000	125,000	110,000	95,000	80,000	60,000	40,000	20,000	-	-	-	-	-	-	-	-	-	-	-
2007 Public Works Building	10,500	5,500	-																				
2009 Public Works Dump Trucks																							
SCIP 2012 Bellwood Drainage Improvements	241,103	226,491	211,879	197,266	182,654	168,042	153,429	138,817	124,205	109,593	94,980	80,368	65,756	51,143	36,531	21,919	7,306	(0)					
2012 Refunding of 2003 \$1M Bond	540,000	475,000	410,000	345,000	280,000	215,000	145,000	70,000	-														
2012 Refunding of 2005 \$250K Bond	145,000	130,000	115,000	100,000	85,000	70,000	55,000	40,000	20,000														
SCIP 2013 Stonybrook Improvements	265,620	251,640	237,660	223,680	209,700	195,720	181,740	167,760	153,780	139,800	125,820	111,840	97,860	83,880	69,900	55,920	41,940	27,960	13,980	-	-	-	-
SCIP 2014 Fifth Street Improvements	34,114	32,318	30,523	28,727	26,932	25,136	23,341	21,545	19,750	17,955	16,159	14,364	12,568	10,773	8,977	7,182	5,386	3,591	1,795	0			
Total Year-End Outstanding Debt Principal	1,589,516	1,456,167	1,285,210	1,143,152	1,001,095	859,037	711,980	559,923	407,865	329,142	278,755	228,367	177,979	147,591	117,204	86,816	56,428	33,346	17,571	1,795	0	-	-
Sanitation and Environment Fund	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
2007 Public Works Building	10,500	5,500	-																				
2009 Public Works Dump Trucks																							
Total Year-End Outstanding Debt Principal	10,500	5,500	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 9.1: Outstanding Debt Principal by Year

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037
Water Capital Improvement Fund																							
SCIP 1993 Hanna Avenue Waterline	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 1995 E. Loveland Ave Waterline	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 1995 West Booster Station Expansion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 1997 Lever Water Tower	79,125	40,152	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 1997 Loveland-Madeira and Riverside Loop	42,223	14,075	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 1999 State Route 48 Waterline	102,395	77,928	52,722	26,753	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 2002 West Loveland Ave Waterline	105,000	90,000	75,000	60,000	45,000	30,000	15,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 2005 Elysian Avenue Waterline	226,437	202,602	178,766	154,931	131,095	107,260	83,424	59,589	35,753	11,918	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 2006 Walker, W.F., Will Waterline	191,326	172,193	153,061	133,928	114,796	95,663	76,530	57,398	38,265	19,133	(0)	-	-	-	-	-	-	-	-	-	-	-	-
2007 Public Works Building	21,000	11,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 2007 Historic Loveland Waterline	292,201	267,851	243,501	219,151	194,801	170,451	146,101	121,751	97,400	73,050	48,700	24,350	0	-	-	-	-	-	-	-	-	-	-
SCIP 2008 Broadway/Hanna Waterline	125,075	115,454	105,833	96,212	86,590	76,969	67,348	57,727	48,106	38,485	28,863	19,242	9,621	(0)	-	-	-	-	-	-	-	-	-
2009 Public Works Dump Trucks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2009 Advanced Refunding of 1998 Bonds	420,000	285,000	150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SCIP 2010 Wall Street Waterline	372,473	348,443	324,412	300,382	276,351	252,321	228,290	204,260	180,229	156,199	132,168	108,137	84,107	60,076	36,046	12,015	0	-	-	-	-	-	-
SCIP 2011 Wall Street and Falls Road Waterline	385,770	362,390	339,010	315,630	292,250	268,870	245,490	222,110	198,730	175,350	151,970	128,590	105,210	81,830	58,450	35,070	11,690	-	-	-	-	-	-
SCIP 2012 Falls Road to Tiger Trail Waterline	455,742	428,933	402,125	375,317	348,508	321,700	294,892	268,083	241,275	214,467	187,658	160,850	134,042	107,233	80,425	53,617	26,808	(0)	-	-	-	-	-
SCIP 2012 Park, Centre, and Elm Waterline	292,488	275,774	259,061	242,347	225,634	208,920	192,206	175,493	158,779	142,066	125,352	108,638	91,925	75,211	58,498	41,784	25,070	8,357	0	-	-	-	-
2013 Commerce Park Water Tower & Improvements	3,480,000	3,475,000	3,470,000	3,465,000	3,325,000	3,180,000	3,035,000	2,885,000	2,730,000	2,570,000	2,410,000	2,245,000	2,075,000	1,900,000	1,720,000	1,535,000	1,340,000	1,140,000	930,000	710,000	480,000	245,000	-
SCIP 2013 Twilight Waterline	216,443	204,743	193,043	181,344	169,644	157,945	146,245	134,545	122,846	111,146	99,447	87,747	76,047	64,348	52,648	40,949	29,249	17,549	5,850	(0)	-	-	-
SCIP 2014 Union Cemetery Waterline	577,750	548,863	519,975	491,088	462,200	433,313	404,425	375,538	346,650	317,763	288,875	259,988	231,100	202,213	173,325	144,438	115,550	86,663	57,775	28,888	-	-	-
Total Year-End Outstanding Debt Principal	7,385,449	6,920,402	6,466,510	6,062,082	5,671,870	5,303,411	4,934,952	4,561,493	4,198,034	3,829,575	3,473,034	3,142,543	2,807,052	2,490,911	2,179,392	1,862,872	1,548,368	1,252,569	993,625	738,888	480,000	245,000	-
Historic Loveland TIF Fund																							
2011 Real Estate Bonds	1,185,000	1,130,000	1,075,000	1,015,000	955,000	890,000	825,000	755,000	685,000	610,000	535,000	455,000	370,000	285,000	195,000	100,000	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	1,185,000	1,130,000	1,075,000	1,015,000	955,000	890,000	825,000	755,000	685,000	610,000	535,000	455,000	370,000	285,000	195,000	100,000	-	-	-	-	-	-	-
Recreation Land TIF Fund																							
2007 Christman Farm	465,000	435,000	405,000	370,000	335,000	300,000	265,000	225,000	185,000	140,000	95,000	50,000	-	-	-	-	-	-	-	-	-	-	-
Total Year-End Outstanding Debt Principal	465,000	435,000	405,000	370,000	335,000	300,000	265,000	225,000	185,000	140,000	95,000	50,000	-	-	-	-	-						
Annual Total Year-End Outstanding Debt Principal	11,952,865	10,956,669	9,916,720	9,145,234	8,392,965	7,697,448	6,986,932	6,261,415	5,620,899	5,038,717	4,496,788	3,975,910	3,435,031	2,983,503	2,531,595	2,069,688	1,604,796	1,285,915	1,011,196	740,683	480,000	245,000	-

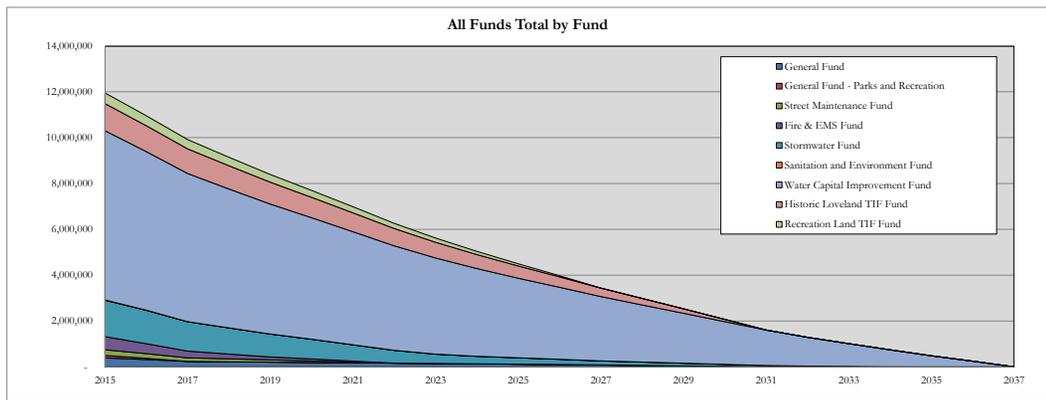
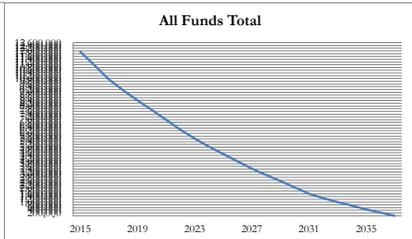
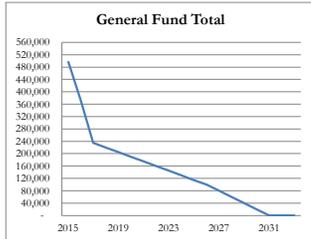


Table 10: Fund Forecast, Year-end Working Capital or Undesignated Fund Balance, 2016-2020

FUND	2015	2016	2017	2018	2019	2020
Street Maintenance	65,234	13,948	(66,301)	(132,122)	(203,005)	(277,781)
Stormwater	107,146	123,174	145,233	198,831	254,150	311,107
Sanitation and Environment	141,543	137,082	128,905	119,919	103,973	80,629
Sewer Billing Fund	39,774	49,374	72,525	109,871	162,085	309,868
Water Operating	55,532	58,549	(35,321)	(106,737)	(155,379)	(180,955)
Water Capital	235,235	82,034	91,086	174,823	298,096	465,227
Combined Total Water Fund Balances	290,767	140,583	55,764	68,086	142,717	284,272
Fire & EMS Fund (2001 Levy)	156,025	172,690	149,118	176,894	204,098	260,948
Fire Fund	92,157	88,599	115,841	140,773	163,280	183,239
EMS Fund	56,704	56,509	61,411	64,123	64,551	62,597
Fire & EMS Fund (2014 Levy)	154,576	253,051	340,078	416,523	437,685	356,191
Combined Total Fire & EMS Fund Balances	459,463	570,850	666,448	798,314	869,614	862,976
Assumptions of Pro Forma Analysis:						
10% increase in healthcare costs annually	Street Maintenance Fund would need \$70,000 transfers from 2016-2020 from the General Fund to avoid deficits					
2% wage increase in 2016, no wage increase thereafter	LSFD contract increases by 2.91% in 2016, 0.58% in 2017, 0.53% in 2018, 2.77% in 2019, and 5.00% in 2020					
3% water rate increases each year and no change in total water consumption, Water Fund target reserve not met 2017-2019, no new water capital projects	Sewer Billing pays back \$80,000 annually to General Fund for prior year advances, with payback completed in 2019.					
5% per year increase in Sewer Charges Revenue due to MSD rate increases	Sanitation rates increase 1.5% annually; trash contract is assumed to go up 2.5% annually					
	No rate increase is contemplated in Stormwater					

Table 10.1: Street Maintenance Pro Forma

Revenues	2015	2016	2017	2018	2019	2020
Motor Vehicle Registrations	80,000	80,000	80,000	80,000	80,000	80,000
Gasoline Tax	383,500	380,000	380,000	380,000	380,000	380,000
Reimbursement/Operations	4,967	-	-	-	-	-
Employee Pay Withholdings	8,126	7,736	7,736	7,736	7,736	7,736
Advance from General Fund	20,000	50,000	-	-	-	-
Beginning Balance	91,405	65,234	13,948	(66,301)	(132,122)	(203,005)
Total	\$587,998	\$582,970	\$481,684	\$401,435	\$335,614	\$264,731
Expenditures	2015	2016	2017	2018	2019	2020
Salary	222,753	211,290	211,290	211,290	211,290	211,290
Ohio Public Retirement System (OPERS)	54,608	51,619	51,619	51,619	51,619	51,619
Health Insurance	28,054	29,251	32,176	35,394	38,933	42,826
Health Savings Account Contributions	15,087	16,050	16,050	16,050	16,050	16,050
Longevity & Vacation Sellback	4,346	3,540	3,540	3,540	3,540	3,540
Life Insurance	1,126	1,066	1,066	1,066	1,066	1,066
Workers' Compensation	4,308	4,430	4,430	4,430	4,430	4,430
Medicare	3,631	3,431	3,431	3,431	3,431	3,431
Employee-Paid Supplemental Benefits	3,910	3,400	3,400	3,400	3,400	3,400
Association Dues and Subscriptions	250	250	250	250	250	250
Road Salt	31,775	54,000	54,000	54,000	54,000	54,000
Street Signage	7,500	6,000	6,000	6,000	6,000	6,000
Traffic Control Maintenance	15,000	15,000	15,000	15,000	15,000	15,000
BMV Audit	216	270	270	270	270	270
Municipal Facilities Maintenance	4,000	4,000	4,000	4,000	4,000	4,000
Property Liability Insurance	9,139	9,139	9,139	9,139	9,139	9,139
Electric and Gas Utility Charges	10,310	11,000	11,000	11,000	11,000	11,000
Telephone and Radio Charges	4,700	4,700	4,700	4,700	4,700	4,700
Uniforms	4,500	4,500	4,500	4,500	4,500	4,500
Vehicle and Equipment Repairs	15,000	15,000	15,000	15,000	15,000	15,000
Fuel	15,000	15,000	15,000	15,000	15,000	15,000
Materials and Supplies	11,500	11,500	11,500	11,500	11,500	11,500
Outside Contracted Services	1,500	10,000	10,000	10,000	10,000	10,000
Debt Issuance Costs	-	-	-	-	-	-
CIP Equipment	3,431	34,400	10,000	10,000	10,000	10,000
Transfer to Bond Fund, Debt Service	51,120	50,186	50,624	32,978	34,501	34,501
Undesignated Working Capital	65,234	13,948	(66,301)	(132,122)	(203,005)	(277,781)
Total	\$ 587,998	\$ 582,970	\$ 481,684	\$ 401,435	\$ 335,614	\$ 264,731

Table 10.2: Stormwater Pro Forma

Revenues	2015	2016	2017	2018	2019	2020
Service Charges	412,900	413,000	413,000	413,000	413,000	413,000
Assessments, Utility Bills	2,997	2,892	2,892	2,892	2,892	2,892
Miscellaneous	6	-	-	-	-	-
Employee Pay Withholdings	2,030	1,637	1,637	1,637	1,637	1,637
Beginning Balance	97,287	107,146	123,174	145,233	198,831	254,150
Total	\$ 515,220	\$ 524,675	\$ 540,703	\$ 562,762	\$ 616,360	\$ 671,679
Expenditures	2015	2016	2017	2018	2019	2020
Stormwater Operations						
Salary	64,007	59,109	59,109	59,109	59,109	59,109
Ohio Public Employee Retirement System (OPERS)	16,654	14,392	14,392	14,392	14,392	14,392
Health Insurance	7,681	6,754	7,429	8,172	8,990	9,889
Health Savings Account Contribution	5,003	4,008	4,008	4,008	4,008	4,008
Longevity & Vacation Sellback	1,114	817	817	817	817	817
Life Insurance	343	281	281	281	281	281
Workers' Compensation	1,241	1,235	1,235	1,235	1,235	1,235
Medicare	1,107	956	956	956	956	956
Employee-Paid Supplemental Benefits	796	634	634	634	634	634
Unemployment Insurance	-	-	-	-	-	-
Utility Billing	2,994	2,347	2,347	2,347	2,347	2,347
Office Equipment Maintenance	116	1,389	1,389	1,389	1,389	1,389
Municipal Facilities Maintenance	1,039	1,039	1,039	1,039	1,039	1,039
Property Liability Insurance	2,683	2,683	2,683	2,683	2,683	2,683
Telephones and Radio Service Charges	3,516	3,516	3,516	3,516	3,516	3,516
Uniforms	2,800	2,800	2,800	2,800	2,800	2,800
Vehicle Equipment and Repairs	2,000	2,000	2,000	2,000	2,000	2,000
Fuel	6,000	6,000	6,000	6,000	6,000	6,000
Materials and Supplies	5,000	5,000	5,000	5,000	5,000	5,000
State Fee	712	712	712	712	712	712
State G.A.A.P. Report & Audit	1,499	1,800	1,800	1,800	1,800	1,800
Property Tax	630	1,000	1,000	1,000	1,000	1,000
Bank Fees	1,200	1,500	1,500	1,500	1,500	1,500
County Auditors Fees	116	200	200	200	200	200
Refunds	-	-	-	-	-	-
Miscellaneous	2,000	2,000	2,000	2,000	2,000	2,000
Transfer to Escrow Fund for Vested Leave Reserve	5,043	5,118	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	56,227	56,227	56,227	56,227	56,227	56,227
Subtotal, Operations	191,521	183,517	179,074	179,817	180,634	181,533
Stormwater Capital						
Outside Contracted Services	1,000	1,000	1,000	1,000	1,000	1,000
Debt Issuance Costs	-	-	-	-	-	-
CIP Equipment	18,875	20,875	20,875	20,875	20,875	20,875
CIP Design and Engineering Services	-	-	-	-	-	-
Transfer to Bond Fund, Debt Service	196,678	196,109	194,521	162,239	159,701	157,164
Undesignated Working Capital	107,146	123,174	145,233	198,831	254,150	311,107
Subtotal, Capital	323,699	341,158	361,629	382,945	435,726	490,146
Total	\$515,220	\$524,675	\$540,703	\$562,762	\$616,360	\$671,679

Table 10.3: Sanitation and Environment Fund Pro Forma

Revenues	2015	2016	2017	2018	2019	2020
Service Charges	1,097,359	1,097,359	1,113,819	1,130,527	1,147,485	1,164,697
Recycling Grants	32,489	30,000	30,000	30,000	30,000	30,000
Assessments, Utility Bills	5,409	5,355	5,355	5,355	5,355	5,355
Miscellaneous	1,994	-	-	-	-	-
Employee Pay Withholdings	1,877	2,487	2,487	2,487	2,487	2,487
Beginning Balance	94,157	141,543	137,082	128,905	119,919	103,973
Total	\$1,233,284	\$1,276,744	\$1,288,743	\$1,297,273	\$1,305,245	\$1,306,511
Expenditures	2015	2016	2017	2018	2019	2020
Salary	64,007	79,386	79,386	79,386	79,386	79,386
Ohio Public Retirement System (OPERS)	15,683	19,360	19,360	19,360	19,360	19,360
Health Insurance	7,681	10,388	11,427	12,569	13,826	15,209
Health Savings Account Contribution	5,003	6,051	6,051	6,051	6,051	6,051
Longevity & Vacation Sellback	1,114	1,220	1,220	1,220	1,220	1,220
Life Insurance	343	425	425	425	425	425
Workers' Compensation	1,241	1,661	1,661	1,661	1,661	1,661
Medicare	1,042	1,287	1,287	1,287	1,287	1,287
Employee-Paid Supplemental Benefits	796	943	943	943	943	943
Unemployment Insurance	-	-	-	-	-	-
Garbage & Recycling Contract	845,000	862,745	884,314	906,421	929,082	952,309
Street Sweeping Contract	9,500	10,500	10,500	10,500	10,500	10,500
Brush Drop Off Contract	1,300	1,350	1,350	1,350	1,350	1,350
Recycling Materials	-	-	-	-	-	-
Grant-funded Recycling Equipment	-	-	-	-	-	-
Historical Landfill & Environmental Costs	-	1,000	1,000	1,000	1,000	1,000
Utility Billing	2,955	8,998	8,998	8,998	8,998	8,998
Office Equipment Leasing and Maintenance	116	1,388	1,388	1,388	1,388	1,388
Property Liability Insurance	2,538	2,538	2,538	2,538	2,538	2,538
Telephones and Radio Service Charges	3,510	3,510	3,510	3,510	3,510	3,510
Uniforms	2,500	2,500	2,500	2,500	2,500	2,500
Vehicle and Equipment Repairs	7,000	7,000	7,000	7,000	7,000	7,000
Fuel	9,000	9,000	9,000	9,000	9,000	9,000
Materials and Supplies	6,000	6,000	6,000	6,000	6,000	6,000
Outside Contracted Services	12,525	2,000	2,000	2,000	2,000	2,000
State G.A.A.P. Report & Audit	2,723	3,000	3,000	3,000	3,000	3,000
Bank Fees	4,100	4,100	4,100	4,100	4,100	4,100
County Auditors Fees	210	220	220	220	220	220
Refunds	-	-	-	-	-	-
CIP Equipment	18,875	26,325	23,600	23,600	23,600	23,600
Equipment Lease Purchase (Chipper)	-	-	-	-	-	-
Transfer to Bond Fund, Debt Service	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	61,327
Undesignated Working Capital	141,543	137,082	128,905	119,919	103,973	80,629
Total	1,233,284	1,276,744	1,288,743	1,297,273	1,305,245	1,306,511

