



City of Loveland

Operating Budget & Capital
Improvement Program

2021





GOVERNMENT FINANCE OFFICERS ASSOCIATION

*Distinguished
Budget Presentation
Award*

PRESENTED TO

**City of Loveland
Ohio**

For the Fiscal Year Beginning

January 1, 2020

Christopher P. Morrell

Executive Director

LOVELAND CITY COUNCIL



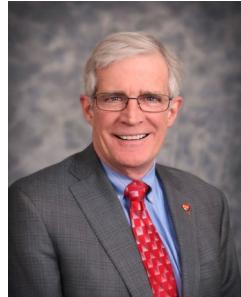
Kathy Bailey
Mayor



Rob Weisgerber
Vice Mayor



Andrew Bateman



Kent Blair



Tim Butler



Neal Oury



Ted Phelps

SENIOR CITY STAFF

City Manager _____ David Kennedy

Assistant City Manager _____ Tom Smith

Director of Finance _____ Michelle Byrde

Clerk of Council _____ Misty Brents

City Solicitor _____ Joseph Braun

Police Chief _____ Dennis Sean Rahe

Fire Chief _____ Otto Huber

Public Works Director _____ Scott Wisby

FINANCE COMMITTEE

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Michael Colangelo, Vice Chair _____ Robert Weisgerber

Greg Allspach

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

TABLE OF CONTENTS

SECTION 1: INTRODUCTION AND OVERVIEW

City Manager's 2021 Budget Message	9
Budget Process	14
2021 Budget Calendar	15
Organizational Chart	16
Strategic Plan Goals	17
Community Profile, History and Demographics	21
Recent Awards and Distinctions	28
Maps of Loveland	33

SECTION 2: PERFORMANCE MEASUREMENT & BENCHMARKING

Performance Measures	35
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SECTION 3: BUDGET SUMMARY

Guide for Reviewing 2021 Budget & Capital Improvement Program	44
Relationship Between Funds & City Departments	45
Budget Glossary	46
Budget Summary Guide	55
Summary of Fund Transfers and Advances	58

Table 1 – Summary of Fund Balances	59
Table 2 – Consolidated Financial Schedule, General Fund	61
Table 3 – Consolidated Financial Schedule, All Funds	63
Table 4 – 2021 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance	65
Table 5 – Income Tax Forecasting Model for 2020/2021	68
Table 6 – Total Personnel Costs, Wages and Benefits	69
Table 7.1 – Payroll	70
Table 7.2 – Pension (OPERS and Police & Fire)	71
Table 7.3 – Medicare Costs	71
Table 7.4 – Life Insurance Costs	72
Table 7.5 – Workers' Compensation	72
Table 7.6 – Health Insurance Premiums	73
Table 7.7 – Health Savings Account Contributions	73
Table 7.8- Longevity & Vacation Sellback	74
Table 7.9 – Employee-Paid Supplemental Benefits	74
Table 8.1 - 2021 CIP Construction Projects and Operating Impact	75
Table 8.2 - 2021 CIP Equipment by Department	77
Table 8.3 - 2021-2025 CIP Summary	78

City Debt _____	81
Debt Payment Schedule _____	83
Table 9 – Debt Principal & Interest Payments by Year _____	89
Table 9.1 – Outstanding Debt by Year _____	91
Table 10 – Fund Forecast, 2020-2025 _____	93
Table 10.1 – Street Maintenance Pro Forma _____	94
Table 10.2 – Stormwater Pro Forma _____	95
Table 10.3 – Sanitation & Environment Fund Pro Forma _____	97
Table 10.4 – Water Operations Fund Pro Forma _____	98
Table 10.5 – Water Capital Fund Pro Forma _____	100
Table 10.6 – Sewer Billing Fund Pro Forma _____	101
Table 10.7 – Fire and EMS (2001 Levy) Pro Forma _____	102
Table 10.8 – Fire Fund Pro Forma _____	103
Table 10.9 – EMS Fund Pro Forma _____	104
Table 10.10 – Fire and EMS (2014 Levy) Fund Pro Forma _____	105
Table 11- Indirect Cost Recovery & Administrative Cost Transfer _____	106
Table 12 -Property Liability Insurance Costs _____	106
Table 13 - Energy and Fuel Costs _____	107
Table 14 – Communication-Related Costs _____	108

Table 15–City-Wide Full-Time Equivalent (FTE) Position Summary	109
--	-----

SECTION FOUR: REVENUES

Revenue Overview _____	111
General Fund _____	112
Special Projects Fund _____	114
Fire and EMS Funds _____	116
Street Maintenance Fund _____	118
Other Road-Related Funds _____	118
Water Operations and Water Capital Improvement Fund _____	120
Sanitation and Environment Fund _____	122
Stormwater Fund _____	123
Sewer Billing Fund _____	124
Sewer Capital Fund _____	124
State Capital Improvement Program (SCIP) Funds _____	126
General Bond Fund _____	126
Reserve and Escrow Fund (REF) _____	126
Community Improvement Corporation _____	127
Drug and Alcohol Fund for Training (DAFT) _____	127
Mayor's Court Computer Fund _____	127