Table 10.4: Water Operations Fund Pro Forma

Revenues	2015	2016	2017	2018	2019	2020
Utility Service Charges	881,728	890,545	917,261	944,779	973,123	1,002,316
Water Hauler Retail Sales	-	-	-	-	-	-
Water Meter Sales	7,909	2,000	3,000	3,000	3,000	3,000
Assessments, Utility Bills	5,194	4,108	4,108	4,108	4,108	4,108
Miscellaneous	8,857	-	-	-	-	-
Employee Pay Withholdings	11,527	12,123	12,123	12,123	12,123	12,123
Transfer in from Sewer Billing Fund for Meter Reading	-	-	-	-	-	-
Transfer in From the Water Capital Fund	140,000	120,000	-	-	-	-
Beginning Balance	59,065	55,532	58,549	(35,321)	(106,737)	(155,379)
Total	1,114,281	1,084,308	995,041	928,689	885,616	866,168
Expenditures	2015	2016	2017	2018	2019	2020
Salary	316,055	331,402	331,402	331,402	331,402	331,402
Ohio Public Retirement System (OPERS)	77,529	80,957	80,957	80,957	80,957	80,957
Health Insurance	39,784	46,033	50,636	55,700	61,270	67,397
Health Savings Account Contribution	21,816	25,149	25,149	25,149	25,149	25,149
Longevity & Vacation Sellback	6,103	5,527	5,527	5,527	5,527	5,527
Life Insurance	1,595	1,672	1,672	1,672	1,672	1,672
Workers' Compensation	6,107	6,947	6,947	6,947	6,947	6,947
Medicare	5,153	5,380	5,380	5,380	5,380	5,380
Employee-Paid Supplemental Benefits	5,467	5,300	5,300	5,300	5,300	5,300
Unemployment Insurance	-	-	-	-	-	-
Association Dues and Subscriptions	3,000	3,000	3,000	3,000	3,000	3,000
Water Treatment Supplies	25,000	25,000	25,000	25,000	25,000	25,000
New Meters & Repairs	8,000	8,000	8,000	8,000	8,000	8,000
Western Water Payment	6,800	6,800	6,800	6,800	6,800	6,800
Utility Billing	13,400	6,650	6,650	6,650	6,650	6,650
Office Equipment Leasing and Maintenance	231	3,595	3,595	3,595	3,595	3,595
Municipal Facilities Maintenance	8,000	8,000	8,000	8,000	8,000	8,000
Property Liability Insurance	11,603	11,603	11,603	11,603	11,603	11,603
Property Liability Claim	-	-	-	-	-	-
Electric and Gas Utilities	126,567	128,000	128,000	128,000	128,000	128,000
Telephones and Radio Service Charges	9,082	9,100	9,100	9,100	9,100	9,100
Dispatching Charges	7,120	7,284	7,284	7,284	7,284	7,284
IT Software Maintenance Contract	7,379	7,400	7,400	7,400	7,400	7,400
Data & Voice Transmission Services	10,250	11,000	11,000	11,000	11,000	11,000
Uniforms	4,500	4,500	4,500	4,500	4,500	4,500
Vehicle and Equipment Repairs	17,000	17,000	17,000	17,000	17,000	17,000
Fuel	10,000	10,000	10,000	10,000	10,000	10,000
Materials and Supplies	39,000	39,000	39,000	39,000	39,000	39,000
Outside Contracted Services	2,085	1,000	1,000	1,000	1,000	1,000
State Fee	6,660	6,660	6,660	6,660	6,660	6,660
State G.A.A.P. Report & Audit	3,397	3,600	3,600	3,600	3,600	3,600
Property Tax	15,952	3,800	3,800	3,800	3,800	3,800
Bank Fees	2,600	2,600	2,600	2,600	2,600	2,600
County Auditors Fees	202	250	250	250	250	250
Refunds	2,500	2,500	2,500	2,500	2,500	2,500
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	238,813	191,050	191,050	191,050	191,050	191,050
Undesignated Working Capital	55,532	58,549	(35,321)	(106,737)	(155,379)	(180,955)
Total	1,114,281	1,084,308	995,041	928,689	885,616	866,168

Table 10.5: Water Capital Fund Pro Forma

Revenues	2015	2016	2017	2018	2019	2020
Utility Service Charges	585,954	591,814	609,568	627,855	646,691	666,092
Impact Fees, Water	95,700	20,000	10,000	10,000	10,000	10,000
Lease Income	16,795	16,795	16,795	16,795	16,795	16,795
Assessments, Utility Bills	2,561	2,089	2,089	2,089	2,089	2,089
Miscellaneous	-	-	-	-	-	-
Bond Proceeds	-	-	-	-	-	-
Beginning Balance	880,707	235,235	82,034	91,086	174,823	298,096
Total	1,581,717	865,933	720,487	747,825	850,398	993,072
Expenditures	2015	2016	2017	2018	2019	2020
CIP Equipment	13,850	22,075	30,000	30,000	30,000	30,000
Repair / Repaint Water Tanks	422,900	-	-	-	-	-
Commerce Park Water Tower & Booster Station	147,206	-	-	-	-	-
CIP Design and Engineering Services	25,000	-	-	-	-	-
Water System Repair and Replacement	5,000	5,000	5,000	5,000	5,000	5,000
G.I.S.	1,000	1,000	1,000	1,000	1,000	1,000
Computer Replacements	-	24,500	-	-	-	-
Outside Contracted Services	4,000	10,000	10,000	10,000	10,000	10,000
Debt Issuance Fees	-	-	-	-	-	-
Bank Fees	1,600	1,750	1,750	1,750	1,750	1,750
County Auditors Fees	100	150	150	150	150	150
Reserve (Resolution 2012-81)	-	-	-	-	-	-
Transfer to Water Operations Fund	140,000	120,000	-	-	-	-
Transfer to Bond Fund, Debt Service	585,826	599,424	581,501	525,102	504,402	479,945
Undesignated Working Capital	235,235	82,034	91,086	174,823	298,096	465,227
Total	\$1,581,717	\$865,933	\$720,487	\$747,825	\$850,398	\$993,072

Table 10.6: Sewer Billing Fund Pro Forma

Revenues	2015	2016	2017	2018	2019	2020
Utility Service Charges	271,026	284,577	298,806	313,746	329,433	345,905
Late Payment Fees	40,000	35,000	35,000	35,000	35,000	35,000
Assessments, Utility Bills	2,739	2,342	2,342	2,342	2,342	2,342
Employee Pay Withholdings	1,835	1,416	1,416	1,416	1,416	1,416
Miscellaneous	5	-	-	-	-	-
Beginning Balance	60,010	39,774	49,374	72,525	109,871	162,085
Total	375,615	363,109	386,938	425,029	478,063	546,748
Expenditures	2015	2016	2017	2018	2019	2020
Salary	57,858	51,978	51,978	51,978	51,978	51,978
Ohio Public Retirement System (OPERS)	14,219	12,649	12,649	12,649	12,649	12,649
Health Insurance	6,778	6,776	7,454	8,199	9,019	9,921
Health Savings Account Contribution	6,298	3,930	3,930	3,930	3,930	3,930
Longevity & Vacation Sellback	742	705	705	705	705	705
Life Insurance	318	289	289	289	289	289
Workers' Compensation	1,126	1,085	1,085	1,085	1,085	1,085
Medicare	1,483	841	841	841	841	841
Employee-Paid Supplemental Benefits	283	406	406	406	406	406
Unemployment Insurance	-	-	-	-	-	-
Utility Billing	16,344	21,125	21,125	21,125	21,125	21,125
Office Equipment Leasing and Maintenance	231	2,777	2,777	2,777	2,777	2,777
Telephones and Radio Service Charges	-	2,500	2,500	2,500	2,500	2,500
IT Software Maintenance Contract	7,142	7,250	7,250	7,250	7,250	7,250
Data & Voice Transmission Services	11,783	11,783	11,783	11,783	11,783	11,783
Outside Contracted Services	235	235	235	235	235	235
State G.A.A.P. Report & Audit	2,723	3,000	3,000	3,000	3,000	3,000
Bank Fees	10,500	11,500	11,500	11,500	11,500	11,500
County Auditors Fees	784	1,000	1,000	1,000	1,000	1,000
Refunds	-	-	-	-	-	-
Miscellaneous	500	500	500	500	500	500
Special Legal Counsel	22,500	-	-	-	-	-
Transfer to Bond Fund, Debt Service	-	-	-	-	-	-
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-	-
Transfer to Water Operations Fund for Meter Reading	-	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	93,406	93,406	93,406	93,406	93,406	93,406
Reimbursement to General Fund for Prior Advance	80,589	80,000	80,000	80,000	80,000	
Reimbursement to Special Projects for Prior Advance	-	-	-	-	-	
Undesignated Working Capital	39,774	49,374	72,525	109,871	162,085	309,868
Total	375,615	363,109	386,938	425,029	478,063	546,748

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

Revenues	2015	2016	2017	2018	2019	2020
Real Estate Tax	476,578	476,578	476,578	476,578	476,578	476,578
Tangible Personal Property	-	-	-	-	-	-
Homestead Reimbursement	62,224	62,224	62,224	62,224	62,224	62,224
Refinance Rescue Truck Reimbursement	-	-	-	-	-	-
Bond Proceeds	-	-	-	-	-	-
Equipment Liquidation	58,000	-	-	-	-	-
Miscellaneous	7,916	-	-	-	-	-
Beginning Balance	34,347	156,025	172,690	149,118	176,894	204,098
Total	639,065	694,827	711,492	687,920	715,696	742,900
Expenditures	2015	2016	2017	2018	2019	2020
Contract Supplemental	-	35,360	70,720	74,256	77,969	81,867
Contract Supplemental, Fuel	-	-	-	-	-	-
Professional Development and Conferences	-	-	-	-	-	-
County Auditors Fees	6,953	7,100	7,100	7,100	7,100	7,100
State G.A.A.P. Report & Audit	2,723	3,000	3,000	3,000	3,000	3,000
Office Equipment Leasing and Maintenance	810	9,719	9,719	9,719	9,719	9,719
Municipal Facilities Maintenance	35,000	35,000	35,000	35,000	35,000	35,000
Property Liability Insurance	17,756	17,756	17,756	17,756	17,756	17,756
Electric and Gas Utility Charges	26,000	27,500	28,875	30,319	31,835	33,426
Telephones and Radios Service Charges	15,000	17,500	17,500	17,500	17,500	17,500
Hamilton County Communications Center PSAP	10,989	12,088	12,088	12,088	12,088	12,088
Dispatching Charges	71,500	71,500	75,075	78,829	82,770	86,909
IT Software Maintenance Contract (CAD, Firetracker, & Locutions)	17,985	18,000	18,000	18,000	18,000	18,000
Data & Voice Transmission Services	17,675	17,675	17,675	17,675	17,675	17,675
Outside Contracted Services	6,510	-	-	-	-	-
118 S Lebanon Lease/Improvements	3,600	3,600	3,600	3,600	3,600	3,600
Debt Issuance Costs	-	-	-	-	-	-
Miscellaneous/Reimbursables	2,698	-	-	-	-	-
CIP Equipment	-	-	-	-	-	-
Equipment Lease Purchase (Apparatus)	-	-	-	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	95,000	95,000	95,000	95,000	95,000	95,000
Transfer to Bond Fund, Debt Service	152,841	151,339	151,267	91,184	82,587	43,311
Undesignated Fund Balance	156,025	172,690	149,118	176,894	204,098	260,948
Total	639,065	694,827	711,492	687,920	715,696	742,900

Table 10.8: Fire Fund Pro Forma

Revenues	2015	2016	2017	2018	2019	2020
Real Estate Tax	560,912	560,912	560,912	560,912	560,912	560,912
Tangible Personal Property Tax	-	-	-	-	-	-
Homestead Reimbursement	75,301	75,301	75,301	75,301	75,301	75,301
Lease Income	18,600	18,600	18,600	18,600	18,600	18,600
Miscellaneous	-	-	-	-	-	-
Beginning Balance	84,532	92,157	88,599	115,841	140,773	163,280
Total	739,344	746,970	743,412	770,654	795,586	818,093
Expenditures	2015	2016	2017	2018	2019	2020
Contract with LSF	520,321	520,321	520,321	520,321	520,321	520,321
Contract Supplement, Peak Staffing	-	-	-	-	-	-
Contract Supplement, Supervisor Pay	-	-	-	-	-	-
Emergency Support Unit (ESU)	3,500	3,500	3,500	3,500	3,500	3,500
Fire Supplies	3,144	3,000	3,000	3,000	3,000	3,000
County Auditors Fees	8,222	8,400	8,400	8,400	8,400	8,400
IT Hardware & Software (Non-CIP)	500	1,150	1,150	1,150	1,150	1,150
Vehicle and Equipment Repairs	44,000	44,000	46,200	48,510	50,936	53,482
Material & Supplies	4,500	4,000	4,000	4,000	4,000	4,000
Turn-Out Gear	16,000	20,000	20,000	20,000	20,000	20,000
CIP Equipment	47,000	54,000	21,000	21,000	21,000	21,000
Undesignated Fund Balance	92,157	88,599	115,841	140,773	163,280	183,239
Total	739,344	746,970	743,412	770,654	795,586	818,093

Table 10.9: EMS Fund Pro Forma						
Revenues	2015	2016	2017	2018	2019	2020
Real Estate Tax	828,015	828,015	828,015	828,015	828,015	828,015
Tangible Personal Property Tax	-	-	-	-	-	-
Homestead Reimbursements	111,158	111,158	111,158	111,158	111,158	111,158
EMS Runs Revenue	315,852	330,000	330,000	330,000	330,000	330,000
Reimbursement of Ambulance Runs	-	-	-	-	-	-
Beginning Balance	70,821	56,704	56,509	61,411	64,123	64,551
Total	1,325,845	1,325,877	1,325,682	1,330,584	1,333,296	1,333,724
Expenditures	2015	2016	2017	2018	2019	2020
Contract with LSF	1,144,321	1,144,321	1,144,321	1,144,321	1,144,321	1,144,321
Contract Supplement, Peak Staffing	-	-	-	-	-	-
Contract Supplement, Supervisor Pay	-	-	-	-	-	-
Contract Supplement, Paramedic Pay	-	-	-	-	-	-
Medical Supplies	25,000	25,000	25,750	26,523	27,318	28,138
Small EMS Equipment	3,000	3,000	3,000	3,000	3,000	3,000
EMS Equipment Maintenance	2,000	2,000	2,000	2,000	2,000	2,000
County Auditors Fees	12,138	12,500	12,500	12,500	12,500	12,500
IT Hardware & Software (Non-CIP)	650	650	650	650	650	650
Vehicle and Equipment Repairs	27,000	27,000	28,350	29,768	31,256	32,819
EMS Revenue Collection	22,037	23,100	23,100	23,100	23,100	23,100
Computer Replacements	8,995	6,297	3,600	3,600	3,600	3,600
CIP Equipment	24,000	25,500	21,000	21,000	21,000	21,000
Undesignated Fund Balance	56,704	56,509	61,411	64,123	64,551	62,597
Total	1,325,845	1,325,877	1,325,682	1,330,584	1,333,296	1,333,724

Table 10.10: Fire & EMS Fund (2014 Levy) Pro Forma						
Revenues	2015	2016	2017	2018	2019	2020
Real Estate Tax	513,153	513,153	513,153	513,153	513,153	513,153
Homestead Reimbursement	9,757	9,757	9,757	9,757	9,757	9,757
Beginning Balance	0	154,576	253,051	340,078	416,523	437,685
Total	522,910	677,486	775,961	862,988	939,433	960,595
Expenditures	2015	2016	2017	2018	2019	2020
Contract with LSF	255,360	311,167	322,615	333,197	388,480	491,136
County Auditors Fees	6,606	6,900	6,900	6,900	6,900	6,900
Lease Payment - Engine/Tower/Radios	106,368	106,368	106,368	106,368	106,368	106,368
Transfer to the General Fund, Administrative Cost Recovery	-	-	-	-	-	-
Undesignated Fund Balance	154,576	253,051	340,078	416,523	437,685	356,191
Total	522,910	677,486	775,961	862,988	939,433	960,595

Table 11: Indirect Cost Recovery and Administrative Transfer

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Fire and EMS Fund	-	-	-	95,000	95,000	95,000
Stormwater	56,227	56,227	56,227	56,227	56,227	56,227
Water Operations	238,813	238,813	238,813	238,813	238,813	191,050
Sanitation and Environment Fund	61,327	61,327	61,327	61,327	61,327	61,327
Sewer Billing	93,406	93,406	93,406	93,406	93,406	93,406
Subtotal General Fund	449,773	449,773	449,773	544,773	544,773	497,010

Table 12: Property Liability Insurance Premiums

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Operations, General Fund	31,292	26,344	30,215	30,977	28,098	29,500
Police, General Fund	24,000	18,581	20,927	24,720	17,622	18,000
Street Maintenance	9,600	8,114	9,139	9,139	9,139	9,139
Fire and EMS	20,900	18,581	20,927	20,927	17,756	17,756
Stormwater	2,850	2,850	3,210	3,210	2,683	2,683
Water	14,600	12,171	13,708	13,708	11,603	11,603
Sanitation	2,660	2,660	2,996	2,996	2,538	2,538
Subtotal General Fund	105,902	89,301	101,122	105,677	89,438	91,219

Table 13: Energy and Fuel Costs

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Electricity and Natural Gas						
Street Lighting, General Fund, Operations	54,405	49,479	63,203	72,000	66,300	69,900
Utilities, General Fund, Operations	29,824	37,222	32,601	40,000	35,250	37,000
Police, General Fund	16,759	17,443	21,884	23,800	20,916	23,800
Parks, General Fund	19,189	20,258	20,456	25,000	21,000	22,500
Street Maintenance Fund	7,623	9,506	10,302	11,002	10,310	11,000
Fire & EMS	26,310	26,971	29,613	33,000	26,000	27,500
Utilities, Water	107,637	106,542	125,492	126,567	126,567	128,000
Subtotal	261,747	267,420	303,551	331,369	306,343	319,700
Gasoline and Diesel Fuel						
Fuel, General Fund, Police	49,106	48,567	48,039	52,500	37,500	48,000
Vehicle Fuel, General Fund, Parks	9,922	9,000	11,108	10,000	11,500	11,500
Vehicle Fuel, Street Maintenance	9,922	14,355	16,637	15,000	15,000	15,000
Vehicle Fuel Supplement, Fire and EMS	8,318	-	-	-	-	-
Vehicle Fuel, Stormwater	5,935	6,393	6,941	6,000	6,000	6,000
Fuel, Water	9,922	9,000	15,487	10,000	10,000	10,000
Fuel, Sanitation	8,973	8,552	10,947	9,000	9,000	9,000
Subtotal	102,098	95,867	109,158	102,500	89,000	99,500
Subtotal General Fund	363,846	363,287	412,709	433,869	395,343	419,200

* 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

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Telephone and Radio Charges						
General Fund Operations	16,343	15,210	15,097	20,000	18,000	20,000
Police	17,680	18,198	17,697	20,000	20,000	20,000
Parks & Leisure	4,212	4,471	4,656	5,000	5,107	5,120
Street Maintenance	4,446	4,598	4,203	4,600	4,700	4,700
Fire & EMS	19,059	18,294	12,966	19,500	15,000	17,500
Stormwater	3,985	2,861	2,756	3,516	3,516	3,516
Water	7,594	7,892	7,068	8,500	9,082	9,100
Sanitation & Environment	3,829	2,825	2,742	3,500	3,510	3,510
Sewer Billing	153	-	-	2,500	-	2,500
Subtotal	77,301	74,349	67,186	87,116	78,915	85,946
Information Technology (IT) Contract Services						
General Fund Operations	46,597	50,607	56,100	54,400	48,000	54,000
Subtotal	46,597	50,607	56,100	54,400	48,000	54,000
Data & Voice Transmission Services						
General Fund Operations	8,492	8,849	14,061	14,436	14,436	15,158
Police	8,492	8,849	7,627	8,838	8,838	8,838
Fire & EMS	16,102	17,898	15,254	17,675	17,675	17,675
Water Operations	10,231	11,799	10,169	11,783	10,250	11,000
Sewer Billing	10,231	11,799	10,169	11,783	11,783	11,783
Subtotal	53,548	59,195	57,279	64,515	62,982	64,454
IT Software Maintenance Contract (CMI, SIRE et al)						
General Fund Operations	53,701	25,665	24,602	27,000	27,000	27,000
Mayor's Court	5,400	-	-	-	-	-
Police (RMS)	7,280	9,203	9,509	10,000	10,824	11,000
Fire & EMS (CAD)	8,353	10,201	14,921	17,100	17,985	18,000
Water Fund (CMI)	4,200	7,113	7,384	7,384	7,379	7,400
Sewer Billing (CMI)	3,600	6,097	6,329	6,329	7,142	7,250
Subtotal	82,534	58,279	62,746	67,813	70,330	70,650
Subtotal General Fund	259,980	242,430	243,311	273,844	260,227	275,050

Table 15: City-Wide Full-Time Authorized Position Summary					
City Department	2012	2013	2014	2015	2016
City Manager's Office	4.35	3.3125	3.3125	2	2
Finance Department	5.6	5.1	5.1	5.1	5.1
Building & Zoning Department	2	2	1.625	1.625	1.625
Police Department	19	18	18	18	18
Public Works	14	13	13	13	13
City of Loveland Total Positions	44.95	41.41	41.04	39.73	39.73

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

Table 15.1: City-Wide Full-Time Equivalent (FTE) Position Summary					
City Department	2012	2013	2014	2015	2016
City Manager's Office	4.67	3.3125	3.3125	2	2
Finance Department	5.6	5.1	5.1	5.1	5.1
Building & Zoning Department	2	2	1.625	1.625	1.625
Police Department FTEs	21.88	20.88	20.88	20.88	20.88
Public Works FTEs	15.4	14.2	14.5	14.3	14.7
City of Loveland Total FTE Positions	49.55	45.49	45.42	43.91	44.31

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

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

Position	Classification, Pay Range	2012	2013	2014	2015	2016
City Manager's Office						
City Manager	Set by Resolution 2014-73	1	1	1	1	1
Assistant City Manager	Unclassified, 10	1	0	0	0	0
Clerk/Executive Assistant to the City Manager	Unclassified, 7	1	1	1	1	1
Human Resources Manager	Unclassified, 9	0.35	0.3125	0.3125	0	0
Assistant to the City Manager	Unclassified, 6	0	0	1	0	0
Management Analyst	Unclassified, 3	0	1	0	0	0
Management Fellow	Unclassified, 1	1	0	0	0	0
Management Intern	N/A, Seasonal	0.32	0	0	0	0
City Manager's Office Sub-total		4.67	3.3125	3.3125	2	2
Finance Department						
Finance Director	Set by Resolution 2014-124	1	1	1	1	1
Assistant Finance Director	Unclassified, 7	0	1	1	1	1
Financial Analyst	Classified, 5	1	1	1	0	0
Administrative Assistant I ¹	N/A	1	0	0	0	0
Finance Clerk	Classified, 3	0.6	1.1	1.1	1.1	1.1
Utility Billing Clerk	Classified, 3	1	1	1	1	1
Customer Service Specialist	Classified, 1	0	0	0	1	1
Receptionist	Classified, 1	1	0	0	0	0
Finance Department Sub-total		5.6	5.1	5.1	5.1	5.1
Building and Zoning Division						
Building and Zoning Coordinator	Unclassified, 7	1	1	1	1	1
Building and Zoning Clerk	Classified, 1	0	0	0.625	0.625	0.625
University of Cincinnati Planning Co-op	N/A	1	1	0	0	0
Contract Building Official/Commercial Plans Examiner	Professional Contract	-	-	-	-	-
Building and Zoning Division Sub-total		2	2	1.625	1.625	1.625

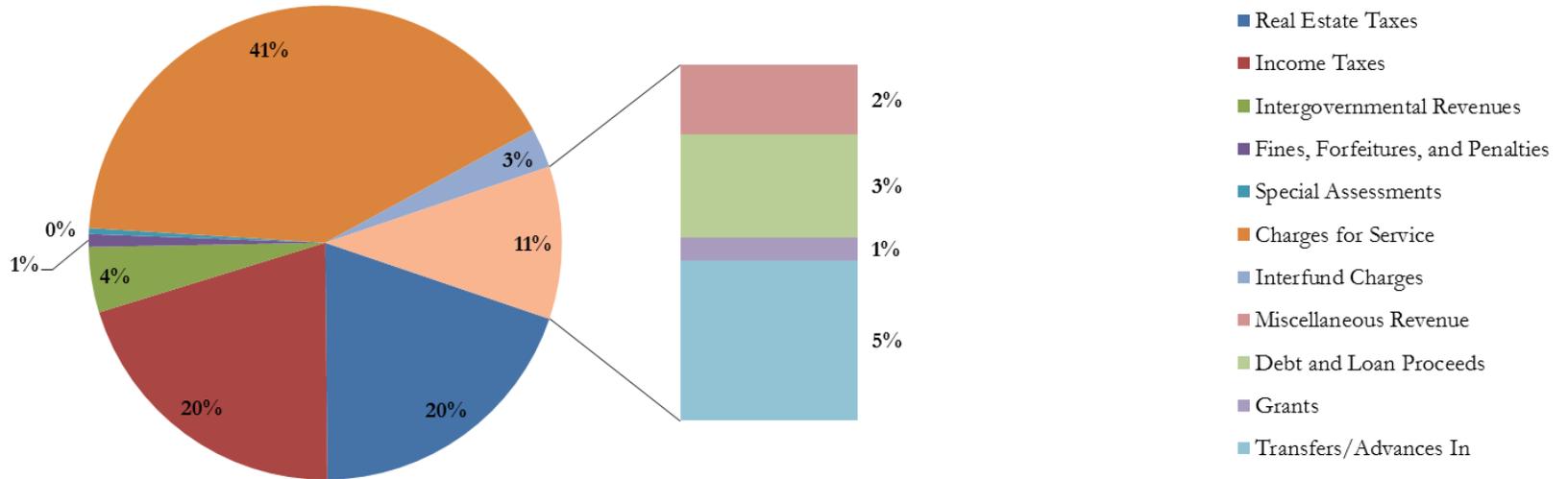
¹ This position was reclassified in 2013 from Administrative Assistant I to Assistant Finance Director, which had previously been eliminated.