Tax Increment Finance District Funds _____ 127

Lighting District Fund _____ 128

SECTION 5: EXPENDITURES, GENERAL FUND

City Council, City Manager's Office, City Solicitor, & Mayors Court 133

Finance Department _____ 138

Building and Zoning Division _____ 141

Police Department _____ 145

Public Works Department (General Fund Only) _____ 149

General Operations _____ 153

SECTION 6: EXPENDITURES, GOVERNMENTAL FUNDS

Special Projects _____ 155

Loveland-Symmes Fire Department _____ 156

Street Maintenance Fund _____ 163

Other Road-Related Expenditures _____ 164

SECTION 7: EXPENDITURES, ENTERPRISE FUNDS

Water Operations Fund _____ 165

Water Capital Improvement Fund _____ 166

Sanitation and Environment Fund _____ 167

Stormwater Fund _____ 168

Sewer Billing Fund _____ 169

Sewer Capital Improvement Fund _____ 169

SECTION 8: EXPENDITURES, OTHER FUNDS

Training Tower Building Fund _____ 170

General Bond Fund _____ 170

Sinking Fund _____ 170

Reserve and Escrow Fund (REF) _____ 170

Drug & Alcohol Fund for Training (DAFT) _____ 171

Mayor's Court Computer Fund _____ 171

Community Improvement Corporation (CIC) _____ 171

Tax Increment Finance District and Lighting District Funds _____ 172

SECTION 9: APPENDICES

Mission Statement _____ 173

Financial Policies _____ 174

Revenue Line Item Definitions _____ 177

Expenditure Line Item Definitions _____ 179



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City of Loveland

Mayor Bailey and Council Members,

On behalf of Director of Finance, Michelle Byrde, I am pleased to present to you, the 2021 Operating Budget and Capital Improvements Program (CIP) for the City of Loveland. Preparation of the final budget of Michelle's career with the City was especially tricky as the financial impact of the COVID-19 pandemic is still being assessed. Even with these challenges, Michelle, assisted by numerous staff members, has developed a budget which addresses critical infrastructure needs, prepares plans for future projects, addresses the needs of a vibrant downtown business district and expands staffing levels to continue serving the needs of a dynamic community.

Overview

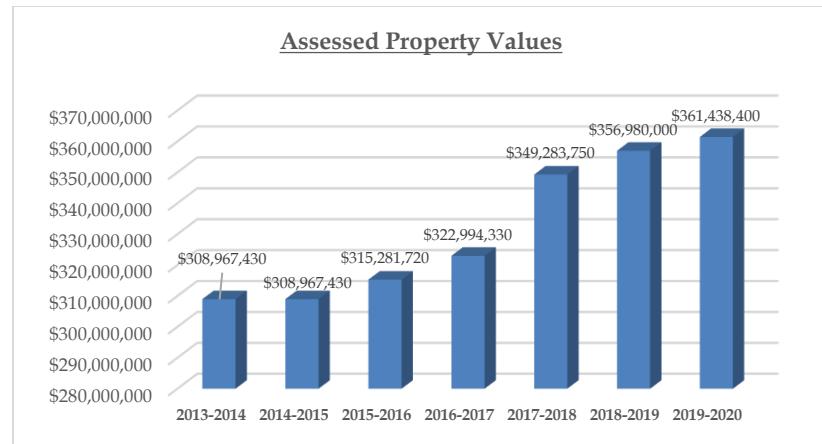
With the pandemic impacting City operations throughout much of 2020, the City was forced to defer projects and purchases amid revenue uncertainties. Although CARES Act funding served the City well in terms of covering costs associated with the pandemic, as this budget was being prepared, the pandemic was still impacting local businesses and the day to day lives of our residents.

The challenge in the preparation of the 2021 budget, was weighing the need to be conservative amidst the uncertainties which a pandemic presents, while capitalizing on the popularity of our downtown business district and enhancing new residential development opportunities. These challenges were addressed by

preparing a budget with inputs from heads of all City departments, guidance from the City's Finance Commission and closely monitoring revenue and expenses throughout the summer.

Valuation

Property valuation continues to increase in the City to the 2019-2020 assessed total of \$361,438,400. This valuation marks an increase of 16.98%, or \$52,470,970 since the 2013-2014 reporting.



A notable increase in the 2019-2020 valuation is the \$2,792,210 (5.3%) increase in Commercial/Industrial valuations over the 2018-2019 reporting. This increase is a combination of investments in both the Loveland Commerce Park and the Downtown Business District. Given proposed residential development currently under review by City Council and the Planning and Zoning Commission, residential valuations, especially in the Warren County portion of the City are anticipated to increase in future reporting.

Expenditures

The 2020 City budget includes \$29,680,299 (including bond fund transfers) in total expenditures, with General Fund expenditures

totaling \$7,519,560. The budget includes \$9,504,031, in capital investments through construction projects, technology, and equipment purchases.

Revenue

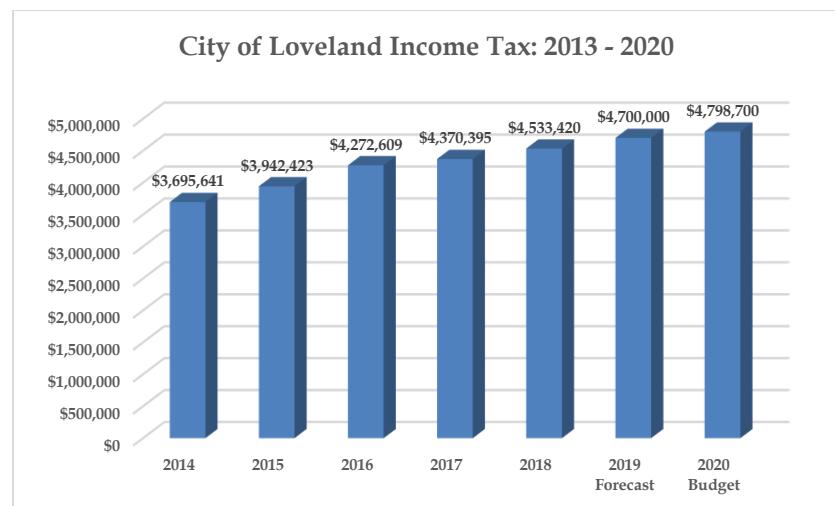
In 2021, City revenues are forecasted at \$29,526,040. General Fund revenues for 2021 are conservatively estimated at \$8,141,091. The General Fund is projected to benefit from its eight-consecutive year with an increase in real estate tax collections, following a decline from 2012 (tax year 2011) to 2013 (tax year 2012).

Year	General Fund Real Estate Taxes (including Homestead)	Percent Change
2013	\$879,425	
2014	\$890,689	1.28%
2015	\$930,485	4.47%
2016	\$953,216	2.44%
2017	\$972,857	2.06%
2018	\$1,060,654	9.02%
2019	\$1,076,595	1.50%
2020 Forecast	\$1,085,282	0.81%
2021 Budget	\$1,105,650	1.88%

Increases in real estate taxes represent continued private investment into the City, which totaled over \$6,000,000 through October of 2020.