Police Department						
Police Chief	Unclassified, 10	1	1	1	1	1
Police Captain	Unclassified, 9	1	1	1	1	1
Sergeant	Collective Bargaining Agreement	3	3	3	3	3
Patrol Officer (full-time)	Collective Bargaining Agreement	12	11	11	11	11
Patrol Officer (part-time)	N/A	5,100 hrs	5,050 hrs	5,050 hrs	5,050 hrs	5,050 hrs
Leads/RCIC Sys. Administrator (non-sworn)	Classified, 3	1	1	1	1	1
Administrative Clerk of Courts (non-sworn)	Unclassified, 3	1	1	1	1	1
Part-time Administrative Support (non-sworn)	N/A	900 hrs	950 hrs	950 hrs	950 hrs	950 hrs
Police Department Sub-total (FTEs)		21.88	20.88	20.88	20.88	20.88
Department of Public Works						
Public Works Director	Unclassified, 10	1	1	1	1	1
City Engineer	Unclassified, 9	1	1	1	1	1
Maintenance Crew Leader	Classified, 6	2	2	2	2	2
Mechanic/Maintenance Worker	Classified, 4	0	1	1	1	1
Maintenance Worker	Classified, 3	10	8	8	8	8
Seasonal Employees	N/A	2,934 hrs	2,539 hrs	3,079 hrs	2,600 hrs	3,580 hrs
Public Works Department Sub-total (FTEs)		15.4	14.2	14.5	14.3	14.7
City of Loveland Total FTEs		49.55	45.49	45.42	43.91	44.31

REVENUE, ALL FUNDS SUMMARY

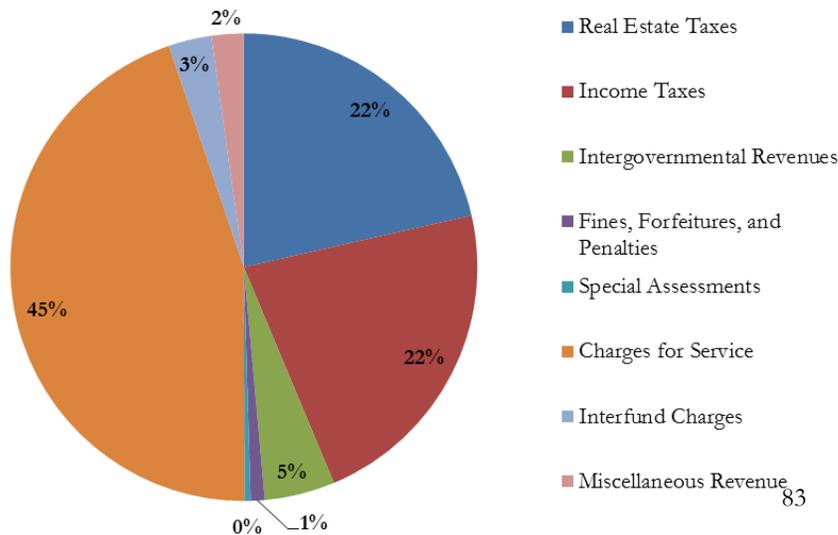
The revenue section of the 2016 Budget and CIP is organized by fund. Each fund's revenue table is preceded by a description of the fund and major revenue sources collected by the fund. The following pie chart shows all revenue and other financing sources—debt proceeds, grants, and transfers into funds from other funds—estimated to be received in fiscal year 2016.

All Funds Revenue and Other Financing Sources Summary

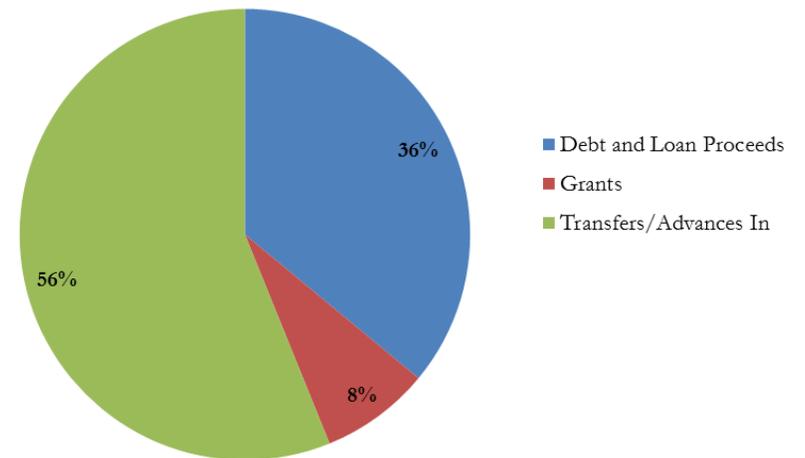


The following pie charts separate revenue from other financing sources to illustrate the difference between operating revenues and those other financing sources used to fund projects or transfers, which vary from year to year.

All Funds Revenue Summary



All Funds Other Financing Sources Summary





This page intentionally left blank.

GENERAL FUND

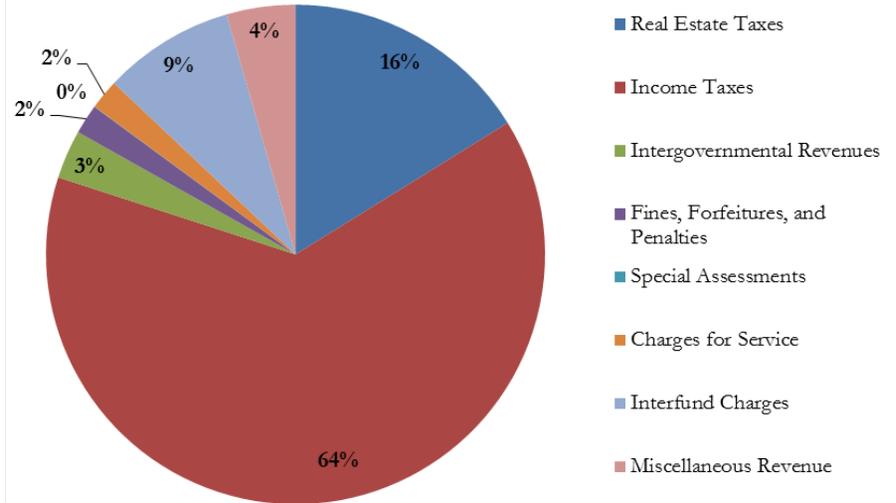
The City of Loveland's General Fund receives all financial resources not restricted by law (or City policy) to any specific purposes. Its primary source of revenue is Loveland's 1% income tax (with a full reciprocity for taxes paid to other communities), followed by property tax (3.15 mills) and the administrative overhead transfer payment from other funds (see Table 11 for more details). These three revenue sources represent about 89% of the General Fund's total revenue estimate for 2016.

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

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

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

General Fund Revenue Distribution



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

In 2016, the General Fund will spend down approximately 4% of its projected beginning fund balance to cover a portion of a one-time transfer to the Special Projects Fund allocated for capital improvements in the City's historic downtown district.

Projected General Government Revenues: General Fund

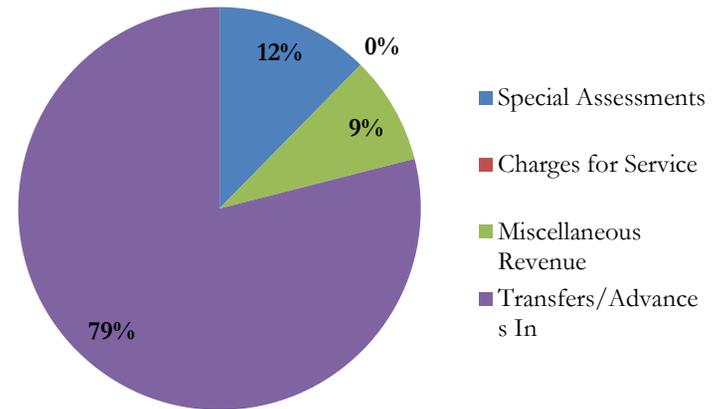
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
1 Real Estate Tax	782,612	776,210	785,649	796,552	820,294	835,952
2 Tangible Personal Property	110					
3 Homestead Reimbursement	103,679	103,215	105,040	102,458	110,173	108,512
4 Local Government Fund, County	213,138	154,610	152,762	154,000	165,111	162,975
5 Local Government Fund, State	23,551	19,924	17,468	19,000	14,620	5,250
6 Estate Tax	215,432	298,003	23,069	-	6,388	-
7 Liquor & Cigarette Tax	17,254	15,603	19,658	16,000	17,377	16,000
8 Cable Franchise Fee	154,812	157,974	155,857	154,000	152,000	150,000
9 Magistrate Court	126,015	114,025	115,766	112,000	112,000	112,000
10 Building Permits and Fees	108,219	117,320	130,581	90,000	115,000	90,000
11 Administrative Cost Recovery to General Fund	449,773	449,773	449,773	544,773	544,773	497,010
12 Police Grants and Reimbursables	28,726	21,030	13,503	7,500	13,500	10,000
13 Equipment Liquidation	9,505	8,088	7,859	5,000	5,000	5,000
14 Employee Withholdings	47,810	51,212	55,784	55,182	55,964	59,407
15 Assessments, Property Maintenance	16,407	8,010	1,048	1,000	1,549	1,223
16 Insurance Claims	8,791	1,372	3,604	-	-	-
17 Lease Income	1,928	3,787	3,804	3,804	3,804	3,804
18 Water Tower Leases	15,933	18,118	18,596	17,000	17,457	17,457
19 Reimbursable Expenses	10,912	50,494	40,342	10,000	5,700	4,000
20 Police Continuous Training State	-	-	-	-	1,600	2,800
21 Reimbursement from Other Funds	-	10,000	38,000	80,589	80,589	80,000
22 De Minimis TIF Transfer (Reserves of Loveland & Northend)	-	18,675	62,938	-	3,423	-
23						
24 <i>Parks and Leisure</i>						
25 Impact Fees	26,505	29,500	40,500	10,000	28,270	10,000
26 Usage and Rental	11,000	15,684	24,685	25,000	23,500	23,500
27 Miscellaneous	-	-	-	-	-	-
28						
29 <i>Income Tax</i>						
30 Income Tax Collections	3,541,338	3,731,651	3,695,641	3,625,000	3,850,000	3,725,000
31 Beginning Balance	1,768,181	1,749,735	1,094,045	484,496	891,693	917,355
32 Total	\$ 7,681,631	\$ 7,924,014	\$ 7,055,971	\$ 6,313,354	\$ 7,039,785	\$ 6,837,245

SPECIAL PROJECTS FUND

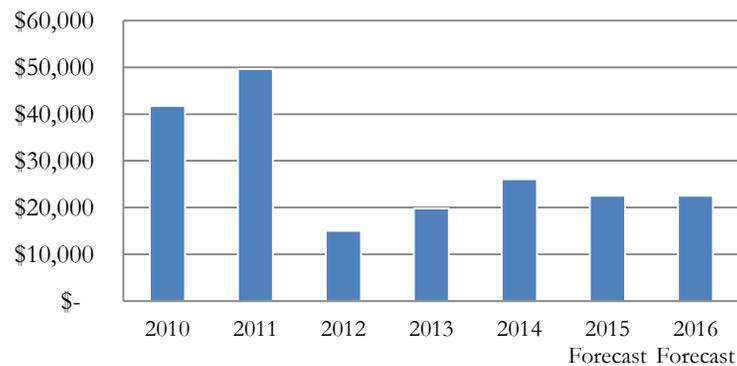
This fund is used to account for various large capital projects, studies, economic development activity, and the sidewalk reimbursement program. Historically, the largest source of funding has been interest earnings from the City’s treasury, though the current interest rate climate has made this a much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

Additionally, the City established a pro-active sidewalk replacement program in 2009 in response to resident feedback at a neighborhood meeting. One of the sidewalk repayment options allows a property owner to assess sidewalk repairs over a three-year period. Special Projects also receives payments from residents who participate in the 50-50 sidewalk reimbursement program. The sidewalk program is on hold for 2016 in order to complete higher-priority traffic signalization projects. The fund will spend down approximately 86% of its beginning fund balance to support capital improvements.

Special Projects Revenue and Other Financing Sources



Interest Income Revenue



Though the City’s treasury and cash reserve has been stable since 2009, interest income is down considerably over that time period. This is a function of the current climate for interest rates. The City’s average annual yield between 2009 and 2011 was approximately 1.71%. By comparison, that figure was 4.26% in 2008 and 5.71% in 2007. As a result, interest income has decreased dramatically.

37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54

SPECIAL PROJECTS

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Interest Income	15,026	19,827	26,056	20,000	22,500	22,500
Interest Income--Ft. Washington	18,279					
Reimbursable Expenses		32,360	1,258			
Miscellaneous						
Reimbursement from Other Funds	58,819	85,000	17,000	-	-	-
Transfer in from Other Funds		-	514,370	142,755	180,555	205,000
Union Cemetery Project, Symmes Township			85		27,055	
Union Cemetery Project, Hamilton County			148,689			
CDBG Grant - Loveland Initiative					9,712	10,300
CDBG Grant - Road Paving					90,000	
Wedding Donations					100	
Special Assessment, 200 Block W. Loveland	4,000	3,750	4,025	4,025	3,513	3,500
Resident Sidewalk Payments	18,327	27,614	53,250	50,000	63,791	
Assessment Revenue, Sidewalk Program	18,949	21,442	16,560	22,186	24,378	28,575
Beginning Fund Balance	13,235	29,103	53,419	16,171	430,942	20,805
Total	\$ 146,635	\$ 219,097	\$ 834,712	\$ 255,137	\$ 852,545	\$ 290,680

FIRE AND EMERGENCY MEDICAL SERVICE FUNDS

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

FIRE & EMS 2001 LEVY FUND

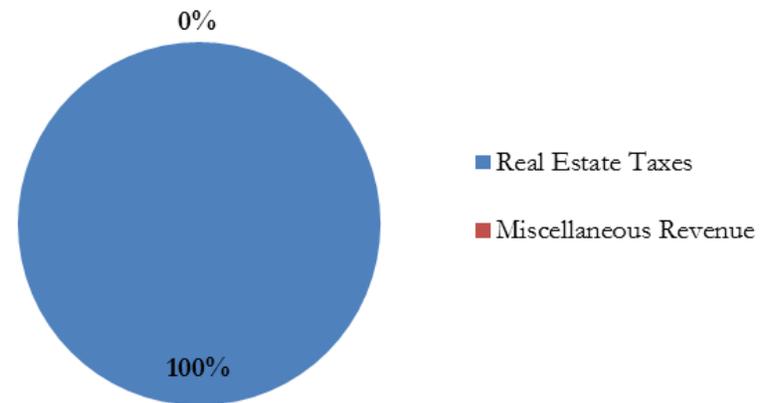
The Fire & EMS Fund was established in 2001 after another affirmative vote of the residents, and was set up to enable the City to expend resources from this Fund on either EMS or fire services. (Both the Fire Fund and EMS Fund are not flexible, with voter-approved Fire Fund taxes being restricted to fire services only and EMS Fund taxes being restricted to medical services only.) The similarity of the name can create some confusion, however. The current Fire & EMS millage, 2.00 mills, generates \$476,578 from real estate tax and \$62,224 from the homestead reimbursement for a total of \$538,802 in 2016. This fund’s fund balance will increase by 11% 2016 because some of its historic costs have moved to the new Fire & EMS 2014 Levy Fund.

FIRE & EMS 2014 LEVY FUND

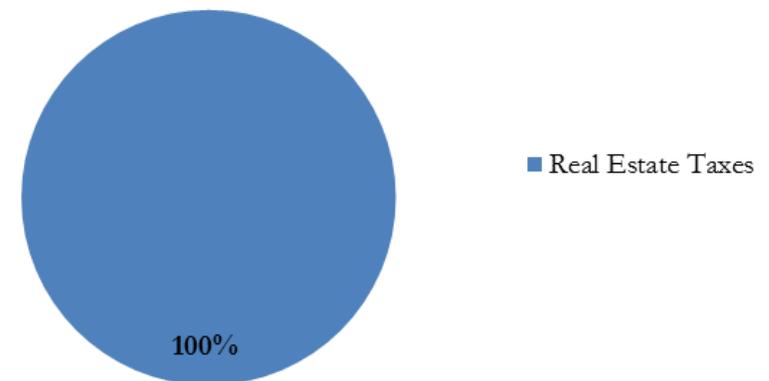
The Fire & EMS 2014 Levy Fund was new in 2015 following voter approval of a new 1.75 mill levy in May 2014. It received its first revenue in 2015, and proceeds from this levy can be used to expend resources on either EMS or fire services. It is expected

to generate about \$522,910 in real estate tax and homestead reimbursement in 2016. This fund’s fund balance is projected to increase by 64% in 2016 as this fund is currently only being used to fund the fire and EMS service contract and an annual lease payment.

Fire & EMS 2001 Levy Fund Revenue Sources



Fire & EMS 2014 Levy Fund Revenue Sources



FIRE FUND

The Fire Fund is supported by a special property tax levy that was first approved by Loveland voters in November of 1985. The current millage, 2.10 mills, was approved in 2006. Revenue for the Fire Fund comes from two primary sources: real estate tax levied on the assessed valuation of property inside the City limits, and State of Ohio homestead reimbursements which offset local property tax losses from the State of Ohio Homestead Act. In 2016, the City of Loveland's Fire Fund is expected to receive \$560,912 from real estate tax and \$75,301 from the homestead reimbursement for a total of \$636,213.

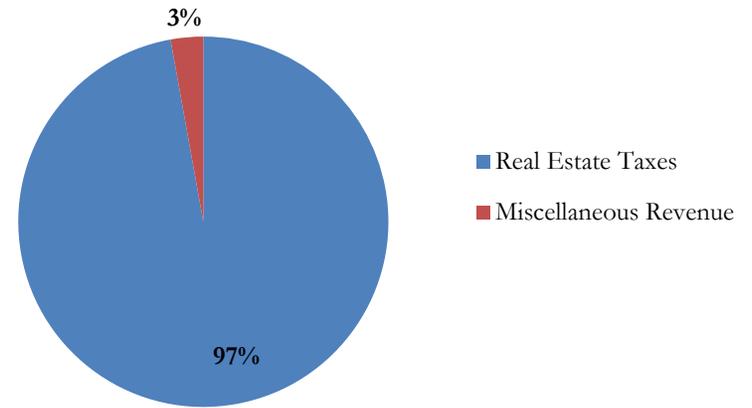
EMS FUND

The EMS Fund is supported by a special property tax levy which was first approved by Loveland voters in November of 1986. The current millage, 3.10 mills, was approved in 2006. As in the Fire Fund, revenue for the EMS Fund comes from real estate tax and the homestead reimbursements from the State of Ohio. In 2014, the City of Loveland's EMS Fund is expected to receive \$828,015 from real estate tax and \$111,158 from the homestead reimbursement for a total of \$939,173.