At the time of budget preparation, the 2020 forecast for income tax collections is \$4,798,700. Given the impact the pandemic has on economies throughout the country, the forecasted income tax

receipts were a welcome relief to what was initially a concerning element to the City's budget at the onset of the pandemic. The 2021 budgeted income tax revenues are \$4,556,455. This estimate is admittedly conservative, although based on sound forecasting by our Director of Finance.

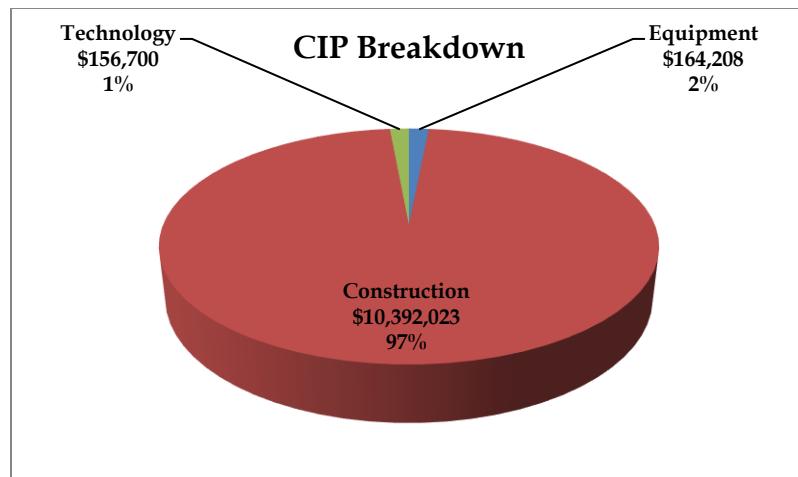


With real estate and income tax revenue directly related to our economic development efforts, the City continues to increase its efforts to attract and retain businesses. Regular business visits were completed in 2020, along with working closely with realtors to fill vacant commercial and industrial buildings. The revitalization of the Loveland Madeira Road Business District is a primary focus of the comprehensive plan which is underway as this budget was being completed.

Capital Improvement Program (CIP)

As referenced previously, the City will complete approximately \$9,504,031 in capital investments through construction projects,

equipment purchases and technology upgrades. The distribution between the categories is as follows:



The 2021 CIP includes the commencement of a significant project, with the construction of a new downtown parking facility. The facility will be constructed on City owned property located adjacent to City Hall.



In addition to much needed parking spaces, the project will include a new access point into the downtown district from State Route 48, improving traffic flow. The City has submitted multiple grant requests to help offset the cost of the parking facility and is currently awaiting the decision on those applications.

Other CIP projects include the replacement of the collapsed storm drain piping on Miamiview Road, and stabilization of a portion of Butterworth Road. The City will again invest in its park system with a resurfacing of the basketball and tennis courts at Lever Park. As its popularity continues to rise in our community, I feel I should note that the upgrades to the Lever Park courts will include Pickleball striping.

A project cut in 2020 due to the pandemic, the traffic signal replacement at the West Loveland Avenue and Wall Street project is back in the 2021 CIP. As is the case with all traffic signal upgrades, the project will include the addition of radar units which will assist with improving traffic flow through the intersection, security cameras for monitoring of traffic at our communications center and GPS units to give priority signal queuing to our emergency vehicles. Other capital projects include a new entry sign into the Loveland Commerce Park and the removal of the tennis courts at Boike Park.

With the 2021 CIP the City will again invest in its public facilities with the construction of a new Public Works Office Building at the Loveland Madeira Road facility. The project, which is long over-due, will replace the existing office building and will include additional garage bays for storage of vehicles and equipment.

For the first time in many years, the City will undertake a sewer line expansion project. The project will include an extension of the existing sewer main on State Route 48, approximately 1050 feet to Butterworth Road. The purpose for this project, is to support a new residential development location on 25.9 acres of vacant land

on Butterworth Road. The development includes 30 high value homes and will be the host site of the 2022 Cincinnati Homerama. The estimated cost of the project, \$383,000, will be recouped by the City through a twenty-year assessment placed on the property.

The 2021 CIP includes multiple projects which are grant dependent. The highlight of these projects is the Main/Chestnut Water Main and Storm Drainage improvement project. Addressing the conditions of these faulty water mains is a priority for 2021. If grant funding is not secured, the City will consider reducing the scope of the project and securing alternative loan funding such as the Ohio Water Development Authority (OWDA). Another project awaiting grant funding, is the replacement of the railing and lighting along the West Loveland Bridge, in conjunction with Hamilton County's replacement of the sidewalks. The City is also submitting for funding to continue its replacement of inoperable water valves in the Loveland Heights.

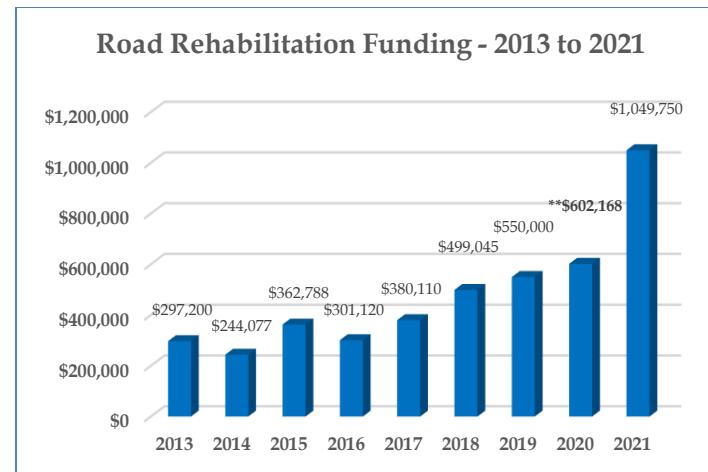
The 2021 CIP includes multiple purchases deferred in 2020 due to the pandemic. LSFD will be purchasing new thermal imaging cameras and portable radios, while public works has budgeted for a new mower, flow meters and remote read water meters for the Hidden Creek development.

Technology upgrades in 2021 total \$169,500 with new software to improve City operations. These software purchases will include financial management upgrades, budgeting, police record keeping and building and zoning permitting.

Following a 20% cut in the 2020 Road Rehabilitation program due to the pandemic, it was important that a significant investment be made in 2021. The 2021 Road Rehabilitation Program budget is \$1,049,750. Exceeding \$1,000,000 in road funding has been a recommendation from the City Engineer, Cindy Klopfenstein for many years, and was supported by a detailed pavement condition analysis conducted in 2018.

It will remain a goal of City Council, the Finance Commission and administration to continue increasing our annual road program to a level in line with a City with 107 lane miles of roadway. As was completed in 2020, the City will again take steps such as dura-patching to preserve existing road conditions until such time as a full rehabilitation is scheduled.

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



**: Represents cut due to Covid-19 Pandemic

Strategic Goals

City Council established two-year strategic goals at their March 10, 2020 meeting. The following City Council goals included a continued effort towards increased revenue, financial stability, downtown development, and improvements to the City's infrastructure:

- Continue to build and promote a vibrant downtown by identifying strategies to encourage private investment

- while continuing to improve safety by investing in infrastructure and maintenance
- Advance the economic health of the City through balanced business expansion, retention, attraction, incubation, and placement of businesses to advance an environment conducive to maintaining the quality of life to which our residents and business communities have become accustomed.
- Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.
- Establish a high-performing, efficient, effective governing system through open, multimodal communications with our residential and business communities; ensuring active participation from our citizenry, while maintaining a professional, capable City Administration to collectively create a model of successful municipal governance with service levels commensurate with the requirements of a growing community.

Although the focus of 2020 was primarily on the pandemic, City Staff worked hard to address the goals of City Council. Highlights are the following:

- Multiple funding requests were submitted for the construction of a downtown parking facility.
- The majority of streets within the downtown district were repaved as part of the 2020 Road Rehabilitation Program.
- South Karl Brown Way was widened to improve traffic flow and on-street parking.

- City Council modified the effective times of the Designated Outdoor Refreshment Area (DORA) from event only, to daily from noon to 11:00 p.m.
- A Fire Station 63 Relocation Focus Group was created.
- Funding was secured for the Broadway Stabilization and Miamiview Culvert Replacement projects.
- Water rates were increased in an equitable manner in an effort to increase water capital funding.
- Although reduced due to the pandemic, the 2020 Road Rehabilitation Program funding was one of the largest investments in our roads in many years.
- A Comprehensive Master Development Plan was commenced.
- The Community Improvement Corporation (CIC) was funded, so that they can play an active role in meeting City goals.

Conclusion

The 2021 Operating Budget and Capital Improvement Program (CIP) were completed in a manner which maintains City services and promotes future development. Although the year will begin with current Director of Finance Michelle Byrde enjoying a well-deserved retirement, the foundation she, and Finance Directors before her have laid, will allow the City to seamlessly move forward and continue fiscally responsible, award winning budgeting, while focusing on the needs of our residents and our business community.

David B. Kennedy

David Kennedy
City Manager

CITY OF LOVELAND BUDGET PROCESS

The City of Loveland, as well as other governmental entities throughout Ohio, is required on an annual basis to prepare a tax budget, hold a public hearing, and pass a resolution adopting the tax budget prior to July 15th. For that purpose, at such time as he/she shall determine, the Director of Finance shall obtain from the director of each department or agency of the City government, plans for the work to be undertaken by such department during the next fiscal year, together with estimates of the cost of performing such work. Then from this data, the Director of Finance shall prepare the consolidated estimates for the annual tax budget. The Council shall consider these estimates, revise and adopt them, with or without amendments, as the tax budget of the City for the ensuing year, and transmit them, on or before the 20th of July to the County Budget Commission, in the form required by the laws of Ohio.

Once the Tax Budget has been approved by City Council, it is submitted to the County Auditor for approval by the Budget Commission. As part of the certification process, the City receives an official certificate of estimated resources stating the projected receipts by fund. Prior to December 31, the City must revise its budget so that the total contemplated expenditures from any fund during the ensuing fiscal year do not exceed the amount available as stated in the certificate of estimated resources. The revised budget then serves as the basis for the annual appropriations measure. On or about January 1, the certificate of estimated resources is amended to include any unencumbered fund balances from the preceding year. The certificate may be further amended during the year if a new source of revenue is identified or actual receipts exceed

current estimates. A temporary appropriation ordinance to control expenditures may be passed on or about January 1 of each year for the period January 1 through March 31. An annual appropriation ordinance must be passed by April 1 of each year for the period January 1 through December 31. The appropriation ordinance establishes spending controls at the personnel services and non-personnel services object level within each fund. The appropriation ordinance may be amended during the year as additional information becomes available, provided that total fund appropriations do not exceed the current estimated resources as certified.