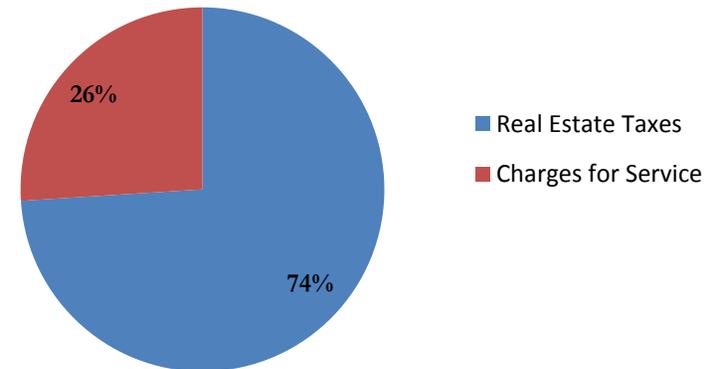
In 2015, the City of Loveland began receipting EMS runs revenue to the EMS Fund as a result of a new contract with the Loveland-Symmes Fire Department. The City received 11 months of this revenue in 2015, but with a full 12 months expected in 2016, this revenue source is expected to account for roughly 26% of the EMS Fund's total revenues in 2016.

In 2015, the City also began a partnership with the Attorney General's Local Government Collections Program, which is being used to collect past-due balances of EMS service users who live outside the City's jurisdiction.

Fire Fund Revenue Sources



EMS Fund Revenue Sources



FIRE & E.M.S., 2001 LEVY (Approved Millage = 2.0 Mills, Effective Mills = 1.802926)

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Real Estate Tax	448,023	447,312	454,722	454,713	476,578	476,578
Tangible Personal Property	70	-	-	-	-	-
Homestead Reimbursement	78,896	59,217	60,359	60,359	62,224	62,224
Refinance Rescue Truck Reimbursement	31,000	31,000				
Bond Proceeds	12,822	214,704				
Equipment Liquidation				75,000	58,000	
Miscellaneous	2,147	2,549	22,487	2,000	7,916	-
Beginning Balance	8,991	146,659	285,844	15,053	34,347	156,025
Total	\$ 581,948	\$ 901,440	\$ 823,413	\$ 607,125	\$ 639,065	\$ 694,827

FIRE FUND (Approved Millage = 2.10 Mills, Effective Mills = 2.10 Mills)

Real Estate Tax	541,752	536,017	544,912	544,901	560,912	560,912
Tangible Personal Property Tax	73	-	-	-	-	-
Homestead Reimbursement	68,560	71,759	73,144	73,144	75,301	75,301
Lease Income - NECC	18,600	18,600	18,600	18,600	18,600	18,600
Miscellaneous	60	830	-	-	-	-
Beginning Balance	35,171	12,424	45,649	50,436	84,532	92,157
Total	\$ 664,216	\$ 639,631	\$ 682,305	\$ 687,081	\$ 739,344	\$ 746,970

E.M.S. FUND (Approved Millage = 3.10 Mills, Effective Mills = 3.10 Mills)

Real Estate Tax	799,743	791,265	804,396	804,379	828,015	828,015
Tangible Personal Property	108					
Homestead Reimbursement	88,508	105,930	107,975	107,975	111,158	111,158
EMS Runs Revenue				330,000	315,852	330,000
Reimbursement of Ambulance Runs	60,000	60,000	60,000			
Miscellaneous	-					
Beginning Balance	264,578	121,786	113,982	43,298	70,821	56,704
Total	\$ 1,212,937	\$ 1,078,980	\$ 1,086,352	\$ 1,285,652	\$ 1,325,845	\$ 1,325,877

FIRE & E.M.S., 2014 LEVY (Approved Millage = 1.75 Mills, Effective Mills = 1.75 Mills)

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Real Estate Tax				483,187	513,153	513,153
Homestead Reimbursement				16,263	9,757	9,757
Beginning Balance				-	-	154,576
Total	\$ -	\$ -	\$ -	\$ 499,450	\$ 522,910	\$ 677,486

GOVERNMENTAL FUNDS

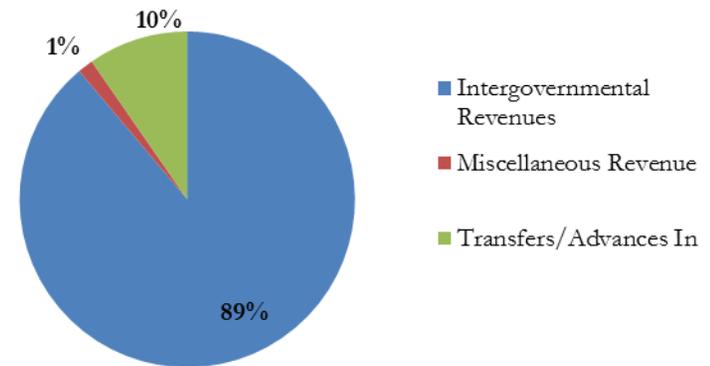
STREET MAINTENANCE FUND

The Street Maintenance Fund is a governmental fund that receives payments from the State of Ohio from gasoline tax and motor vehicle registrations. The Street Maintenance Fund is used to pay for routine maintenance of Loveland's roadways, such as plowing, patching, sweeping, etc. Because gasoline taxes and motor vehicle registration revenue has been insufficient to meet the City's expenditures for current service levels, the General Fund has been subsidizing it for several years. To reduce the size of the General Fund transfer in 2016, this fund will spend down nearly 80% of its beginning fund balance to cover operations and capital costs in 2016. Beyond the 2016 Budget, the Street Maintenance Fund will likely need an annual transfer of \$70,000 from the General Fund to remain balanced.

OTHER ROAD-RELATED FUNDS

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

Street Maintenance Fund Revenue Sources



STREET MAINTENANCE FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Motor Vehicle Registrations	83,574	86,835	82,196	82,000	80,000	80,000
Gasoline Tax	371,927	380,031	390,252	370,000	383,500	380,000
Reimbursement/Operations	188	4,611	13,681		4,967	
Employee Pay Withholdings	6,388	6,676	7,551	8,163	8,126	7,736
Bond Proceeds	9,400					
Advance from General Fund	110,000	60,000	15,000	20,000	20,000	50,000
Beginning Balance	41,471	88,514	178,525	53,349	91,405	65,234
Total	\$ 622,948	\$ 626,667	\$ 687,205	\$ 533,512	\$ 587,998	\$ 582,970

OTHER ROAD-RELATED FUNDS

STATE ROUTE 48 FUND

Motor Vehicle Registrations	6,258	6,158	6,187	6,100	5,946	6,000
Gasoline Tax	27,995	28,605	29,374	28,500	28,800	28,500
Miscellaneous		8,138	-	-	-	-
Beginning Balance	71	18,537	42,717	1,898	2,445	2,591
Total	\$ 34,324	\$ 61,437	\$ 78,277	\$ 36,498	\$ 37,191	\$ 37,091

CITYWIDE ROAD CAPITAL IMPROVEMENT FUND

MVR Fees	101,588	103,898	102,970	100,000	101,000	100,000
Road Capital Improvement Impact Fees	26,505	29,500	40,500	10,000	28,270	10,000
Beginning Balance	65	21,157	25,491	55,991	58,961	22,240
Total	\$ 128,157	\$ 154,556	\$ 168,961	\$ 165,991	\$ 188,231	\$ 132,240

County Motor Vehicle Registration (MVR)

Hamilton Co MVR	21,366	21,663	21,488	20,000	21,000	20,000
Hamilton Co MRF Grant		104,150				
Hamilton Co MVR, Begin. Bal.	21,578	21,944	3,029	5,266	5,754	1,488
Clermont Co MVR	14,920	15,221	15,743	15,000	15,250	15,000
Clermont Co MVR, Begin. Bal.	6,823	8,743	3,315	5,065	5,557	742
Warren Co MVR	1,853	1,598	1,625	1,475	1,575	1,475
Warren Co Rte 48 Funding						
Warren Co MVR Grant			27,185			
Warren Co MVR, Begin. Bal.	2,749	2,602	1,071	1,146	1,221	175
Total	\$ 69,289	\$ 175,921	\$ 73,456	\$ 47,952	\$ 50,358	\$ 38,881

ANNUAL ROAD REHABILITATION PROGRAM

Combined MVR & Road Cap Imp Funds	143,000	297,570	170,923	213,943	213,943	171,121
Road Rehabilitation from General Fund	220,962	101,000	57,428	148,845	131,129	130,000
CDBG Grant					90,000	
Total	\$ 363,962	\$ 398,570	\$ 228,351	\$ 362,788	\$ 435,072	\$ 301,121

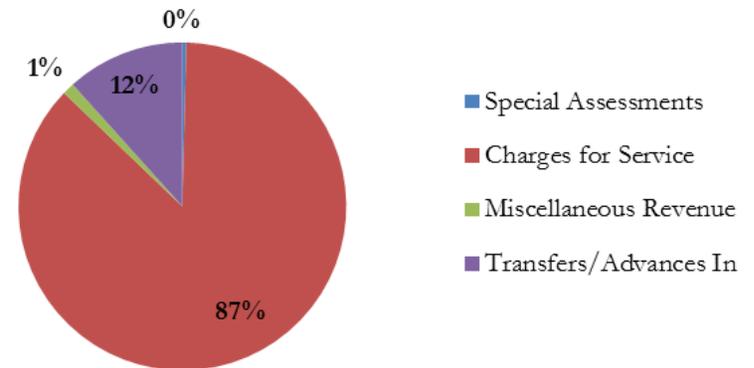
ENTERPRISE FUNDS

WATER OPERATIONS AND WATER CAPITAL IMPROVEMENT FUNDS

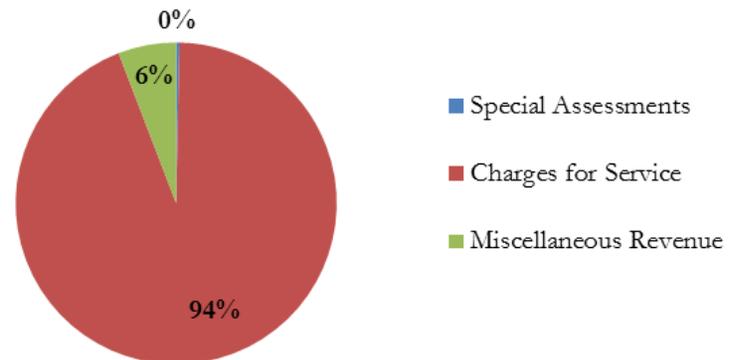
The Water Operations Fund and Water Capital Improvement Fund are enterprise funds that receive payments for the generation and distribution of water in and around Loveland. Utility bill payments are determined by reading water meters, which are then used to generate bills to our 4,800 water customers. 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 2016 will be \$12.98. The minimum fee is to cover the water system's fixed costs to generate and distribute water throughout the community. Residents pay \$3.25 per 1,000 gallons above the 4,000 minimum charges. These funds are deposited into the Water Operations and Water Capital Fund and are used to pay for the water utility. The City uses the Water Capital Fund for debt service, engineering, design, special projects, and for capitalized equipment.

Water consumption has decreased over the last two years, leading to a revenue reduction in these funds despite conservative rate increases during the same time period. The City will spend down approximately 64% of the fund balance in the Water Capital Fund in 2016. Much of this reduction is to transfer money into the Water Operations Fund to ensure it has a positive fund balance. Fund balance in the Water Operations Fund will remain flat due to a transfer in from the Water Capital Fund to stabilize the fund's revenue stream.

Water Operations Fund Revenue and Other Financing Sources



Water Capital Improvement Fund Revenue Sources

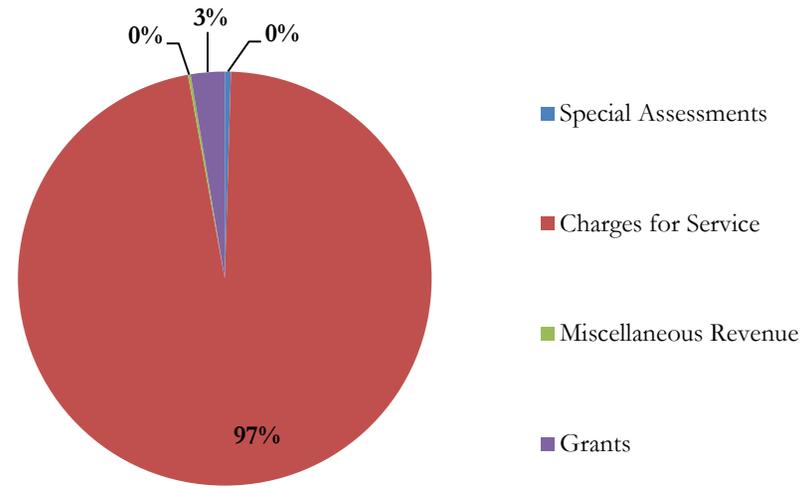


SANITATION AND ENVIRONMENT FUND

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

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

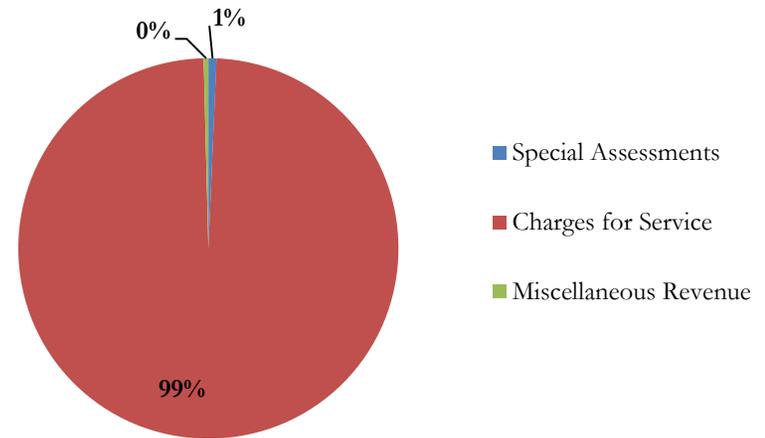
Sanitation and Environment Fund Revenue and Other Financing Sources



STORMWATER FUND

The Stormwater Fund is an enterprise fund created in 2003 which receives payments from monthly charges. The City charges property owners based on the size of the property and the intensity of the land use. Each residential property is charged \$4.25 per month, and commercial properties are charged \$4.25 per equivalent residential unit (ERU). The City Engineer calculates how much impervious surface (blacktop, building footprints, etc.) each non-residential property has, and divides that total square footage by 2,500 to determine the ERU total. The commercial property owner has the right to review the calculations and appeal the calculation. The fund was created in 2003 to reduce flooding, maintain existing storm water infrastructure, and comply with the requirements of Phase II of the National Pollutant Discharge Elimination System (NPDES) mandates from the Federal government. This fund is expected to increase its fund balance by 15% in 2016 due to reduced personnel costs charged to the Stormwater Fund.

Stormwater Fund Revenue Sources



WATER OPERATIONS FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Utility Service Charges	866,204	844,561	852,799	881,728	881,728	890,545
Water Hauler Retail Sales	3,614	1,068	-	-	-	-
Water Meter Sales	15,725	12,394	8,052	10,000	7,909	2,000
Assessments, Utility Bills	3,214	7,150	9,128	7,000	5,194	4,108
Miscellaneous	412	6,914	5,933	-	8,857	-
Employee Pay Withholdings	5,262	6,051	8,657	11,686	11,527	12,123
Transfer in from Sewer Billing Fund for Meter Reading			26,856			
Transfer in From the Water Capital Fund	135,000	54,000	150,000	140,000	140,000	120,000
Beginning Balance	172,694	158,756	59,878	40,338	59,065	55,532
Total	\$ 1,202,126	\$ 1,090,894	\$ 1,121,303	\$ 1,090,752	\$ 1,114,281	\$ 1,084,308

WATER CAPITAL IMPROVEMENT FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Utility Service Charges	580,039	552,439	566,729	569,752	585,954	591,814
Impact Fees, Water	119,976	93,070	106,845	65,000	95,700	20,000
Interest Income	-	-	-	-	-	-
Lease Income	17,083	18,118	18,596	16,795	16,795	16,795
Assessments, Utility Bills		3,716	4,534	3,690	2,561	2,089
Miscellaneous	-	2,691	-	-	-	-
Bond Proceeds	-	3,568,173	-	-	-	-
Beginning Balance	883,711	735,615	2,477,890	654,010	880,707	235,235
Total	\$ 1,600,809	\$ 4,973,822	\$ 3,174,594	\$ 1,309,247	\$ 1,581,717	\$ 865,933

SANITATION & ENVIRONMENT FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Utility Service Charges	1,051,807	1,053,196	1,074,438	1,085,029	1,097,359	1,097,359
Recycling Grants	42,044	36,918	37,475	31,000	32,489	30,000
Assessments, Utility Bills		10,358	12,564	7,500	5,409	5,355
Miscellaneous	142	806	809	-	1,994	-
Employee Pay Withholdings	2,085	-	819	2,154	1,877	2,487
Beginning Balance	40,927	31,164	91,429	64,535	94,157	141,543
Total	\$ 1,137,005	\$ 1,132,441	\$ 1,217,533	\$ 1,190,218	\$ 1,233,284	\$ 1,276,744

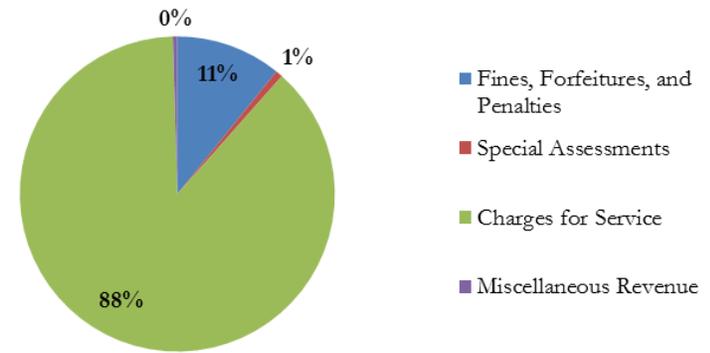
STORMWATER FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Utility Service Charges	418,004	420,914	420,034	415,000	412,900	413,000
Assesments, Utility Bills		3,234	4,487	2,500	2,997	2,892
Miscellaneous	176	1,103	749	-	6	-
Employee Pay Withholdings	4,724	7,877	7,358	2,154	2,030	1,637
Bond Proceeds	21,756					
Beginning Balance	53,742	78,469	113,222	83,640	97,287	107,146
Total	\$ 498,402	\$ 511,595	\$ 545,851	\$ 503,294	\$ 515,220	\$ 524,675

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. The Sewer Billing Fund’s fund balance is expected to increase 24% due to reduction in personnel expenses charged here and increase in revenue passed on by the Metropolitan Sewer District.

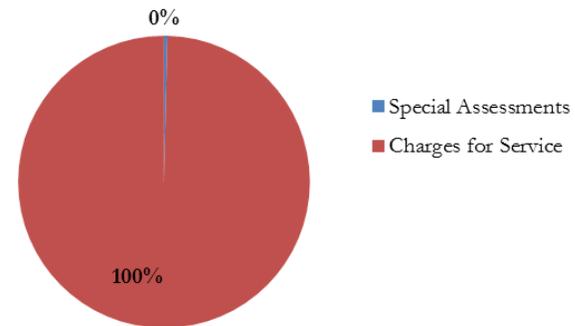
Sewer Billing Fund Revenue Sources



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.

Sewer Capital Fund Revenue Sources



WATER AND SEWER RATE SURVEY

Each year the City of Oakwood collects and compiles water and sanitary sewer rate information from jurisdictions in Southwest Ohio and presents the results in an annual report.

For water rates, which are set by Loveland City Council, Loveland has the 9th lowest rates among 66 jurisdictions surveyed in 2015.

For sewer rates, which are set by the Metropolitan Sewer District, Loveland has the highest rate among all cities surveyed in 2015.

192
193
194
195
196
197
198
199
200
201
202
203
204
205
206

SEWER BILLING FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Utility Service Charges	225,526	244,229	255,685	267,800	271,026	284,577
Late Payment Fees	50,768	45,921	40,512	35,000	40,000	35,000
Assessments, Utility Bills		4,391	4,714	3,300	2,739	2,342
Employee Pay Withholdings	1,357	-	469	2,198	1,835	1,416
Miscellaneous		423	375		5	
Beginning Balance	46,555	15,907	33,723	38,462	60,010	39,774
Total	\$ 324,205	\$ 310,871	\$ 335,478	\$ 346,760	\$ 375,615	\$ 363,109

SEWER CAPITAL IMPROVEMENT FUND

Utility Service Charges	2,996,268	3,244,985	3,396,950	3,502,000	3,600,767	3,780,805
Assessments, Utility Bills		25,005	28,154	15,000	17,425	13,932
Beginning Balance	737,717	756,980	825,647	853,801	815,321	858,189
Total	\$ 3,733,985	\$ 4,026,970	\$ 4,250,752	\$ 4,370,801	\$ 4,433,514	\$ 4,652,926

OTHER FUNDS

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

STATE CAPITAL IMPROVEMENT PROGRAM (SCIP) FUNDS

The City of Loveland is the fourth most successful entity in applying for SCIP funds from Hamilton County. Even though the City is split among three counties and the seat of government is in Clermont County, Loveland competes for SCIP funds through Hamilton County because the majority of the City's population resides in Hamilton County. The City of Loveland routinely receives SCIP loans for replacing four-inch water lines; typically, these loans are zero percent (0%) loans that are paid back from the Water Capital Improvement Fund. The City also routinely receives grants through the SCIP program. Grants invariably have a local match to them ranging from 51% of the project construction cost to 11%. To account for this, the City has three SCIP tables shown in its annual budget. These are: SCIP Loans, SCIP Grants and SCIP Match. The SCIP Match is not actually expended from the SCIP Match Fund but is instead expended from the actual fund(s) paying for the match. The SCIP Match is shown here to generally demonstrate to the reader where the local resources for the grant are coming from.