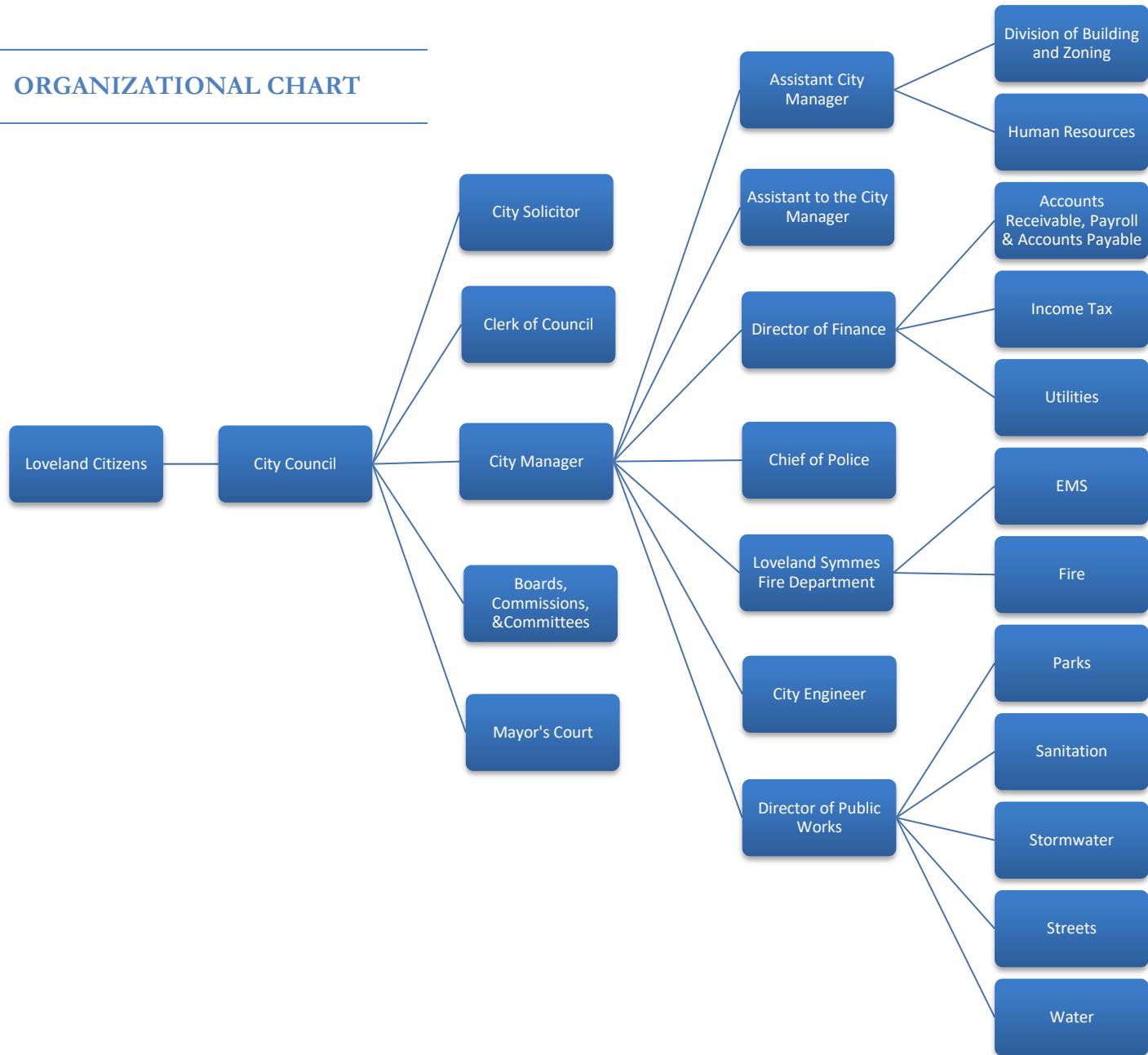
City Council plays a key role in the development of budget priorities. Every few years a strategic planning work session was held with City Council to discuss prioritization of projects and activities related to strategic goals. The strategic goals lay the groundwork for the development of the annual budget.

Loveland also engages citizens by encouraging participation on various City committees. The committee most involved in the budget process is the Finance Commission. This Commission consists of five citizens from the City. The Commission meets at various times during the year to review the City's finances and provide guidance on important financial decisions. The Finance Commission meets several times in the fall to review the draft budget. These meetings provide commission members an opportunity to discuss the draft budget with the City Manager, Director of Finance, and department staff.

2021 BUDGET CALENDAR

Jul 14	Tax Budget Public Hearing and Tax Budget Resolution to City Council	September 22 or October 13	Resolution accepting amounts and rates as determined by County Budget Commission to City Council
July 15	Transmit Tax Budget to County Budget Commission on or before July 15 per Section 7.01 of the City Charter	Week of October 5	Finance Commission begins budget review
July 14	CIP Memo and Performance Measures distributed to departments	Week of October 26	Finance Commission continues review of budget
August 3-7	City Manager meets with Department Heads to discuss 2021 budget needs	Week of November 9	Finance Commission reviews and finalizes recommendations for 2021 budget.
August 11	Department CIP requests and updates due to City Manager	November 16	Draft Budget Delivered to City Council and Department Directors
August 17 – September 15	Finance Department works on revenue Finance Department and City Manager's Office works on expense projections City Manager and Director of Finance reviews any operating budget increases	November 24	First Reading of 2021 Appropriation Ordinance and 2020 Supplemental Appropriations Ordinance by City Council
September 13	Performance Measurements and updated department narratives due to City Manager	December 8	Second Reading of 2021 Appropriation Ordinance and 2020 Supplemental Ordinance by City Council
September 15– 30	Budget meetings for departments with City Manager, Director of Finance, and Assistant City Manager, and Assistant Finance Director	December 31	Submission of year-end appropriations and certificate of estimated resources to County

ORGANIZATIONAL CHART



CITY COUNCIL STRATEGIC PLAN GOALS

City Council met in February of 2020 to establish goals for the City. These goals are set to shape the Loveland community's future and protect the community's assets. City Council adopted Resolution 2020-33 thereby establishing goals for the City of Loveland for the next two years. Throughout the year City Council was given quarterly updates on the status of these goals, which is included for reference.



The 2020-2021 goals are:

1. Continue to build and promote a vibrant downtown by identifying strategies to encourage private investment while continuing to improve safety by investing in infrastructure and maintenance.
2. Advance the economic health of the City through balanced business expansion, retention, attraction, incubation, and placement of businesses to advance an environment conducive to maintaining the quality of life to which our residents and business communities have become accustomed.
3. Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.
4. Establish a high-performing, efficient, effective governing system through open, multimodal communications with our residential and business communities; ensuring active participation from our citizenry, while maintaining a professional, capable City Administration to collectively create a model of successful municipal governance with service levels commensurate with the requirements of a growing community.

2020 and 2021 Loveland City Council Goals and Tasks

Adopted: March 10, 2020

Goal: Continue to build and promote a vibrant downtown by identifying strategies to encourage private investment while continuing to improve safety by investing in infrastructure and maintenance

Tasks

- Encourage downtown tourism using targeted marketing
- Complete a test of the recommended lane reduction on West Loveland Avenue to improve pedestrian & vehicle movement
- Implement a traffic management plan during events to ensure public safety
- Complete Downtown Streetscape Plan
- Explore Downtown Property Owner's interest in the creation of Special Improvement District (SID)

Goal: Advance the economic health of the City through balanced business expansion, retention, attraction, incubation, and placement of businesses to advance an environment conducive to maintaining the quality of life to which our residents and business communities have become accustomed.