GENERAL BOND FUND

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

Each transfer is associated with a previous debt issue or borrowing. Table 9 in the Budget Summary section of the 2015 Budget shows all municipal debt from 2015 through its retirement. Because the revenue for the Bond Fund is transfers in from other funds, including it as revenue overstates the City's overall revenue collections.

RESERVE AND ESCROW FUND (REF)

The Reserve and Escrow Fund (REF) is a governmental fund that receives transfers and advances from other City of Loveland funds for specific purposes. This fund was relabeled (formerly it was called simply the Escrow Fund) in the 2013 Budget and CIP to reflect its increasingly important role: in 2013, the REF received a General Fund transfer to account for the Emergency Reserve set forth by Resolution 2010-59. These funds are appropriated but cannot be spent unless Council passes a resolution authorizing it or there is an emergency defined by Chapter 157 of the Code of Ordinances. Thus, the Emergency Reserve will be kept in the REF rather than in the General Fund to isolate it and better account for it, though there is no change in the manner in which it may be used and the City's Reserve Policy is fully complied with. In addition, the City will have a reserve set aside for the Employee Leave Reserve and for the Fire and EMS and Stormwater Fund, all of which are set by other financial policies (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. In 2016, the CIC Fund will spend down about 71% of its beginning fund balance as funds that were advanced in 2014 and 2015 will be spent in 2016.

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)

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

MAYOR'S COURT COMPUTER FUND (MCCF)

The Mayor's Court Computer Fund (MCCF) is a governmental fund which receives monies from fees paid to the Loveland Mayor's Court. It is required by state law for all communities operating a Mayor's Court. Monies remitted to this fund are used for the maintenance of the information technology used to operate an effective court computer system. In 2016, the MCCF fund balance is expected to decrease by 49% as the carryover balance will be utilized to upgrade computer software for Mayor's Court.

TAX INCREMENT FINANCE (TIF) DISTRICT FUNDS

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

- **North-end TIF.** This TIF was established by Ordinance 2005-5, and was adopted on January 25, 2005. The funds have been used to upgrade an eight-inch sewer line on Maple Avenue to enable the development to take place at the Butterworth Glen subdivision. The City retired this TIF in December of 2014.
- **Downtown TIF.** This TIF was created by Ordinance 2005-73, and was adopted on December 13, 2005. The TIF involved a negotiated agreement between the City of Loveland and the Loveland City School District. It was adopted prior to state changes in TIF law which began in 2006. The downtown TIF is the largest of the City's four TIF districts, and is generally bound by the Little Miami River on the West, the O'Bannon Creek on the North, Third Street on the East, and Eads Fence on the South. This fund will spend down approximately 86% of its fund balance to fund one-time public improvements in 2016.



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. This fund will spend down almost all of its beginning fund balance in 2015 to pay its annual debt service payment. Since this TIF is not yet generating revenue, a General Fund transfer of approximately \$52,000 will be necessary each year after 2016 for this TIF Fund to make its annual debt service payment.

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

LIGHTING DISTRICT FUND

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

- **Brandywine Lighting District.** This district creation process began on July 10, 2005 with the adoption of Resolution 2005-41. This process was begun at the request of the residents who were paying significant

amounts of money each year from homeowners association dues for street lighting and pole rental fees.

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

The Lighting District Fund will spend down about 19% of its beginning fund balance to cover the costs of the White Pillars Phase III lighting district in 2016. The special assessment for Phase III will first be payable in 2016, though not all of the homes are on the tax rolls yet, so about half of the properties' tax bills will not be payable until 2017.

State Grants, City Matches, and S.C.I.P Loans

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
State Grants						
SCIP Grant (Union Cemetary)					725,230	
SCIP Grant (Fifth Street)					105,300	
Beginning Balance						
State Grant =	\$ -	\$ -	\$ -	\$ -	\$ 830,530	\$ -
State Grants (City Match)						
Union Cemetary Match						
Fifth Street Match			-			
City Match =	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SCIP Loans						
Four-Inch (4") Waterline Replacement	774,913	233,992				
Stoneybrook Stormwater Loan		203,448	76,152			
Park Center		95,525				
Union Cemetary Waterline Loan					577,750	
Fifth Street Stormwater Loan					35,909	
State Loans =	\$ 774,913	\$ 532,965	\$ 76,152	\$ -	\$ 613,659	\$ -
Project Totals =	\$ 774,913	\$ 532,965	\$ 76,152	\$ -	\$ 1,444,189	\$ -

GENERAL BOND FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Transfer-in						
General Fund	198,454	187,873	176,722	146,882	146,882	144,831
Street Maintenance Fund	56,059	56,665	56,049	51,120	51,120	50,186
Fire and EMS Fund	192,524	202,427	144,543	152,841	152,841	151,339
Stormwater Fund	168,648	180,717	190,057	196,678	196,678	196,109
Water Capital Improvement Fund	386,943	560,552	597,844	614,714	585,826	599,424
Sanitation and Environment Fund	13,436	10,240	9,959	5,653	5,653	5,440
Historic Loveland TIF	93,313	106,085	104,985	131,308	103,885	102,648
Northend TIF	78,110	80,239	78,000	-	-	-
Recreation Land TIF	49,300	48,002	52,237	51,000	51,000	49,725
Beginning Balance	61,513	5,489				
Total	\$ 1,298,299	\$ 1,438,289	\$ 1,410,396	\$ 1,350,196	\$ 1,293,885	\$ 1,299,702

RESERVE AND ESCROW FUND (REF)						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Transfer to Escrow Fund for Leave Reserve	55,000	50,000	115,180	17,914	17,914	17,198
Transfer in From General Fund for De Minimis TIF Transfer	-	18,675	-	-	-	-
Grants	-	22,760	-	300,000	56,290	80,000
Transfer in From General Fund for Emergency Reserve (2010-59)	-	1,021,201	-	-	-	-
Transfer in From General Fund for Storm & Fire (2012-81)	-	135,000	-	-	-	-
Transfer in From General Fund for Recreation Reserves	18,000	49,750	39,500	10,000	28,270	10,000
Beginning Balance	16,986	60,149	1,348,259	1,387,766	1,387,766	1,266,722
Total	\$ 89,986	\$ 1,357,535	\$ 1,502,939	\$ 1,715,680	\$ 1,490,240	\$ 1,373,920

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)						
DUI	185	535	1,030	500	255	250
Drug Fines	-	-	-	-	552	250
Miscellaneous	30	-	-	-	-	-
Forfeiture	-	-	-	-	-	-
Beginning Balance	9,076	6,636	6,533	7,528	7,563	6,512
Total	\$ 9,291	\$ 7,171	\$ 7,563	\$ 8,028	\$ 8,370	\$ 7,012

MAYOR'S COURT COMPUTER FUND						
Magistrate Court	4,836	5,874	7,046	13,700	12,875	12,875
Beginning Balance	3,723	8,558	8,762	8,508	9,854	16,477
Total	\$ 8,558	\$ 14,432	\$ 15,808	\$ 22,208	\$ 22,729	\$ 29,352

COMMUNITY IMPROVEMENT CORPORATION (CIC)						
Lease Income	300	-	-	-	-	-
Advance from the General Fund	-	-	174,443	110,886	110,886	75,886
HCDC Grant	-	-	-	-	39,859	-
Receipts	-	-	11,469	-	13	-
Beginning Balance	3,467	3,767	1,767	46,491	53,026	51,186
Total	\$ 3,767	\$ 3,767	\$ 187,679	\$ 157,377	\$ 203,783	\$ 127,072

Tax Increment Financing District Funds and Lighting District Funds

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
HISTORIC LOVELAND TIF						
Revenue, Notes	694,765	664,648	629,133	585,000	593,617	550,000
Revenue, Bonds				477,000		
Real Estate Tax, TIF capture	4,023	2,118	2,550	2,550	7,000	7,000
Homestead Reimbursement		61	30	30	1	15
Land Sales Proceeds			180,000			
Grants					295,500	
Miscellaneous		1	-	-	-	-
Advance from General Fund	295,000	300,000	300,000	290,000	575,000	250,000
Advance from Reserve and Escrow Fund					105,000	
Advance from Special Projects						
Beginning Balance	775	140,149	124,968	153,928	163,144	218,304
Total	\$ 994,563	\$ 1,106,976	\$ 1,236,680	\$ 1,508,508	\$ 1,739,262	\$ 1,025,319
NORTH END T.I.F.						
Real Estate Tax, TIF capture	252,065	272,531	289,438		3,644	
Homestead Reimbursement	33,015	39,108	45,767			
Beginning Balance	20,419	220,027	28,003	-	-	0
Total	\$ 305,499	\$ 531,667	\$ 363,208	\$ -	\$ 3,644	\$ 0
RECREATION LAND T.I.F.						
Real Estate Tax Refund	21,802					
Advance from General Fund	40,000	99,000	26,000	16,000	16,000	49,725
Beginning Balance	489	12,197	63,195	36,957	36,957	1,957
Total	\$ 62,291	\$ 111,197	\$ 89,195	\$ 52,957	\$ 52,957	\$ 51,682
RESERVES OF LOVELAND T.I.F.						
Real Estate Tax, TIF capture	27,697	48,750	2,171			
Homestead Reimbursement		6,447				
Advance from General Fund	10,000	-	-	-	-	-
Beginning Balance	7,950	37,698	-	-	-	-
Total	\$ 45,648	\$ 92,895	\$ 2,171	\$ -	\$ -	\$ -
LIGHTING DISTRICT FUNDS						
Property Tax Assessment	53,613	33,095	34,223	16,161	16,708	9,275
Beginning Balance	22,139	35,693	38,568	35,039	43,411	38,759
Total	\$ 75,753	\$ 68,788	\$ 72,791	\$ 51,200	\$ 60,119	\$ 48,034

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

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

As a body, Council is responsible for the legislative function of the municipality such as establishing policy, passing ordinances, appropriating funds, and developing an overall vision for the community. Council meetings are held on the second and fourth Tuesday of each month at 7:30 p.m. in the Council Chambers of City Hall, located at 120 W. Loveland Ave. Council meetings are open to the public, and any citizen may bring a matter to the Council's attention during the Open Forum portion of the agenda. The Mayor appoints and Council confirms residents to serve on committees, boards and commissions. Each year, citizen volunteers on the City's various committees receive \$1, a token of appreciation for their hours of service to the City of Loveland.

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

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



include negotiating contracts and agreements on behalf of the City, preparing the annual budget, enforcing ordinances, and delegating duties to other City employees for the effective administration of the City's functions.

The City Solicitor is the Director of the Department of Law, and is the legal advisor, attorney and counsel for the City and all its departments, divisions, committees and boards. 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 is also responsible for economic development in the City and public relations, including the City's "Straight From The Heart" weekly e-newsletter.

The City Manager's Office also includes the Assistant City Manager/Director of Finance. For the City Manager's Office, this position is a generalist who provides support for a variety of City management needs in addition to overseeing the City's information technology, recreation, and human resources services.

The City provides local government lessons to the next generation through the Student Government Night program. For more than thirty years, seniors from Loveland High School spend two meetings working closely with City Council and City staff to learn how the City works. Each student is paired with a member of City Council or senior staff. The students spend one evening observing a typical City Council meeting. Then, between Council meetings, students meet individually with their City official counterpart to discuss their role, the upcoming meeting agenda, and the perspective of the City official. At the second Council meetings, students take the place of the Mayor, Council and senior staff and actually run the Council meeting. Many Student Government Night alumni have subsequently interned with the City. The internship program was eliminated in 2013 due to revenue reductions.

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

City Manager's Office Goals

The City Manager's Office goals for 2016 are:

1. Finalize the City's obligations under the development agreement with CMC for the Loveland Station project, including implementing a quiet zone, relocating overhead utilities, and completion of sidewalk repairs.

2. Complete the McCoy project, which will add much needed parking spaces to the City's downtown area.
3. Implement a wayfinding program in the City, with a focus on the downtown area.
4. Work with architectural consultant to determine best use of property currently used for City Hall operations.
5. Create access onto the City-owned Chestnut Street property to allow for completion of a Targeted Brownfield Assessment (TBA) to determine the property's future development potential.
6. Continue to expand the City of Loveland's economic base by providing assistance to existing businesses along with new businesses looking to locate within the City.
7. Identify and secure available funding to complete projects to lessen the burden on maintaining the City's aging infrastructure.
8. Address downtown traffic flow with installation of radar vehicular detection at each of the three downtown signalized intersections.

City Manager's Office Position Control Table

Position	Classification, Pay Range	2012	2013	2014	2015	2016
City Manager	Set by Ordinance 2014-73	1	1	1	1	1
Assistant City Manager	Unclassified, 10	1	0	0	0	0
Clerk/Executive Assistant to the City Manager	Unclassified, 7	1	1	1	1	1
Human Resources Manager	Unclassified, 9	0.35	0.3125	0.3125	0	0
Assistant to the City Manager	Unclassified, 6	0	0	1	0	0
Management Analyst	Unclassified, 3	0	1	0	0	0
Management Fellow	Unclassified, 1	1	0	0	0	0
Intern	N/A, Seasonal	0.32	0	0	0	0
Total		4.67	3.3125	3.3125	2.0	2.0

Projected General Government Expenditures: General Fund

		2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Legislative & Administration							
1	City Council Salary	38,464	39,163	39,863	40,568	40,568	41,205
2	City Clerk Salary	8,493	8,534	8,716	8,925	8,925	9,104
3	Ohio Public Employee Retirement System (OPERS)	12,579	11,244	10,952	11,878	11,878	12,074
4	Health Insurance	-	-	-	-	-	-
5	Medical Reimbursement	578	-	-	-	-	-
6	Workers' Compensation	673	1,031	896	930	940	1,037
7	Medicare	802	821	815	789	789	802
8	Association Dues and Subscriptions	4,860	5,290	9,534	7,900	7,900	7,900
9	Miscellaneous	2,826	1,449	3,709	4,000	3,000	3,000
10	Personnel Subtotal	61,588	60,794	61,242	63,090	63,100	64,222
11	Non-Personnel Subtotal	7,686	6,739	13,243	11,900	10,900	10,900
12	Subtotal, City Council	\$ 69,274	\$ 67,533	\$ 74,486	\$ 74,990	\$ 74,000	\$ 75,122

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
City Manager's Office						
City Manager Salary	111,107	105,664	29,235	95,000	95,000	95,000
Salaries	209,980	142,412	138,492	119,279	66,306	61,949
Ohio Public Employee Retirement System (OPERS)	92,977	68,194	40,418	52,243	39,293	38,340
Health Insurance	24,372	25,124	21,463	26,953	16,356	16,163
Health Savings Account Contributions	25,700	25,375	18,400	16,650	9,350	6,750
Longevity & Vacation Sellback	8,441	3,720	1,680	2,400	1,680	1,800
Life Insurance	1,979	1,515	1,074	1,307	991	965
Workers' Compensation	7,307	7,111	4,577	4,092	4,135	3,352
Medicare	5,339	3,937	2,636	3,472	2,596	2,591
Employee-Paid Supplemental Benefits	2,175	1,548	1,574	1,480	1,895	1,487
Unemployment Insurance	-	-	-	-	-	-
Association Dues and Subscriptions	3,175	2,485	755	2,500	2,000	2,500
Professional Development and Conferences	6,608	5,456	5,890	5,000	3,500	5,000
Automobile Expenses	7,800	5,466	1,833	2,500	2,500	2,500
Outside Contract Services			88,188		30,918	24,000
Miscellaneous	2,099	6,582	4,160	2,500	2,500	2,500
Barfels-Waples Management Internship	7,330	-	-	-	-	-
Personnel Subtotal	496,707	384,600	259,549	322,876	237,602	228,397
Non-Personnel Subtotal	19,682	19,989	100,827	12,500	41,418	36,500
Subtotal, City Manager's Office	\$ 516,388	\$ 404,588	\$ 360,376	\$ 335,376	\$ 279,020	\$ 264,897
Legal Services						
Outside Contracted Services, City Solicitor	76,920	47,479	64,945	75,000	85,000	75,000
Subtotal, Legal Services	\$ 76,920	\$ 47,479	\$ 64,945	\$ 75,000	\$ 85,000	\$ 75,000
Total, Legislative and Admin Services	\$ 662,583	\$ 519,600	\$ 499,806	\$ 485,366	\$ 438,020	\$ 415,019

MAYOR'S COURT

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Salary	49,687	49,538	50,742	51,346	51,519	52,211
Ohio Public Employee Retirement System (OPERS)	14,093	13,056	12,524	12,640	12,681	12,819
Health Insurance	5,170	6,644	8,739	9,309	8,938	9,310
Health Savings Account Contributions	6,250	6,450	6,550	6,650	6,650	6,750
Longevity & Vacation Sellback	2,629	1,560	1,440	1,320	1,320	1,200
Life Insurance	296	254	281	288	288	293
Workers' Compensation	1,133	1,100	980	990	1,000	1,103
Medicare	815	793	800	840	843	852
Employee-Paid Supplemental Benefits	370	828	1,185	1,187	1,211	1,211
Magistrate	9,516	6,000	6,500	7,500	6,500	6,500
Prosecutor	12,709	13,595	15,955	15,000	16,500	15,000
Public Defender	1,500	900	-	1,000	1,000	1,000
Incarceration	1,750	4,620	3,780	4,000	4,000	4,000
Office Supplies	590	441	952	2,000	1,000	2,000
IT Software Maintenance Contract (RMS)	5,400	-	-	-	-	-
Miscellaneous	340	319	990	1,000	1,000	1,000
Personnel Subtotal	80,442	80,222	83,241	84,570	84,450	85,749
Non-Personnel Subtotal	31,805	25,874	28,177	30,500	30,000	29,500
Total	\$ 112,247	\$ 106,096	\$ 111,418	\$ 115,070	\$ 114,450	\$ 115,249

FINANCE DEPARTMENT

The City's Finance Department provides direct services and customer service to approximately 4,900 utility billing accounts and administrative support to multiple vendors which provide governmental services such as income tax collection, investment management and various accounting services to Loveland residents.

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

In 2015 the City received its second Distinguished Budget Presentation Award from the GFOA.

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



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

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

2016 Finance Department Goals

The primary goals for 2016 are as follows:

1. Complete bid process for sanitation and recycling contract set to expire in early 2016.
2. Apply for and receive the Government Finance Officers Association (GFOA) Excellence in Budgeting Award and GFOA Excellence in Financial Reporting (CAFR) Award.
3. Issue a Request for Proposals for utility billing printing and mailing services.
4. Continue to leverage our contractual relationship with RITA to maximize income tax collections and increase tax income and subpoena program. Complete landlord/tenant reporting project to increase tax compliance of residents who rent property in the City.
5. Revisit the methodology behind the administrative cost recovery formula in advance of 2017 budget proceedings.
6. Improve long-term forecasting and budget planning by implementing a long-term forecast for the General Fund.

Finance Department Position Control Table

Position	Classification, Pay Range	2012	2013	2014	2015	2016
Finance Director	Set by Ordinance 2012-67	1	1	1	1	1
Assistant Finance Director	Unclassified, 7	0	1	1	1	1
Financial Analyst	Classified, 5	1	1	1	0	0
Administrative Assistant I ¹	N/A	1	0	0	0	0
Finance Clerk	Classified, 3	0.6	1.1	1.1	1.1	1.1
Finance Clerk (Utility Billing)	Classified, 3	1	1	1	1	1
Customer Service Specialist	Classified, 1	0	0	0	1	1
Receptionist	Classified, 1	1	0	0	0	0
Total		5.6	5.1	5.1	5.1	5.1

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

66

FINANCE

67

68

69

70

71

72

73

74

75

76

77

78

79

80

81

82

83

84

85

86

87

88

89

90

91

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Finance Director Salary	73,649	86,008	67,282	90,000	79,808	83,000
Salaries	129,930	135,306	150,120	141,677	123,473	117,664
Ohio Public Employee Retirement System (OPERS)	54,316	57,096	49,577	56,351	44,836	48,837
Health Insurance	24,990	26,938	28,945	39,857	25,936	21,797
Health Savings Account Contributions	11,913	19,350	22,400	23,300	26,300	14,350
Longevity & Vacation Sellback	5,239	3,840	3,960	3,120	3,360	1,824
Life Insurance	878	1,236	1,211	1,381	1,099	1,188
Workers' Compensation	4,166	4,657	4,242	4,414	4,461	4,376
Medicare	3,352	3,522	3,438	3,745	3,296	3,254
Employee-Paid Supplemental Benefits	1,915	2,040	1,382	2,448	528	484
Unemployment Insurance	9,990					
Association Dues and Subscriptions	904	754	1,192	2,750	1,000	1,250
Professional Development and Conferences	7,445	3,587	1,547	6,000	4,600	5,000
Regional Income Tax Agency (RITA) Charges*	89,283	100,429	-	-	-	-
Income Tax Refunds*	161,368	129,594	-	-	-	-
Office Supplies	323	-	375	1,000	425	500
Postage	-	755	-	-	-	-
Office Equipment Leasing and Maintenance	1,766	1,267	970	1,275	965	965
Outside Contracted Services	3,917		3,538		13,839	5,000
Miscellaneous	1,428	909	1,859	1,100	1,100	1,100
Personnel Subtotal	320,337	339,993	332,556	366,293	313,097	296,774
Non-Personnel Subtotal	266,433	237,294	9,480	12,125	21,929	13,815
Total	\$ 586,770	\$ 577,287	\$ 342,036	\$ 378,418	\$ 335,026	\$ 310,589

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



This page intentionally left blank.

BUILDING AND ZONING DIVISION

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

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

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



A rendering of the McCluskey Automotive Headquarters, scheduled to break ground in 2016 in the City's Commerce Park.

development, such as Hamilton County Health Department, Hamilton County Plumbing Department, Inspection Bureau Incorporated (IBI), and the Metropolitan Sewer District (MSD).

Along with building and zoning permits, the Division reviews and issues Loveland water tap & meter permits as well as the collection of Loveland road & recreation impact fees for the convenience of the customer. The Division can also receive applications for Hamilton County plumbing permits, MSD permits, and IBI electrical permits. Thus, Building & Zoning is a one-stop shop for virtually all of the construction and development needs of our customers, large and small.

The Building and Zoning Division received among the highest ratings offered to building departments by the Insurance Services Office (ISO) after months of review in the spring of 2013. ISO reaffirmed the City of Loveland Class 3 rating for both residential and commercial properties. Among communities in Ohio, the Class 3 rating places Loveland in the 72nd percentile for residential and the 87th percentile for commercial. The City is a clear leader in ensuring the safety of our residential and commercial structures when compared to our peers.



A rendering of a new commercial development on Loveland Madeira Road, scheduled for completion in 2015. The first tenant is Tender Towne.

2016 Building and Zoning Goals

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

Building and Zoning Position Control Table

Position	Classification, Pay Range	2012	2013	2014	2015	2016
Building and Zoning Coordinator	Unclassified, 7	1	1	1	1	1
Building and Zoning Clerk	Classified, 1	0	0	0.625	0.625	0.625
University of Cincinnati Planning Co-op	N/A	1	1	0	0	0
Contract Building Official/Commercial Plans Examiner	Professional Contract	-	-	-	-	-
Total		2	2	1.625	1.625	1.625

95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120

BUILDING & ZONING						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Salary	82,813	87,649	86,834	85,594	85,696	87,984
Ohio Public Employee Retirement System (OPERS)	23,269	23,460	20,946	21,099	20,884	21,404
Health Insurance	8,877	11,381	14,234	16,161	29,115	30,325
Health Savings Account Contributions	6,250	6,450	6,550	6,650	12,650	13,500
Longevity & Vacation Sellback	2,836	1,560	1,440	1,320	1,320	1,200
Life Insurance	364	360	440	492	492	507
Workers' Compensation	1,963	1,776	1,616	1,652	1,670	1,874
Medicare	1,310	1,421	1,393	1,402	1,402	1,449
Employee-Paid Supplemental Benefits	363	449	449	449	1,812	1,710
Unemployment Insurance	-	-	-	-	-	-
Association Dues and Subscriptions	154	115	380	500	500	500
Professional Development and Conferences	39	219	274	2,000	2,000	2,000
Automobile Expenses	499	1,231	1,200	1,200	1,200	1,200
Building Inspection Contract Services	42,979	45,384	37,008	90,000	60,000	60,000
Property Maintenance Enforcement Services	3,831	944	4,083	5,000	6,000	7,500
Property Maintenance Remediation Services	2,255	2,930	3,445	5,000	3,500	5,000
Outside Contracted Services				5,000	6,000	5,000
Office Supplies	2,036	417	487	3,000	3,000	3,000
Furnitures and Fixtures		1,451				
State Fees	1,413	1,971	2,260	3,500	3,500	3,500
Miscellaneous	695	1,055	1,043	1,000	1,000	1,000
Personnel Subtotal	128,043	134,507	133,903	134,819	155,041	159,953
Non-Personnel Subtotal	53,901	55,716	50,180	116,200	86,700	88,700
Total	\$ 181,945	\$ 190,223	\$ 184,082	\$ 251,019	\$ 241,741	\$ 248,653



This page intentionally left blank.

POLICE DEPARTMENT

The Loveland Police Department is a full service law enforcement agency consisting of 16 full-time and 4 part-time sworn officers, a full-time systems administrator/records management specialist, and a part-time records management assistant. The police division also works in conjunction with a full-time mayor's court administrator.

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



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

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

The City has a community resource officer (CRO) who, in addition to patrol duties, is assigned the myriad tasks of coordinating the crime prevention activities of the division for Loveland businesses, neighborhoods, and schools. The CRO coordinates block watch programs, a child-safety seat program, and the Citizens Police Academy. Graduates of the Citizens Police Academy are invited to participate in an alumni organization which utilizes this cadre of "community partners"



Police Officer Fred Barnes (middle) receives Master School Resource Officer designation by the Ohio SRO Association

who can assist the Loveland Police Department during times of community emergencies or with special events.

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

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

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

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

The division is represented throughout the year at numerous community, Loveland School, and professional law enforcement functions to present and enhance the most positive and professional image of our agency. Such functions include the Ohio Association of Chiefs of Police Conference, Ohio Attorney

General’s Expo, Law Enforcement Administrative Professional’s Conference, College Career Days, Veterans and Memorial Day functions, Firecracker Festival, and Christmas in Loveland. The division also maintains Facebook © and Twitter® accounts to further enhance communications with our community.

2016 Police Department Goals

Each year the Police Division sets goals to further the police mission and achieve its strategic priorities. The department met all three of its 2015 goals. Goals for 2016 include:

1. Dedicate additional staffing, training, and other resources to criminal investigations to increase the investigation capabilities of the department.
2. Update and transition the Mayor’s Court records management computer system and analyze existing processes for efficiency.

Police Department Position Control Table

Position	Classification, Pay Range	2012	2013	2014	2015	2016
Police Chief	Unclassified, 10	1	1	1	1	1
Police Captain	Unclassified, 9	1	1	1	1	1
Sergeant	Collective Bargaining Agreement	3	3	3	3	3
Patrol Officer (full-time)	Collective Bargaining Agreement	12	11	11	11	11
Patrol Officer (part-time)	N/A	5,100 hrs	5,050 hrs	5,050 hrs	5,050 hrs	5,050 hrs
Leads/RCIC Sys. Administrator (non-sworn)	Classified, 3	1	1	1	1	1
Administrative Clerk of Courts (non-sworn)	Unclassified, 3	1	1	1	1	1
Part-time Administrative Support (non-sworn)	N/A	900 hrs	950 hrs	950 hrs	950 hrs	950 hrs
Total FTEs		21.88	20.88	20.88	20.88	20.88

123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164

POLICE						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Salary	1,393,932	1,414,609	1,402,008	1,489,826	1,476,426	1,523,045
Ohio Police and Fire (OPF)	281,641	372,211	269,810	285,692	282,435	289,812
Ohio Public Employee Retirement System (OPERS)	36,785	33,282	28,352	38,969	38,717	39,956
Health Insurance	114,128	130,201	130,866	134,561	124,063	151,193
Health Savings Account Contributions	77,867	80,650	71,800	66,600	69,465	79,400
Longevity & Vacation Sellback	36,607	29,108	27,798	26,040	23,455	23,120
Life Insurance	6,958	6,223	6,887	7,056	6,896	7,179
Workers' Compensation	27,150	31,125	27,465	28,478	28,781	31,900
Medicare	20,777	21,136	20,914	22,519	22,232	23,008
Employee-Paid Supplemental Benefits	9,397	7,102	8,093	7,657	6,309	6,585
Association Dues and Subscriptions	3,745	3,445	4,340	4,500	3,500	4,500
Professional Development and Conferences	20,620	22,285	29,108	25,000	25,000	25,000
Employee Administration and Relations	15,260	9,708	6,309	20,000	20,000	20,000
Special Operations	8,608	5,758	4,779	12,100	12,100	12,100
Continuous Training (state-mandated line item)	8	-	-	-	-	1,600
Policing Tools and Equipment	7,180	4,992	6,271	8,000	8,000	10,500
Office Supplies	9,533	7,218	9,026	13,500	13,500	13,500
Office Equipment Leasing and Maintenance	8,272	7,761	8,448	8,000	8,000	8,000
Furniture and Fixtures	-	-	-	-	-	-
Municipal Facilities Maintenance	14,352	12,422	18,039	20,000	20,000	25,000
Municipal Facilities Supplies	2,401	808	758	4,500	4,500	-
Property Liability Insurance	24,000	18,581	20,927	24,720	17,622	18,000
Electric and Gas Utilities	16,759	17,443	21,884	23,800	20,916	23,800
Telephone and Radio Charges	17,680	18,198	17,697	20,000	20,000	20,000
Hamilton County Communications Center PSAP	9,934	9,990	9,990	9,991	10,989	12,088
Dispatching Charges	130,000	127,486	128,372	130,000	159,000	165,000
IT Software Maintenance Contract (RMS)	7,280	9,203	9,509	10,000	10,824	11,000
IT Hardware & Software (Non-CIP)	1,294	1,149	1,130	1,500	1,500	1,500
Data & Voice Transmission Services	8,492	8,849	7,627	8,838	8,838	8,838
Uniforms	11,819	19,441	15,847	22,500	20,000	20,000
Vehicle & Equipment Repairs	19,592	25,713	34,490	39,000	39,000	40,950
Fuel	49,106	48,567	48,039	52,500	37,500	48,000
Reimbursable Cost Items	6,470	3,372	6,454	2,500	2,500	2,500
Outside Contracted Services	-	-	2,000	-	-	-
Miscellaneous	4,832	2,772	2,891	4,000	4,500	4,000
CIP Equipment	120,985	120,734	74,522	93,359	93,359	82,673
Transfer to Bond Fund, Debt Service	68,223	68,144	67,728	68,816	68,816	68,068
Personnel Subtotal	2,005,242	2,125,647	1,993,992	2,107,398	2,078,779	2,175,198
Non-Personnel Subtotal	586,446	574,039	556,188	627,124	629,964	646,617
Total	\$ 2,591,688	\$ 2,699,686	\$ 2,550,180	\$ 2,734,522	\$ 2,708,743	\$ 2,821,815

PUBLIC WORKS DEPARTMENT

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

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

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

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



In 2015, the City of Loveland completed a playground replacement project at Nisbet Park. The playground was funded nearly 70% by an ODNR Nature Works grant. This is just one of three projects in downtown Loveland this year which is receiving funds administered through the ODNR. The other two are the parking lot and trail spur project on the south side of Broadway Street, and the East Loveland Nature Preserve pedestrian bridge.

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



In 2015, the City of Loveland performed tank maintenance and re-painting of the interior and exterior of the Lever Park water tower.

- Building maintenance
- Park and recreation facility maintenance
- Snow removal
- Pavement markings
- Maintenance of traffic control lights
- Review and approve right of way permits
- Traffic studies
- Funding applications for construction projects
- Review site plans for private developments
- Coordination with Duke Energy on street light issues
- Waste collection for all residences and businesses is provided to the residents of the City of Loveland

through a contract with Rumpke. This service is billed as a utility and is paid as such. In addition, Rumpke's service includes the collection of recyclables (glass, cans, plastic, corrugated cardboard, magazines, catalogs, and newspaper).

- Additional curbside yard waste collection is provided by the Public Works Department, including twice a year curbside brush collection, fall curbside leaf collection, and Christmas tree removal in December and January each year.
- Since 1985, sanitary sewerage collection and treatment for all residences and businesses is provided to the residents of the City of Loveland through an agreement with Hamilton County.

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

Besides providing quality drinking water, the Public Works Department, under the direction of the Public Works Director, is trained to respond to a variety of inquiries and emergencies. Because they can be reached by telephone, radio, pager, and email 24 hours a day, their response is prompt. Residents have been assisted in locating and stopping leaks, and in understanding

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

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

2016 Public Works Department Goals

1. Manage the construction of the East Loveland Nature Works pedestrian bridge project.
2. Manage the downtown parking lot and trail spur project.
3. Manage annual road maintenance program.
4. Manage (Nature Works grant-contingent) picnic shelter improvement project at Nisbet Park.
5. Observe construction of public infrastructure installations and impacts at subdivisions and other private developments.
6. Observe construction of field requirements for a Quiet Zone.

Public Works Position Control Table

Position	Classification, Pay Range	2012	2013	2014	2015	2016
Public Works Director	Unclassified, 10	1	1	1	1	1
City Engineer	Unclassified, 9	1	1	1	1	1
Maintenance Crew Leader	Classified, 6	2	2	2	2	2
Mechanic/Maintenance Worker	Classified, 4	0	1	1	1	1
Maintenance Worker	Classified, 3	10	8	8	8	8
Seasonal Employees	N/A	2,934 hrs.	2,539 hrs.	3,079 hrs.	2,600 hrs.	3,580 hrs.
Total FTEs		15.4	14.2	14.5	14.3	14.7

168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212

ENGINEERING (20%)						
Salary	17,791	17,575	17,697	16,960	16,960	17,299
Association Dues and Subscriptions	525	455	1,882	1,225	1,225	1,225
Professional Development and Conferences	-	713	1,315	1,500	1,500	1,500
Miscellaneous	1,872	1,437	1,454	1,500	1,500	1,500
Personnel Subtotal	17,791	17,575	17,697	16,960	16,960	17,299
Non-Personnel Subtotal	2,397	2,605	4,651	4,225	4,225	4,225
Total	\$ 20,188	\$ 20,180	\$ 22,348	\$ 21,185	\$ 21,185	\$ 21,524

PARKS & LEISURE, OPERATIONS						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Salary	161,344	129,933	186,667	174,578	177,970	186,231
Ohio Public Employee Retirement System (OPERS)	43,443	33,037	49,823	46,971	47,884	49,723
Health Insurance	18,992	11,841	24,818	25,147	24,162	28,156
Health Savings Account Contributions	15,500	12,450	13,930	13,279	13,049	15,462
Longevity & Vacation Sellback	9,581	2,670	4,091	3,714	3,742	3,408
Life Insurance	675	483	1,003	971	974	1,027
Workers' Compensation	3,224	3,791	3,764	3,679	3,718	4,267
Medicare	2,872	1,962	3,051	3,122	3,183	3,304
Employee-Paid Supplemental Benefits	1,814	1,183	3,587	3,317	3,750	3,268
Unemployment Insurance			84			
Portolet Service	2,119	2,425	1,898	4,000	2,200	4,000
Veteran's Memorial	13,417	-	-	-	-	-
Historic Loveland Materials	3,223	795	1,122	4,000	4,000	4,000
Fourth of July	7,466	8,300	4,250	1,500	1,500	1,500
Beautification	6,802	758	1,443	2,000	3,550	3,500
Trees	4,288	1,593	2,887	1,600	550	
Office Equipment Leasing and Maintenance	1,388	1,851	1,389	1,700	116	1,700
Electric and Gas Utilities	19,189	20,258	20,456	25,000	21,000	22,500
Telephone and Radio Charges	4,212	4,471	4,656	5,000	5,107	5,120
Vehicle and Equipment Repairs	7,893	3,704	10,375	11,000	11,000	11,000
Fuel	9,922	9,000	11,108	10,000	11,500	11,500
Material & Supplies	20,907	28,206	20,698	22,000	22,000	22,000
Outside Contracted Services	4,597	2,040	3,560	4,000	4,000	5,600
Reimbursable Cost Item		125	100			
Miscellaneous	205	1,062	992	1,100	1,100	1,100
Personnel Subtotal	257,445	197,351	290,817	274,778	278,432	294,846
Non-Personnel Subtotal	105,629	84,587	84,934	92,900	87,623	93,520
Subtotal, Operations	\$ 363,074	\$ 281,939	\$ 375,751	\$ 367,678	\$ 366,055	\$ 388,366

PARKS & LEISURE, CAPITAL						
CIP Equipment	41,173	62,742	54,525	51,717	48,017	67,625
Transfer to Reserve and Escrow Fund	18,000	49,750	39,500	10,000	28,270	10,000
Transfer to Bond Fund, Debt Service	89,346	88,035	88,166	57,438	57,438	56,360
Subtotal, Capital (Non-Operating)	\$ 148,519	\$ 200,527	\$ 182,191	\$ 119,155	\$ 133,725	\$ 133,985

GENERAL OPERATIONS

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

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

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

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

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

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

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

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



215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275

GENERAL CITY OPERATIONS						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Municipal Facilities Salary	13,074	14,398	3,317	-	-	-
Ohio Public Employee Retirement System (OPERS)	3,813	4,134	670	-	-	-
Medicare	149	1,345	87	-	-	-
Workers' Compensation	528	333	234	-	-	-
Employee Administration & Relations	28,545	7,746	7,901	10,000	10,000	11,000
Continuous Improvement Training	20,500	4,000	-	5,000	489	4,000
Wellness Program	14,397	12,081	6,083	17,500	17,500	13,000
Regional Income Tax Agency (RITA) Charges			89,011	90,000	110,290	111,750
Income Tax Refunds			155,698	125,000	150,000	150,000
Office Supplies	10,522	6,269	6,454	7,500	6,500	6,500
Postage	6,962	3,000	4,604	8,000	7,200	7,200
Office Equipment Leasing and Maintenance	14,512	12,507	14,023	15,165	9,000	13,965
Furniture and Fixtures	-	7,291	-	-	-	-
Municipal Facilities Maintenance	13,927	13,814	29,160	32,940	32,940	32,940
Property Liability Insurance	31,292	26,344	30,215	30,977	28,098	29,500
Property & Liability Claim	1,000	-	-	1,000	-	1,000
Electric and Gas Utilities	29,824	37,222	32,601	40,000	35,250	37,000
Street Lights	54,405	49,479	63,203	72,000	66,300	69,900
Telephone and Radio Charges	16,343	15,210	15,097	20,000	18,000	20,000
Warning Sirens	2,643	2,200	-	-	-	-
Information Technology (IT) Contract Services	46,597	50,607	56,100	54,400	48,000	54,000
IT Software Maintenance Contract (CMI, SIRE et al)	53,701	25,665	24,602	27,000	27,000	27,000
IT Hardware & Software (Non-CIP)	165	10,801	2,299	9,500	9,500	9,500
Data & Voice Transmission Services	8,492	8,849	14,061	14,436	14,436	15,158
Reimbursable Cost Items	1,930	1,609	30	-	-	-
Miscellaneous	708	1,022	648	500	709	500
Legal and Job Advertisement	9,943	16,886	13,887	10,000	15,000	12,000
Recodification Services and Code Printing	6,090	6,102	3,931	6,100	4,583	6,100
Health Inspections Contract with Hamilton County	12,719	12,970	12,965	13,335	13,335	13,715
Board of Elections Expenses	7,996	2,580	3,827	7,000	1,642	4,000
County Auditors Fees	15,429	18,467	14,522	18,500	13,358	15,000
State G.A.A.P. Report & Audit	15,220	20,324	18,067	20,000	16,575	17,500
Revenue Sharing (Amano & LCS)	4,799	-	-	-	-	-
Bank Fees	1,568	1,336	1,486	3,500	2,600	3,000
Outside Contracted Services			1,500	-	-	-
IT CIP	40,144	22,103	46,935	37,160	38,112	24,566
Road Rehabilitation	220,962	101,000	57,428	148,845	131,129	130,000
Records Retention and Digitization		1,165				
Transfer to Bond Fund, Debt Service	40,885	31,694	20,828	20,628	20,628	20,403
Transfer to Escrow Fund for Vested Leave Reserve	50,000	50,000		12,871	12,871	12,080
Transfer to Emergency Reserve Fund for Res. 2010-59		1,021,201				
Transfer to Emergency Reserve Fund for Res. 2012-82		135,000				
Transfer to the Reserve and Escrow Fund		18,675	115,180			
Advance to Street Maintenance Fund	110,000	60,000	15,000	20,000	20,000	50,000
Advance to Recreation Land TIF Fund	40,000	99,000	26,000	16,000	16,000	49,725
Advance to Downtown TIF Fund	295,000	300,000	300,000	290,000	575,000	250,000
Advance to Reserves of Loveland TIF Fund	10,000					
Advance to the Community Improvement Corp. Fund			174,443	110,886	110,886	75,886
Transfer to Special Projects Fund			514,370	142,755	180,555	205,000
ICRC Contract	29,893	-	-	-	-	-
Personnel Subtotal	17,563	20,210	4,308	-	-	-
Non-Personnel Subtotal	1,267,112	2,214,220	1,892,158	1,458,498	1,763,486	1,502,888
Total	\$ 1,284,675	\$ 2,234,430	\$ 1,896,465	\$ 1,458,498	\$ 1,763,486	\$ 1,502,888
Undesignated Fund Balance	\$ -	\$ -	\$ -	\$ 382,443	\$ 917,355	\$ 879,157
Total Expenditures, General Fund	\$ 6,972,889	\$ 6,829,969	\$ 6,164,278	\$ 6,313,354	\$ 7,039,785	\$ 6,837,245
Emergency Reserve	1,021,201	-	-	-	-	-

327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348

SPECIAL PROJECTS						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Special Projects, Operations						
Outside Contracted Services	3,188	2,212	1,469	2,000	2,000	2,000
State G.A.A.P. Report & Audit	-	72	2,328	3,000	2,050	2,350
County Auditors Fees			1		775	700
Bank Fees		-	-	300	-	-
ICMA Center for Performance Measurement	4,000	-	-	-	-	-
Council to Protect Ohio Communities	-	-	-	-	-	-
Sidewalk Repair	60,041	85,273	144,040	150,000	146,144	5,000
Economic Development	50,303	78,120	252,170	92,755	408,992	33,000
Subtotal, Operations	\$ 117,532	\$ 165,678	\$ 400,009	\$ 248,055	\$ 559,961	\$ 43,050
Special Projects, Capital						
Union Cemetery Project, Symmes Township			85		27,055	
Union Cemetery Project, Hamilton County			3,677		145,012	
CDBG Grant - Loveland Initiative					9,712	10,300
CDBG Grant - Road Paving					90,000	
Wayfinding Program						115,000
Downtown Traffic Signals (Engineering & Construction)						119,500
Undesignated Fund Balance	-	-		7,082	20,805	2,830
Subtotal, Capital	\$ -	\$ -	\$ 3,761	\$ 7,082	\$ 292,584	\$ 247,630
Total, Special Project Fund	\$ 117,532	\$ 165,678	\$ 403,770	\$ 255,137	\$ 852,545	\$ 290,680



This page intentionally left blank.