Tasks

- Create a proactive economic development program, using the Comprehensive Plan to identify premier development areas, with Loveland Madeira Road being the priority area.
- Research how City policies can empower the City's Community Improvement Corporation (CIC) to align and help achieve City goals
- Explore JEDD or JEDZ partnership opportunities with neighboring townships
- Continue to pursue development of lodging options in the City of Loveland, exploring a Loveland Madeira Road location
- Ensure that the City-wide Master Plan articulates the criteria associated with the preferred model for residential development

Goal: Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.

Tasks

- Consider a goal to have an annual budget of \$1.25 million in road paving for a period of five years
- Explore ways to stabilize the water fund to enable water main replacement
- Identify strategies to improve sanitary sewers in Warren County
- Enhance sidewalk network throughout the City

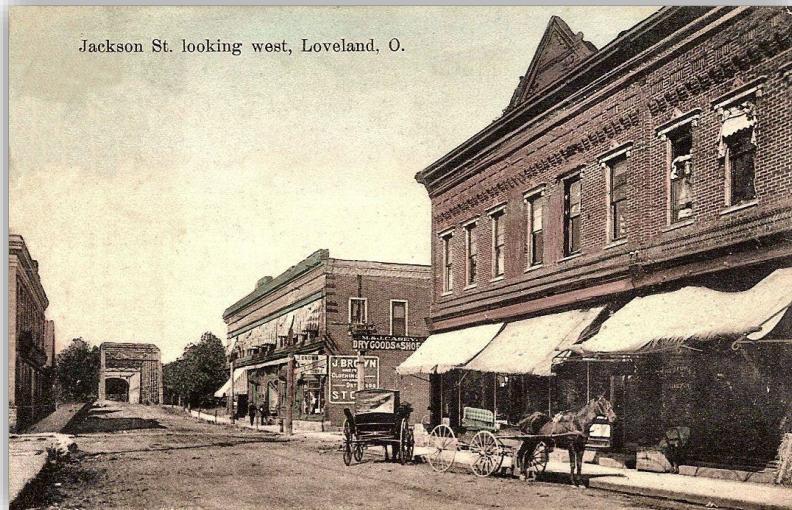
Goal: Establish a high-performing, efficient, effective governing system through open, multimodal communications with our residential and business communities; ensuring active participation from our citizenry, while maintaining a professional, capable City Administration to collectively create a model of successful municipal governance with service levels commensurate with the requirements of a growing community.

Tasks

- Strengthen and enhance the public relations function and Loveland's communication efforts using podcasts and You Tube videos
- Develop staffing plans to accompany the 2021 financial plan that will support 2020-2021 goals
- Utilize the Finance Commission to establish a sustainable equipment and building maintenance 5-year budget plan
- Ensure new technology purchases consider the technology owned across all departments and compatibility with that technology
- Assist LSFD with the review of Fire Station Study and relocation of downtown fire station
- Assist LSFD with the review of EMS user fees to review, analyze, and determine appropriate costs for the City to sustain ambulance services to the residents of Loveland

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COMMUNITY PROFILE



Jackson St. looking west, Loveland, O.

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.

The City of Loveland is in southwest Ohio and is situated in Hamilton, Warren, and Clermont Counties. Loveland is near the City of Cincinnati (24 miles south), the City of Dayton (49 miles north), and interstate highways 71, 75 and 275.

Loveland has evolved from a rural farming and railroad community into a bedroom community with more than 13,000 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, the “Sweetheart of Ohio,” is a community 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 downtown district, Loveland Madeira Road, and the Loveland Commerce Park.



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.

SAFETY SERVICES - POLICING



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.

SAFETY SERVICES – FIRE AND EMS

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 LSFD has maintained its ISO rating of 2, placing it among the very best in Ohio and indeed, the nation. August 9, 2013, the LSFD received their Fire Accreditation from the Center for Public Safety Excellence Commission on Fire Accreditation International.

SAFETY SERVICES – INFRASTRUCTURE

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.



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.



INCOME TAX

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

UTILITIES

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

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

While utility bills come from the City of Loveland, the City does not control sanitary sewer rates. Those rates are set by the Hamilton County Commissioners for the entire Metropolitan Sewer District (MSD). In 1985, the City of Loveland and Hamilton County entered into a contract where the City would continue to own the sewer plant and sewer system, but MSD would operate the plant. Loveland has attempted to terminate our contract with MSD. Unfortunately, the City of Loveland did not prevail therefore, the City has no control over sewer rates, which comprise the vast majority of the utility bill charges.

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.

Loveland Stage Company – community theater that has been operating since 1979.



Loveland Art Studios on Main – home to more than 24 artists: potters, glass bead makers, stained glass artists, painters, jewelers and fiber artists

LOVELAND SCHOOL DISTRICT



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.

If you are interested in moving into the Loveland City School District, please verify that the residence is within the district boundaries. There are many homes that have a Loveland mailing address that are not in the Loveland City School District. The Ohio Department of Taxation's School District Tax Finder provides the school district of residence based on the home's

address. Auditors for each county serve the district (Clermont, Hamilton, and Warren) also have websites that can verify school district of residence based on an address.

The current student enrollment for Loveland's schools is around 4,600 and continues to grow as agricultural land is converted into upscale residential property.

Loveland has six schools aligned by grade level:

1. Loveland Early Childhood Center (preschool, kindergarten, and 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)

Portions of Loveland are also served by the Little Miami School District, Sycamore Community School District, and St. Columban Elementary School.

ATTRACTI0NS

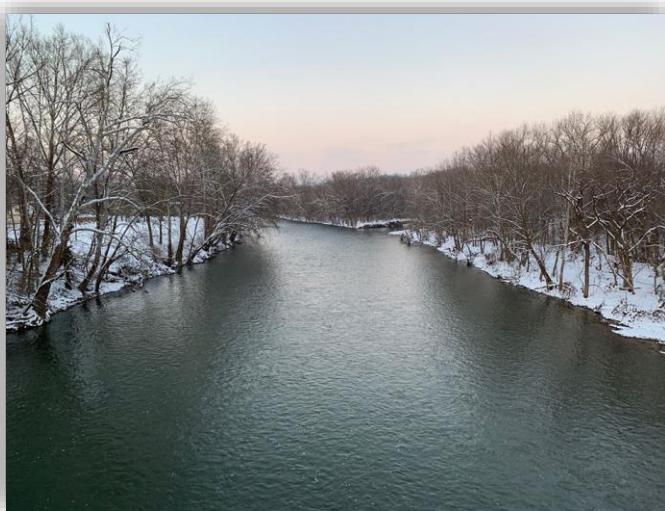
Residents and visitors share in diverse attractions that have made Loveland a wonderful place to live or visit.

♥ **Historic Downtown Loveland** features a variety of unique restaurants, rooftop bars, and shops. Our downtown district is a Designated Outdoor Recreation Area (DORA), which allows people to walk around the district with an alcoholic beverage that has been purchased from a participating DORA establishment. Downtown is also home to a variety of events and concerts each year. Our town square also features a bench celebrating the Cincinnati Reds' 150th Anniversary as a professional baseball club.

It includes the team's mascot, Mr. Redlegs, which has become a year-round photo op for residents and visitors.



♥ Running through the middle of our charming downtown you will find the **Little Miami Scenic Bike Trail**. The trail is the third longest paved trail in the United States, running 78.1 miles through five southwest counties in Ohio. The multi-use rail trail sees heavy recreational use by hikers and bicyclists, as well as the occasional horseback rider.



♥ **Little Miami River** is a Class I tributary of the Ohio River that flows 111 miles through five counties in southwest Ohio. It is one of 156 American rivers designated as a National Wild and Scenic River. In addition to several bald eagle and great blue heron nests, the river is home to at least 87 species of fish, as well as many turtles, frogs, water snakes, birds, mammals, invertebrates, and mussels. The City has a canoe livery in its downtown to help residents and visitors paddle through some of the most beautiful, natural surroundings in the tri-state area.

♥ The award-winning **Loveland Farmers Market** operates on Tuesday afternoons, May through October, in downtown Loveland. The market enriches and strengthens our community by providing a venue where locally grown and produced items are regularly available. The market also offers educational and entertainment components each week.

♥ Through a combination of permanent exhibits, special presentations, and educational facilities, the **Loveland Museum Center** encourages guests to step back in time to discover the lives of Ohio's pioneers, explore Victorian-era comfort, and learn about the changes that time, innovation, and the industrial revolution brought to this early suburb and rural escape.

♥ Our **Veterans Memorial** is a beautiful plaza designed to honor those who have served our county and features the names of local veterans on pavers. The City's Annual Memorial Day parade ends at the Veterans Memorial and the community gathers for a ceremony that honors the men and women who died while serving in the United States Military.



CENSUS DATA*

Land area in square miles: 4.93

Population: 13,145

Population percent change 2010-2019: 8.5%

Population per square mile: 2,452

Households: 4,974

Persons per household: 2.61

Owner-Occupied: 68.2%

Renter-Occupied: 31.8%

Median value of owner-occupied housing units: \$193,400

Median Household Income: \$69,691

Population 25 years + high school graduate or higher: 96%

Population 25 years + with bachelor's degree or higher: 44%

Mean travel time to work (minutes): 22.8

*U.S. Census, Quick Facts

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.

2020 Auditor of State Award with Distinction

This award is presented for excellence in financial reporting related to 2019 Comprehensive Annual Financial Report and a “clean” audit report along with compliance with applicable laws for the fiscal year ended 2019

2020 GFOA Distinguished Budget Presentation Award

For the seventh consecutive year, the City of Loveland has received the Government Finance Officers

Association of the United States and Canada (GFOA) Distinguished Budget Presentation Award, for its 2019 budget.

The award represents a significant achievement and reflects Loveland's commitment to the highest principles of governmental budgeting. In order to receive the budget award, an entity must satisfy nationally recognized guidelines for effective budget presentation. These guidelines are designed to assess how well an entity's budget serves as: a policy document, a financial plan, an operations guide, and a communications device. Budget documents must be rated “proficient” in all four categories, and the fourteen mandatory criteria within those categories, to receive the award.

Mother's Against Drunk Driving (MADD) “Southwest Law Enforcement Top Cop Award”

Officer Jacob Salamon was commended by MADD for his focus on the prevention of alcohol-related auto accidents and driving, removing intoxicated drivers from the Loveland community, and seeking training as an instructor in Standard Field Sobriety Training (SFST).

2020 Ohio Crime Prevention Association’s “Partner’s in Crime Prevention Award.”

In recognition of Loveland Police Department's dedication to training, crime prevention, community outreach, and community engagement.

2019 Ohio Collaborative Community-Police Advisory Board Certification

2019	Certified Law Enforcement Executive Board Recertification – Police Chief Dennis Sean Rahe	2018	City Launches its checkbook on Ohio Checkbook.com
2019	GFOA Distinguished Budget Presentation Award For the sixth consecutive year, the City of Loveland has received the Government Finance Officers Association of the United States and Canada (GFOA) Distinguished Budget Presentation Award.	2018	Loveland-Symmes Fire Department is awarded International Reaccreditation Status Fire Chief Otto Huber announced at the August 28, 2018 Council meeting to announce the department's Accredited Agency Award from the Commission on Fire Accreditation International (CFAI) in Dallas Texas. Chief Huber noted that LSFD is one (1) of only nine (9) Accredited Fire Departments in the State of Ohio and also that LSFD is one (1) of only eleven (11) departments that is dual certified both in Fire and EMS in the United States.
2019	Assistant City Manager, Tom Smith graduates from the Center for Local Governments Leadership Academy. The graduating class was the sixth since the program's inception and included student participation from Anderson Township up to Piqua City. There were 20 students in the graduating class.	2017	Auditor of State Award with Distinction The 2017 GFOA Certificate of Achievement for Excellence in Financial Reporting for the 2017 Comprehensive Annual Financial Report (CAFR).
2019	LSFD EMS Accreditation LSFD received EMS accreditation from the Commission for the Accreditation of Ambulance Services (CAAS). Of 159 grading categories, LSFD scored "Total Compliant" in every section	2017	Clermont County Investigations Award Lieutenant Jose Alejandro and Officer Shown Parks, along with several FBI and BCI agents, were recognized for their investigation into the Kaylynn Crawford kidnapping and murder.
2019	Top City for Downsizing Cincinnati Magazine named the City of Loveland as one of the top area cities for downsizing.	2017	Ohio Law Enforcement Foundation Chief Dennis Sean Rahe received the designation of Certified Law Enforcement Executive
2018	GFOA Distinguished Budget Presentation Award The City of Loveland received the Distinguished Budget Presentation Award from the Government Finance Officers Association (GFOA) for its 2017 Budget.	2017	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.