LOVELAND-SYMMES FIRE DEPARTMENT

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

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



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

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

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

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



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

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

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

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

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

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

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

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





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

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

The Fire Department, in addition to the standards measured by ISO, provides a high level of physical safety through a comprehensive fire safety program. Prevention is emphasized

through fire safety programs in the schools, regular fire drills, and inspections of commercial properties, multi-family dwellings, and places of public assembly.

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

2016 LSFD Goals

1. Build fire training tower.
2. Update East Loveland Safety complex Agreement.
3. Award bid for 2015 Safety Grant for NEFC cities and Townships.
4. Apply for 2016 Safer Grant for equipment.
5. Improve professional development at company officer level.
6. Improve peak time staffing for station coverage.
7. Reduce two part time positions to one Financial Management Analysis position.
8. Replace GAANT chart project management with new software.
9. Replace current email system with more cost effective system.

FIRE & EMS FUND (2001 LEVY)

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
360 Contract Supplemental		192,219	157,683			35,360
361 Contract Supplemental, Fuel	8,318					
362 Professional Development and Conferences	8,800	8,800	7,042	-	-	-
363 County Auditors Fees	6,682	6,322	6,463	6,700	6,953	7,100
364 State G.A.A.P. Report & Audit	2,700	3,930	3,484	5,478	2,723	3,000
365 Office Equipment Leasing and Maintenance	9,720	9,719	9,719	9,719	810	9,719
366 Municipal Facilities Maintenance	30,525	30,703	39,821	30,000	35,000	35,000
367 Property Liability Insurance	20,900	18,581	20,927	20,927	17,756	17,756
368 Electric and Gas Utilities	26,310	26,971	29,613	33,000	26,000	27,500
369 Telephone and Radio Charges	19,059	18,294	12,966	19,500	15,000	17,500
370 Hamilton County Communications Center PSAP	9,934	9,990	9,990	10,000	10,989	12,088
371 Dispatching Charges	65,030	55,589	57,282	55,000	71,500	71,500
372 IT Software Maintenance Contract (CAD, Firetracker, & Locutions	8,353	10,201	14,921	17,100	17,985	18,000
373 Data & Voice Transmission Services	16,102	17,898	15,254	17,675	17,675	17,675
374 Outside Contracted Services	1,500		3,500		6,510	
375 118 S Lebanon Lease/Improvements					3,600	3,600
376 Debt Issuance Costs	8,835	4,791				
377 Miscellaneous/Reimbursables	-	63	20,797		2,698	
378 CIP Equipment			235,061	101,231		
379 Equipment Lease Purchase (Apparatus)				95,224		
380 Transfer to the General Fund, Adminstrative Cost Recovery	-	-	-	-	95,000	95,000
381 Transfer to Bond Fund, Debt Service	192,524	201,524	144,543	152,841	152,841	151,339
382 Reserve, NE Collaboration						
383 Undesignated Fund Balance	-	-		32,731	156,025	172,690
384 Total	\$ 435,290	\$ 615,596	\$ 789,067	\$ 607,126	\$ 639,065	\$ 694,827

386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427

FIRE FUND						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Contract with LSFD	534,823	495,632	495,632	520,321	520,321	520,321
Contract Supplement, Peak Staffing	-	-	-	-	-	-
Contract Supplement, Supervisor Pay	39,929	-	-	-	-	-
Emergency Support Unit (ESU)	3,326	1,927	2,242	3,500	3,500	3,500
Fire Supplies	762	2,328	2,858	3,000	3,144	3,000
County Auditors Fees	7,886	7,540	7,693	8,000	8,222	8,400
IT Hardware & Software (Non-CIP)	1,142	287	89	1,142	500	1,150
Vehicle and Equipment Repairs	35,452	42,039	33,539	35,000	44,000	44,000
Material & Supplies	2,481	2,297	4,000	4,000	4,500	4,000
Turn-Out Gear	6,474	16,563	15,179	18,000	16,000	20,000
CIP Equipment	19,517	25,370	36,541	30,963	47,000	54,000
Undesignated Fund Balance	-	-	-	63,155	92,157	88,599
Total	\$ 651,792	\$ 593,982	\$ 597,773	\$ 687,081	\$ 739,344	\$ 746,970

EMS FUND						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Contract with LSFD	919,353	850,722	891,092	1,144,321	1,144,321	1,144,321
Contract Supplement, Peak Staffing	68,008	-	-	-	-	-
Contract Supplement, Supervisor Pay	2,205	-	-	-	-	-
Contract Supplement, Paramedic Pay	24,255	50,000	44,166	-	-	-
Medical Supplies	15,603	17,124	18,158	22,000	25,000	25,000
Small EMS Equipment	-	-	2,930	3,000	3,000	3,000
EMS Equipment Maintenance	2,000	1,250	445	2,000	2,000	2,000
County Auditors Fees	11,575	11,130	11,357	12,600	12,138	12,500
IT Hardware & Software (Non-CIP)	296	287	63	650	650	650
Vehicle and Equipment Repairs	23,283	21,980	23,835	25,000	27,000	27,000
EMS Revenue Collection	-	-	-	7,500	22,037	23,100
Computer Replacements	6,643	-	-	8,995	8,995	6,297
CIP Equipment	17,930	12,506	23,486	10,000	24,000	25,500
Undesignated Fund Balance	-	-	-	49,586	56,704	56,509
Total	\$ 1,091,151	\$ 964,999	\$ 1,015,532	\$ 1,285,652	\$ 1,325,845	\$ 1,325,877

FIRE & EMS FUND (2014 LEVY)						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Contract with LSFD	-	-	-	255,360	255,360	311,167
County Auditor Fees	-	-	-	7,120	6,606	6,900
Lease Payment - Engine/Tower/Radios	-	-	-	-	106,368	106,368
Transfer to the General Fund, Administrative Cost Recovery	-	-	-	95,000	-	-
Undesignated Fund Balance	-	-	-	141,970	154,576	253,051
Total	\$ -	\$ -	\$ -	\$ 499,450	\$ 522,910	\$ 677,486

STREET MAINTENANCE FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Salary	218,642	187,271	235,853	221,900	222,753	211,290
Ohio Public Retirement System (OPERS)	67,854	50,227	57,936	54,421	54,608	51,619
Health Insurance	23,969	17,668	29,055	29,196	28,054	29,251
Health Savings Account Contributions	15,000	12,250	16,247	15,357	15,087	16,050
Longevity & Vacation Sellback	6,748	5,910	4,799	4,314	4,346	3,540
Life Insurance	1,181	1,041	1,169	1,123	1,126	1,066
Workers' Compensation	5,128	4,219	4,369	4,263	4,308	4,430
Medicare	3,609	2,896	3,571	3,617	3,631	3,431
Employee-Paid Supplemental Benefits	3,221	4,098	4,230	3,879	3,910	3,400
Unemployment Insurance	-	-	99	-	-	-
Association Dues and Subscriptions	-	-	112	250	250	250
Road Salt	40,260	-	6,000	20,000	31,775	54,000
Street Signage	6,812	5,957	5,388	6,000	7,500	6,000
Traffic Control Maintenance	10,522	9,214	17,892	15,000	15,000	15,000
BMV Audit	270	216	162	270	216	270
Municipal Facilities Maintenance	4,334	2,888	2,297	4,000	4,000	4,000
Property Liability Insurance	9,600	8,114	9,139	9,139	9,139	9,139
Electric and Gas Utilities	7,623	9,506	10,302	11,002	10,310	11,000
Telephone and Radio Charges	4,446	4,598	4,203	4,600	4,700	4,700
Uniforms	2,010	3,689	3,224	4,500	4,500	4,500
Vehicle and Equipment Repairs	5,764	26,627	22,074	15,000	15,000	15,000
Fuel	9,922	14,355	16,637	15,000	15,000	15,000
Materials and Supplies	8,883	5,771	6,348	11,500	11,500	11,500
Outside Contracted Services	7,356	5,009	4,495	10,000	1,500	10,000
Debt Issuance Costs	6,474	-	-	-	-	-
CIP Equipment	8,746	9,954	74,151	10,000	3,431	34,400
Transfer to Bond Fund, Debt Service	56,059	56,665	56,049	51,120	51,120	50,186
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-	-
Undesignated Working Capital	-	-	-	8,061	65,234	13,948
Personnel Total	345,351	285,580	357,329	338,070	337,823	324,077
Non-Personnel Total	189,083	162,561	238,471	195,442	250,175	258,893
Total	\$ 534,433	\$ 448,141	\$ 595,800	\$ 533,512	\$ 587,998	\$ 582,970

OTHER ROAD-RELATED FUNDS

466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
497
498
499
500
501
502

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
State Route 48 Fund						
Road Salt	15,787	18,721	75,832	34,600	34,600	34,600
Undesignated Fund Balance	-	-	-	1,898	2,591	2,491
Total	\$ 15,787	\$ 18,721	\$ 75,832	\$ 36,498	\$ 37,191	\$ 37,091

Citywide Road Capital Improvement Fund						
Citywide Road Capital Improvement MVR Revenue	107,000	129,065	110,000	165,991	165,991	132,240
Undesignated Fund Balance	-	-	-	-	22,240	-
Total	\$ 107,000	\$ 129,065	\$ 110,000	\$ 165,991	\$ 188,231	\$ 132,240

County Motor Vehicle Registration (MVR) Funds						
Hamilton County MVR Fund	21,000	40,578	18,763	25,266	25,266	21,488
Hamilton County MRF Grant	-	104,150	-	-	-	-
Undesignated Fund Balance	-	-	-	-	1,488	-
Subtotal, Hamilton County MVR Fund	\$ 21,000	\$ 144,728	\$ 18,763	\$ 25,266	\$ 26,754	\$ 21,488
Clermont County MVR Fund	13,000	20,648	13,500	20,065	20,065	15,742
Undesignated Fund Balance	-	-	-	-	742	-
Subtotal, Clermont County MVR Fund	\$ 13,000	\$ 20,648	\$ 13,500	\$ 20,065	\$ 20,807	\$ 15,742
Warren County MVR Revenue	2,000	3,128	1,475	2,621	2,621	1,650
Warren County MVR Grant	-	-	27,185	-	-	-
Undesignated Fund Balance	-	-	-	-	175	-
Subtotal, Warren County MVR Fund	\$ 2,000	\$ 3,128	\$ 28,660	\$ 2,621	\$ 2,796	\$ 1,650
Total County MVR Funds	\$ 36,000	\$ 168,505	\$ 60,923	\$ 47,952	\$ 50,358	\$ 38,881

ANNUAL ROAD REHAB PROGRAM						
Combined MVR & Road Cap Imp Funds	143,000	297,570	170,923	213,943	213,943	171,121
General Fund Contribution	220,962	101,000	57,428	148,845	131,129	130,000
CDBG Grant (2015)	-	-	-	-	90,000	-
Total	\$ 363,962	\$ 398,570	\$ 228,351	\$ 362,788	\$ 435,072	\$ 301,121

505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548

WATER OPERATIONS FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Salary	334,161	337,031	305,382	314,489	316,055	331,402
Ohio Public Retirement System (OPERS)	87,828	87,281	74,344	77,145	77,529	80,957
Health Insurance	27,977	27,122	38,010	41,673	39,784	46,033
Health Savings Account Contribution	21,600	14,310	22,473	21,936	21,816	25,149
Longevity and Vacation Sellback	8,464	6,240	6,019	6,058	6,103	5,527
Life Insurance	1,297	1,209	1,484	1,592	1,595	1,672
Workers' Compensation	5,309	5,422	5,576	6,043	6,107	6,947
Medicare	4,178	4,926	4,571	5,127	5,153	5,380
Employee-Paid Supplemental Benefits	2,642	2,249	5,545	5,588	5,467	5,300
Unemployment Insurance	-	2,600	123	-	-	-
Association Dues and Subscriptions	4,159	1,037	1,400	3,000	3,000	3,000
Water Treatment Supplies	21,395	21,452	24,395	25,000	25,000	25,000
New Meters & Repairs	7,054	19,148	7,733	8,000	8,000	8,000
Western Water Payment	7,358	4,380	4,517	6,800	6,800	6,800
Postage	-	-	-	-	-	-
Utility Billing	10,250	8,633	10,305	10,250	13,400	6,650
Office Equipment Leasing and Maintenance	3,359	2,777	2,777	3,595	231	3,595
Municipal Facilities Maintenance	6,168	3,504	4,792	8,000	8,000	8,000
Property Liability Insurance	14,600	12,171	13,708	13,708	11,603	11,603
Property & Liability Claim	-	5,411	-	-	-	-
Electric and Gas Utilities	107,637	106,542	125,492	126,567	126,567	128,000
Telephone and Radio Charges	7,594	7,892	7,068	8,500	9,082	9,100
Dispatching Charges	5,000	5,000	5,287	5,000	7,120	7,284
IT Software Maintenance Contract	4,200	7,113	7,384	7,384	7,379	7,400
Data & Voice Transmission Services	10,231	11,799	10,169	11,783	10,250	11,000
Uniforms	2,010	3,689	3,120	4,500	4,500	4,500
Vehicle and Equipment Repairs	9,612	12,562	11,709	17,000	17,000	17,000
Fuel	9,922	9,000	15,487	10,000	10,000	10,000
Materials and Supplies	37,185	33,955	35,967	39,000	39,000	39,000
Outside Contracted Services	10,959	700	44,982	1,000	2,085	1,000
State Fee	6,660	6,660	6,660	6,660	6,660	6,660
State G.A.A.P. Report & Audit	4,500	6,549	4,289	5,000	3,397	3,600
Property Tax	6,536	2,181	3,651	3,651	15,952	3,800
Bank Fees	2,813	3,022	2,409	5,000	2,600	2,600
County Auditors Fees	-	335	399	400	202	250
Refunds	6,901	8,300	6,198	2,500	2,500	2,500
Transfer to Escrow Fund for Vested Leave Reserve	5,000	-	-	-	-	-
Transfer to the General Fund, Adminstrative Cost Recovery	238,813	238,813	238,813	238,813	238,813	191,050
Undesignated Working Capital	-	-	-	39,990	55,532	58,549
Personnel Total	493,456	488,392	463,527	479,651	479,610	508,367
Non-Personnel Total	549,914	542,625	598,711	611,101	634,671	575,941
Total	\$ 1,043,370	\$ 1,031,016	\$ 1,062,237	\$ 1,090,752	\$ 1,114,281	\$ 1,084,308

550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568

WATER CAPITAL IMPROVEMENT FUND						
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
CIP Equipment	32,672	9,000	66,992	13,850	13,850	22,075
Repair / Repaint Water Tanks	-	-	294,308	350,000	422,900	-
Commerce Park Water Tower & Booster Station	1,650	1,705,463	1,103,227	-	147,206	-
CIP Design and Engineering Services	174,686	98,314	70,384	40,000	25,000	-
Water System Repair and Replacement	2,550	2,675	5,300	5,000	5,000	5,000
G.I.S.	1,000	1,000	1,000	1,000	1,000	1,000
Computer Replacements	-	-	-	21,025	-	24,500
Outside Contracted Services	3,000	-	3,047	10,000	4,000	10,000
Debt Issuance Fees	-	77,754	-	-	-	-
Bank Fees	1,874	2,011	1,589	3,000	1,600	1,750
County Auditors Fees	-	173	198	200	100	150
Property Purchase	125,819	-	-	-	-	-
Water Fund Reserve (Resolution 2012-81)	-	-	-	-	-	-
Transfer to Water Operations Fund	135,000	54,000	150,000	140,000	140,000	120,000
Transfer to Bond Fund, Debt Service	386,943	545,543	597,844	614,714	585,826	599,424
Undesignated Working Capital	-	-	-	110,458	235,235	82,034
Total	\$ 865,194	\$ 2,495,932	\$ 2,293,887	\$ 1,309,247	\$ 1,581,717	\$ 865,933

SANITATION & ENVIRONMENT FUND

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
570						
571						
572	Salary	52,762	57,243	57,139	64,007	79,386
573	Ohio Public Retirement System (OPERS)	15,740	16,173	13,975	15,683	19,360
574	Health Insurance	9,245	3,872	7,878	8,264	10,388
575	Health Savings Account Contribution	-	-	5,990	4,792	6,051
576	Longevity & Vacation Sellback	110	120	989	1,108	1,220
577	Life Insurance	299	118	304	343	425
578	Workers' Compensation	974	1,602	1,103	1,228	1,661
579	Medicare	1,313	915	848	1,042	1,287
580	Employee-Paid Supplemental Benefits	954	466	970	953	943
581	Unemployment Insurance	-	2,600	14	-	-
582	Garbage & Recycling Contract	794,736	810,538	827,331	855,729	862,745
583	Street Sweeping Contract	8,601	-	4,977	9,500	10,500
584	Brush Drop Off Contract	1,000	1,250	1,250	1,250	1,350
585	Recycling Materials	60,190	-	30,358	31,000	-
586	Grant-funded Recycling Equipment	12,573	-	-	-	-
587	Historical Landfill & Environmental Costs	-	-	-	5,000	1,000
588	Utility Billing	7,891	4,840	3,800	5,200	8,998
589	Office Equipment Leasing and Maintenance	1,388	1,389	1,389	1,388	1,388
590	Property Liability Insurance	2,660	2,660	2,996	2,996	2,538
591	Telephone and Radio Charges	3,829	2,825	2,742	3,500	3,510
592	Uniforms	1,698	2,652	1,912	2,500	2,500
593	Vehicle and Equipment Repairs	-	3,765	6,189	7,000	7,000
594	Fuel	8,973	8,552	10,947	9,000	9,000
595	Materials & Supplies	7,067	4,245	1,085	6,000	6,000
596	Outside Contracted Services	1,992	275	1,464	11,000	2,000
597	State G.A.A.P. Report & Audit	2,700	3,922	3,484	4,000	3,000
598	Bank Fees	3,311	3,855	4,100	5,580	4,100
599	County Auditors Fees	-	482	549	550	220
600	Refunds	1,130	-	-	-	-
601	CIP Equipment	24,000	30,631	56,823	20,167	26,325
602	Equipment Lease Purchase (Chipper)	5,941	4,456	1,485	-	-
603	Transfer to Bond Fund, Debt Service	13,436	10,240	9,959	5,653	5,440
604	Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-
605	Transfer to the General Fund, Administrative Cost Recovery	61,327	61,327	61,327	61,327	61,327
606	Undesignated Working Capital	-	-	-	44,458	137,082
607	Personnel Total	81,397	83,108	89,211	97,420	120,721
608	Non-Personnel Total	1,024,445	957,904	1,034,166	1,092,798	1,156,023
609	Total	\$ 1,105,841	\$ 1,041,012	\$ 1,123,377	\$ 1,190,218	\$ 1,276,744

STORMWATER FUND

611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654

STORMWATER FUND							
	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget	
Stormwater Operations							
Salary	77,070	54,702	77,180	64,007	64,007	59,109	
Ohio Public Employee Retirement System (OPERS)	20,642	14,928	18,896	15,683	16,654	14,392	
Health Insurance	12,453	19,921	10,232	8,264	7,681	6,754	
Health Savings Account Contribution	12,250	12,450	7,278	4,792	5,003	4,008	
Longevity & Vacation Sellback	3,513	3,030	1,382	1,108	1,114	817	
Life Insurance	537	699	396	343	343	281	
Workers' Compensation	1,621	2,250	1,452	1,228	1,241	1,235	
Medicare	1,927	912	1,919	1,042	1,107	956	
Employee-Paid Supplemental Benefits	1,634	4,918	1,328	953	796	634	
Unemployment Insurance		2,600	22				
Utility Billing	5,944	3,491	2,030	4,600	2,994	2,347	
Office Equipment Leasing and Maintenance	1,388	1,389	1,389	1,389	116	1,389	
Municipal Facilities Maintenance	1,376	940	186	1,039	1,039	1,039	
Property Liability Insurance	2,850	2,850	3,210	3,210	2,683	2,683	
Telephone and Radio Charges	3,985	2,861	2,756	3,516	3,516	3,516	
Uniforms	1,698	2,836	1,912	2,800	2,800	2,800	
Vehicle and Equipment Repairs	1,030	1,914	735	2,000	2,000	2,000	
Fuel	5,935	6,393	6,941	6,000	6,000	6,000	
Materials and Supplies	3,485	2,286	3,596	5,000	5,000	5,000	
State Fee	1,024	512	712	712	712	712	
State G.A.A.P. Report & Audit	1,400	1,334	2,057	2,200	1,499	1,800	
Property Tax	1,936	1,936	1,936	2,000	630	1,000	
Bank Fees	1,313	1,544	1,183	2,460	1,200	1,500	
County Auditors Fees		151	197	200	116	200	
Refunds	232						
Miscellaneous	3,377	1,792	1,540	2,000	2,000	2,000	
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	5,043	5,043	5,118	
Transfer to the General Fund, Administrative Cost Recovery	56,227	56,227	56,227	56,227	56,227	56,227	
Subtotal, Operations	\$ 224,847	\$ 204,866	\$ 206,692	\$ 197,816	\$ 191,521	\$ 183,517	
Stormwater Capital							
Outside Contract Services	1,250	-	4,199	1,000	1,000	1,000	
Debt Issuance Costs	14,988						
CIP Equipment	10,200	-	29,726	20,167	18,875	20,875	
CIP Design and Engineering Services		12,790	17,890				
Transfer to Bond Fund, Debt Service	168,648	180,717	190,057	196,678	196,678	196,109	
Undesignated Working Capital	-	-		87,633	107,146	123,174	
Subtotal, Capital	\$ 195,086	\$ 193,507	\$ 241,872	\$ 305,478	\$ 323,699	\$ 341,158	
Personnel Total	131,648	116,411	120,085	97,420	97,945	88,186	
Non-Personnel Total	288,285	281,962	328,479	405,874	417,275	436,489	
Total	\$ 419,933	\$ 398,373	\$ 448,564	\$ 503,294	\$ 515,220	\$ 524,675	

658

SEWER BILLING FUND

659

660

661

662

663

664

665

666

667

668

669

670

671

672

673

674

675

676

677

678

679

680

681

682

683

684

685

686

687

688

689

690

691

692

693

694

695

696

697

2012 Actual

2013 Actual

2014 Actual

2015 Budget

2015 Forecast

2016 Budget

	2012 Actual	2013 Actual	2014 Actual	2015 Budget	2015 Forecast	2016 Budget
Salary	42,571	38,178	21,107	57,858	57,858	51,978
Ohio Public Employee Retirement System (OPERS)	11,272	9,235	5,123	14,219	14,219	12,649
Health Insurance	4,549	3,427	4,727	8,313	6,778	6,776
Health Savings Account Contribution	-	-	5,240	5,096	6,298	3,930
Longevity and Vacation Sellback	47	390	240	739	742	705
Life Insurance	333	120	118	324	318	289
Workers' Compensation	782	673	459	1,114	1,126	1,085
Medicare	590	378	315	945	1,483	841
Employee-Paid Supplemental Benefits	327	437	626	1,052	283	406
Unemployment Insurance	-	2,600	-	-	-	-
Utility Billing	16,154	19,494	21,681	27,500	16,344	21,125
Office Equipment Leasing and Maintenance	2,777	2,777	2,777	2,777	231	2,777
Telephone and Radio Charges	153	-	-	2,500	-	2,500
IT Software Maintenance Contract	3,600	6,097	6,329	6,329	7,142	7,250
Data & Voice Transmission Services	10,231	11,799	10,169	11,783	11,783	11,783
Outside Contracted Services	-	-	236	235	235	235
State G.A.A.P. Report & Audit	2,600	2,659	3,356	4,000	2,723	3,000
Bank Fees	10,348	12,656	9,383	13,360	10,500	11,500
County Auditors Fees	-	1,362	1,434	1,450	784	1,000
Refunds	3,492	-	374	-	-	-
Miscellaneous	1,250	-	77	500	500	500
Special Legal Counsel	50,817	16,462	6,435	-	22,500	-
Transfer to Bond Fund, Debt Service	-	-	-	-	-	-
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-	-
Transfer to Water Operations Fund for Meter Reading	-	-	26,856	-	-	-
Transfer to the General Fund, Administrative Cost Recovery	93,406	93,406	93,406	93,406	93,406	93,406
Reimbursement to General Fund for Prior Advance	-	-	38,000	80,589	80,589	80,000
Reimbursement to Special Projects for Prior Advance	53,000	55,000	17,000	-	-	-
Undesignated Working Capital	-	-	-	12,671	39,774	49,374
Personnel Total	60,471	55,436	37,955	89,660	89,104	78,659
Non-Personnel Total	247,827	221,712	237,513	257,100	286,511	284,450
Total	\$ 308,298	\$ 277,148	\$ 275,468	\$ 346,760	\$ 375,615	\$ 363,109

692

693

694

695

696

697

SEWER CAPITAL IMPROVEMENT FUND

Payment to Metropolitan Sewer District	2,977,005	3,201,323	3,435,430	3,502,000	3,575,325	3,754,091
Due to MSD	-	-	-	868,801	858,189	898,835
Total	\$ 2,977,005	\$ 3,201,323	\$ 3,435,430	\$ 4,370,801	\$ 4,433,514	\$ 4,652,926



This page intentionally left blank.

State Grants, City Matches, and S.C.I.P. Loans

2012 Actual 2013 Actual 2014 Actual 2015 Budget 2015 Forecast 2016 Budget

State Grants						
SCIP Grant (Union Cemetery)		-			725,230	
SCIP Grant (Fifth Street)					105,300	
State Grant =	\$ -	\$ -	\$ -	\$ -	\$ 830,530	\$ -
State Grants (City Match)						
Water Match						
Fifth Street Match						
City Match =	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SCIP Loans						
Union Cemetery Waterline					577,750	
Fifth Street Stormwater Loan					35,909	
Four-Inch (4") Waterline Replacement	774,913	233,992				
Stoneybrook Stormwater Loan		203,448	76,152			
Park Center Waterline		95,525				
Historic West Loveland Water Line (Riverside, Ohio, Becker, Victory, Shadycrest)						
Bellwood Stormwater Project						
State Loans =	\$ 774,913	\$ 532,965	\$ 76,152	\$ -	\$ 613,659	\$ -
Total	\$ 774,913	\$ 532,965	\$ 76,152	\$ -	\$ 1,444,189	\$ -

GENERAL BOND FUND

2012 Actual 2013 Actual 2014 Actual 2015 Budget 2015 Forecast 2016 Budget

GENERAL BOND FUND						
Debt Service by Fund						
General Fund	198,454	187,501	176,722	146,882	146,882	144,831
Street Maintenance Fund	56,059	58,365	56,049	51,120	51,120	50,186
Fire and EMS Fund	192,524	200,777	144,543	152,841	152,841	151,339
Stormwater Fund	168,648	183,948	190,057	196,678	196,678	196,109
Water Capital Improvement Fund	386,943	561,446	597,844	614,714	585,826	599,424
Sanitation and Environment Fund	13,436	11,305	9,959	5,653	5,653	5,440
Historic Loveland TIF	93,313	106,085	104,985	131,308	103,885	102,648
Northend TIF	78,110	80,625	78,000	-	-	-
Recreation Land TIF	49,300	48,238	52,237	51,000	51,000	49,725
Undesignated Fund Balance	56,024	-	-	-	-	-
Total	\$ 1,292,810	\$ 1,438,289	\$ 1,410,396	\$ 1,350,196	\$ 1,293,885	\$ 1,299,702

RESERVE AND ESCROW FUND (REF)

740

741

742

743

744

745

746

747

748

749

750

751

752

753

754

755

2012 Actual 2013 Actual 2014 Actual 2015 Budget 2015 Forecast 2016 Budget

Builders Bonds & Fees	5,000	-		5,000	-	5,000
Emergency Reserve (Resolution 2010-59)		-		998,441		998,441
Stormwater Reserve (Resolution 2012-81)		-		46,794		46,794
Fire and EMS Reserve (Resolution 2012-81)		-		110,966		110,966
Nisbet Park Reserve		-		25,000	81,290	13,350
East Loveland Nature Preserve Reserve		-		25,000	18,750	86,910
Advance to Downtown TIF (McCoy Project Contribution)				103,685	105,000	
Vested Employee Leave Reserve	-	-		62,181		78,408
Vested Employee Leave Payouts	24,837	7,856	111,507	38,613	18,214	20,804
Medicare		85	1,613		264	302
Ohio Public Employee Retirement System (OPERS)		1,335	2,053			
Undesignated Balance		0		0	1,266,722	12,945
Total	\$ 29,837	\$ 9,276	\$ 115,173	\$ 1,415,680	\$ 1,490,240	\$ 1,373,920

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)

756

757

758

759

760

761

762

763

2012 Actual 2013 Actual 2014 Actual 2015 Budget 2015 Forecast 2016 Budget

Forfeiture, DUI	2,495					
Fines, Drugs	-				100	
Miscellaneous	160	637			1,758	
Undesignated Fund Balance	-	-	-	8,028	6,512	7,012
Total	\$ 2,655	\$ 637	\$ -	\$ 8,028	\$ 8,370	\$ 7,012

MAYOR'S COURT COMPUTER FUND

764

765

766

767

768

2012 Actual 2013 Actual 2014 Actual 2015 Budget 2015 Forecast 2016 Budget

IT Hardware & Software (Non-CIP)	-	5,670	5,954	5,954	6,252	21,000
Undesignated Fund Balance	-	-		16,254	16,477	8,352
Total	\$ -	\$ 5,670	\$ 5,954	\$ 22,208	\$ 22,729	\$ 29,352

COMMUNITY IMPROVEMENT CORPORATION

769

770

771

772

773

774

775

776

2012 Actual 2013 Actual 2014 Actual 2015 Budget 2015 Forecast 2016 Budget

C.I.C. Expenditures	-	2,000	-	-	-	-
Property Acquisition			118,193	100,886	101,388	101,388
Demolition (Grant)				35,000	39,859	
897 Loveland Madeira Costs (Tax, Utilities, Misc.)			15,585	10,000	10,500	10,500
Outside Contracted Services			875		850	500
Undesignated Fund Balance	-	-		11,491	51,186	14,684
Total Expenditures	\$ -	\$ 2,000	\$ 134,653	\$ 157,377	\$ 203,783	\$ 127,072

Tax Increment Financing District Funds and Lighting District Funds

2012 Actual 2013 Actual 2014 Actual 2015 Budget 2015 Forecast 2016 Budget

HISTORIC LOVELAND TIF DISTRICT							
Property Acquisition		60,895					
Property Taxes	8,578	9,159	14,002		11,896	5,000	
Public Improvements	4,007	25,293	121,671	606,000	75,937	246,925	
Historic Bike Trail Parking Spur at McCoy					627,000		
BAN Debt Service	708,922	710,585	674,595	638,548	638,548	602,501	
Debt Issuance Costs	5,485	7,830	10,271	26,000	10,228	11,000	
County Auditors Fees	14	26	43	43	87	90	
Economic Development	420						
Outside Contracted Services		8,115	40,737	17,500	45,376	17,500	
Legal Fees	33,676	54,020	107,231	10,000	8,000	10,000	
Transfer to Water Cap Fund for Bond Redeployment							
Transfer to Bond Fund, Debt Service	93,313	106,085	104,985	131,308	103,885	102,648	
Undesignated Fund Balance	-	-		79,109	218,304	29,655	
Total Expenditures	\$ 854,414	\$ 982,009	\$ 1,073,536	\$ 1,508,508	\$ 1,739,262	\$ 1,025,319	

NORTHEND TIF DISTRICT							
Debt Service	70,000	80,239	78,000				
Debt Interest	8,110						
County Auditors Fees	1,542	3,008	3,070		220		
Reimbursement to Special Projects Fund (for prior Advance)	5,819						
Revenue Sharing (LMSD)		420,417	221,235				
De Minimis TIF Transfer to General Fund			60,903		3,423		
Undesignated Working Capital	-	-		-	0	0	
Total Expenditures	\$ 85,471	\$ 503,663	\$ 363,208	\$ -	\$ 3,644	\$ 0	

RECREATION TIF DISTRICT							
Property Tax	794						
Debt Service	49,300	48,002	52,237	51,000	51,000	49,725	
Undesignated Fund Balance	-	-		1,957	1,957	1,957	
Total Expenditures	\$ 50,094	\$ 48,002	\$ 52,237	\$ 52,957	\$ 52,957	\$ 51,682	

RESERVES OF LOVELAND TIF DISTRICT							
Public Improvements	7,800	33,612	-	-	-	-	
County Auditor Fees	150	608	136				
Reimbursement to General Fund (for prior Advance)		10,000	-	-	-	-	
Reimbursement to Special Projects Fund (for prior Advance)		30,000	-	-	-	-	
De Minimis TIF Transfer to General Fund		18,675	2,035				
Undesignated Fund Balance		-	-	-	-	-	
Total Expenditures	\$ 7,950	\$ 92,895	\$ 2,171	\$ -	\$ -	\$ -	

LIGHTING DISTRICT FUNDS							
Brandywine on the Little Miami Lighting District	13,704	3,007	3,486	3,777	3,777	3,456	
White Pillars Lighting District	22,854	24,244	21,068	16,819	16,819	12,576	
Hermitage Pointe Lighting District	3,502	2,958	4,826	754	754	724	
County Auditors Fees		10		10	10	10	
Undesignated Fund Balance	-	-		29,840	38,759	31,268	
Total Lighting District	\$ 40,060	\$ 30,220	\$ 29,380	\$ 51,200	\$ 60,119	\$ 48,034	



This page intentionally left blank.

The City of Loveland is dedicated to:

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

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

Honesty and Integrity

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

Customer-oriented Service

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

Continuous Improvement

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



CITY OF LOVELAND FINANCIAL POLICIES

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

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

Investment Policy	2009-21 1999-23	The City seeks to maximize its yield from its treasury through careful cash needs analysis and the safe investment of idle cash until it is needed. The Finance Director develops a cash flow model each year based on periodic revenue flows and monthly cash needs, and this cash flow model is used to determine the best investment approach to time investment maturities. This policy sets forth the City's investment policy and authorizes the use of a third-party investment advisor to maximize the return on investment pursuant to that policy.	√												
Debt Policy	1997-15	<p>The City borrows funds from time to time to pay for capital expenditures, and this policy sets forth the manner in which the City may incur debt. Debt is also carefully monitored and is summarized in table 9 in the Budget Summary section.</p> <p>Debt limit calculation: total long-term general obligation (GO) debt will not exceed 3% of the assessed valuation of taxable property, excluding self-supported debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund):</p> <table data-bbox="688 805 1293 911"> <tr> <td>Total GO Debt, 2016 year-end:</td> <td>\$2,580,100</td> </tr> <tr> <td>Total Assessed Valuation, 2016:</td> <td>\$299,830,000</td> </tr> <tr> <td>Percent:</td> <td>0.86%</td> </tr> </table> <p>Debt service limit calculation: total debt service for long-term general obligation (GO) debt, excluding self-supporting debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund), will not exceed 10% of total annual unrestricted governmental revenue:</p> <table data-bbox="688 1130 1457 1232"> <tr> <td>Total GO debt service, 2016:</td> <td>\$504,169</td> </tr> <tr> <td>Total unrestricted governmental revenue, 2016:</td> <td>\$5,712,390</td> </tr> <tr> <td>Percent:</td> <td>8.83%</td> </tr> </table>	Total GO Debt, 2016 year-end:	\$2,580,100	Total Assessed Valuation, 2016:	\$299,830,000	Percent:	0.86%	Total GO debt service, 2016:	\$504,169	Total unrestricted governmental revenue, 2016:	\$5,712,390	Percent:	8.83%	√
Total GO Debt, 2016 year-end:	\$2,580,100														
Total Assessed Valuation, 2016:	\$299,830,000														
Percent:	0.86%														
Total GO debt service, 2016:	\$504,169														
Total unrestricted governmental revenue, 2016:	\$5,712,390														
Percent:	8.83%														
Debt Policy Amendment	2012-99	Ordinance 2012-99 amended a section of the debt policy set by Ordinance 1997-15 to enable a one-time debt issuance for the construction of a water tower at a term not to exceed twenty-five years. The term limit for all other debt remains unchanged at twenty years.	√												

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

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

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

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

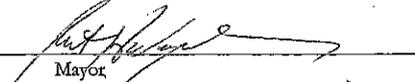
NOW, THEREFORE BE IT RESOLVED by the Council of the City of Loveland, Hamilton, Clermont and Warren County, Ohio:

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

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

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

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


Misty Chesure
Clerk of Council

Approved as to Form:


Sarah Deaney
City Solicitor

Passed: 3-26-13

CITY OF LOVELAND, OHIO

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

as adopted by the City Council on _____, 2013

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

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

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

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

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

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

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

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

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

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

"IRS" means the Internal Revenue Service.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CITY OF LOVELAND

By: _____

Name: _____

Title: _____

ATTEST:

By: _____

Name: _____

Title: _____

SCHEDULE I

Outstanding Tax Exempt Obligations

General Obligation Bonds

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

*Defeased

** Partially defeased

Lease Obligations

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

RESOLUTION 2012 - 81

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

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

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

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

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

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

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

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

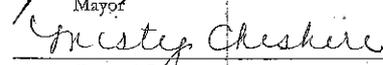
Section 2. That the reserve fund balance for the Water Operations Fund shall be a minimum of 10% of normal operating expenditures (excluding working capital balances and specific reserves).

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

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

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



Mayor


Christy Cheshire
Clerk of Council

Approved as to Form:



City Solicitor

Passed: 8-28-12

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

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

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

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

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

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

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

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

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

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

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

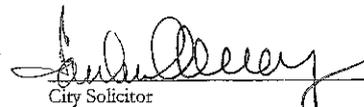
Section 6. This Resolution shall take effect the first date permitted by law.



Mayor


Clerk of Council

Approved as to Form:



City Solicitor

Passed: 10-12-10

RESOLUTION 2013 - 10

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

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

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

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

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

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

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

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

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

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

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

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

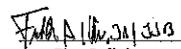
Section 6. That this resolution shall take effect from and after the earliest time allowed by law.



Mayor
Misty Cheshire

Clerk of Council

Approved as to Form:



City Solicitor

Passed: 2-12-13

ORDINANCE NO. 2009 - 21

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.

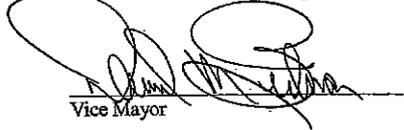
NOW, THEREFORE, BE IT ORDAINED by the Council of the City of Loveland, Hamilton, Clermont and Warren Counties, Ohio.

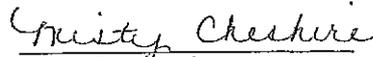
Section 1. Codified Ordinance Section 125.02 (c) (6) is hereby created to read as follows:

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


Mitty Cheshire
Clerk of Council

Approved as to Form:


City Solicitor

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

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:

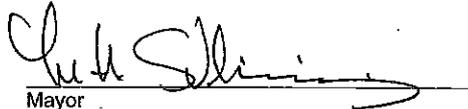
- A. Depository accounts payable or withdrawable on demand, including negotiable order of withdrawal accounts and sweep type account structures at designated depositories.
- B. The "State Treasury Assets Reserve of Ohio" (S.T.A.R. Ohio), an investment pool managed by the Treasurer of the State of Ohio.
- 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.

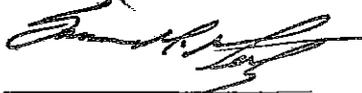
4) That a special projects capital improvement fund is established for the receipt of all interest earned on all "funds" maintained by the City of Loveland. Other sources of revenue may also be receipted to this fund at the direction of Loveland City Council, provided that such receipting does not violate 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 1997 - 15

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

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

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

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

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

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

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

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

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

125.05 DEBT POLICY

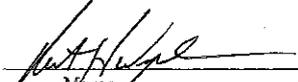
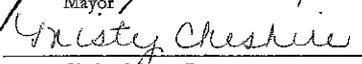
The City Council does hereby establish the following debt policy.

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

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

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

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


 Mayor

 Clerk of Council

Approved as to Form:


 City Solicitor

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

FORMAT AND STYLE CHANGES, 2012 - 2015

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.

2015 FORMAT AND STYLE ISSUES

The major format change in the 2015 Budget and CIP is the addition of several new summary tables in the Budget Summary section. Table 2 is a consolidated financial schedule for the General Fund, which presents a summary of major revenues and expenditures, as well as other financing sources and uses, for the General Fund. This one table provides a snapshot of the total General Fund resources budgeted by the City. The consolidated financial schedule includes information for the prior year actual, current year budget and forecast, and new budget year. At the bottom of this table, the reader can view the beginning fund balance, the increase or decrease in fund balance, and the ending fund balances. Table 3 is a similar consolidated financial schedule, but it presents the combined totals for all of the City's funds.

Table 4 presents a summary of the revenues, expenditures, and changes in fund balance for the upcoming budget year for each fund. The table is spread out over three pages, which was necessary to fit all of the funds. This table provides a high-level overview of each fund and answers the questions: What are the major types of revenues that support a fund, what are the main

activities those revenues are used to fund, and how do both shape the fund balance of the fund? The table also separates transfers in from other funds from revenue to make apparent which funds are reliant upon other funds to support operations. This is an important distinction at a time when many of the City's funds are subsidized by the General Fund.

This budget continues to make use of a time study to allocate Public Works personnel costs, marking the second-year of this practice. In 2015, a small portion of Public Works personnel costs will be allocated to the Sewer Billing Fund to account for time spent reading meters, as those reads are used to calculate both water and sewer bills. Previously, all of this time was charged to the Water Operations Fund. The use of the time study has improved predictability of the Public Works personnel costs that are spread out across multiple funds while still matching labor charges to actual work performed.

2014 FORMAT AND STYLE ISSUES

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

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

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

2013 FORMAT AND STYLE ISSUES

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

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

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

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

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

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

Sixth, as mentioned previously, reserves required by three financial policies or by other policy decisions have been formally transferred to the Reserve and Escrow Fund. This will help the reader by making it easier to see in one location all the City's reserves or earmarked savings.

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

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

2012 FORMAT AND STYLE ISSUES

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

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

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

Construction and Development-Related Revenue

Building Permits and Fees
Impact Fees, Road
Impact Fees, Recreation
Impact Fees, Water

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

Payments, Voluntary or Compulsary

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

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

Reimbursements, Sales Proceeds

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

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

Utility-Related Revenue

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

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

Misc Revenue

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

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

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

Personnel Related Expenses	Salary, wages and other payments to City personnel Pension-Related Expenses Life Insurance, workers comp, medicare costs and similar type expenses Healthcare and wellness related expenses Training and professional-related expenditures
Operating Expenses	Basic Operating Expenditures Operating expenses generally associated with activities unique to policing and law enforcement Operating expenses generally associated with activities unique to EMS and Firefighting Operating expenses generally associated with activities overseen by the Clerk and/or City Manager's office Operating and accounting expenses generally associated with activities overseen by the Finance Department Operating expenses generally associated with activities overseen by the Building and Zoning Function Legal related expenses, including the general legal counsel, litigation, court associated legal services, etc. Expenses associated with City-run utilities, such as Water, Sanitation, and Stormwater Roads, sidewalks, bridges and the like Operating expenses generally associated with Parks, Cultural activities and Leisure services
Non-Operating Expenses	Interfund Transfers and Advances Non-operating expenses which are occasional Fund Balances Reserves
Capital Expenses	New Equipment through the CIP Road and Bridge Capital Items Uniquely Fire and EMS Capital Items Uniquely Police Capital Items SCIP or other grant related Capital Expenditures Engineering Uniquely Water Capital Items

Personnel Services

Definition

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

Operating and Maintenance Expenses

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

Policing

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

Fire & EMS

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

CMO

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

Finance Services

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

Building and Zoning

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

Legal Services

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

City-operated Utility Costs

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

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