2016 Certificate of Achievement for Excellence in Financial Reporting

The Government Finance Officers Association (GFOA) awarded the City of Loveland a Certificate of Achievement for Excellence in Financial Reporting. The Certificate of Achievement is the highest form of recognition in the area of governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management. This is the fifth year the City has received this award (2012-2016).

2016 Auditor of State Award with Distinction

The 2016 Comprehensive Annual Financial Report (CAFR) qualified for the Auditor of State Award with Distinction.

2016 Loveland Police Division Awards and Certifications

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

2016 Clerk of the Year Award

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

2016 Buckeye Trail Town Designation

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

2015 Administrative Certifications and Professional Affiliations

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

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

2015 Loveland Police Division Awards and Certifications

In 2015, Sergeants Kevin Corbett and Jose Alejandro received certificates in levels 300 and 400 of the FEMA National Incident Management training. Officers Amy Campbell and Angela Smallwood received certificates as

field training officers. Before the end of the year Shawn Parks should be receiving a certificate as a crime scene investigator.

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

2016 Top Ten Most Charming Villages and Small Cities in Ohio

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

2015 Loveland-Symmes Fire Department

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

2014 OVI Task Force Gold Level Agency Award

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

2014 Loveland Police Division Awards and Certifications

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

2014 Loveland Symmes Fire Department Re-Accreditation

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

2013-2014

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

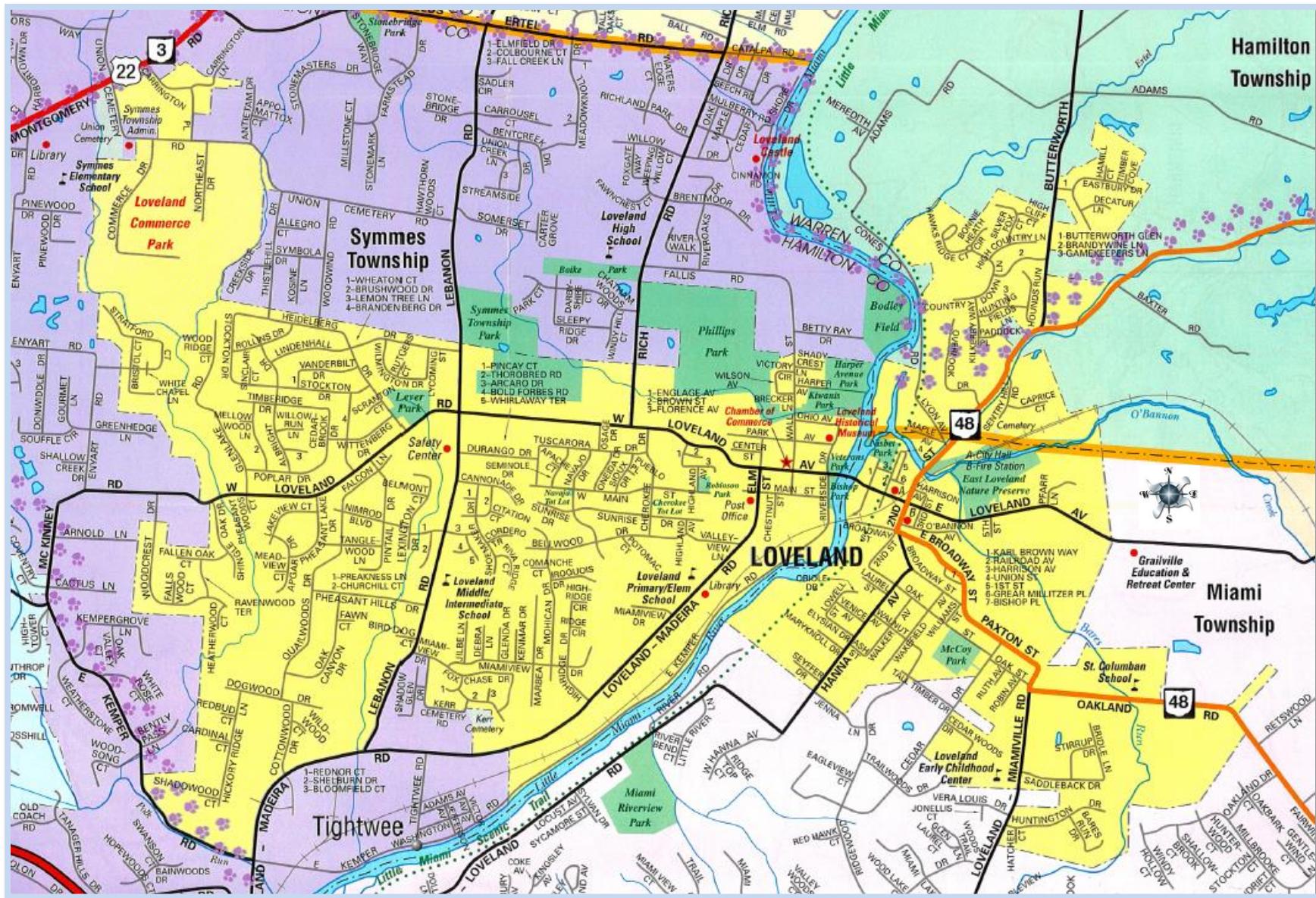


2013 Insurance Service Office (ISO) Public Protection Classification for Building and Zoning Division

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

LOVELAND, OHIO





2021 Performance Measures

The following section will translate a complex and vast array of spreadsheets and figures into a more tangible understanding of performance level of a service area for a customer. The City provides a diverse array of services, and for each of the City's business enterprises, we strive to provide an excellent return on investment. There is no better place to look than the following section on performance measurements to see what these dollars provide for the citizens. Performance data is 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. Performance measures can assist in efficiency and effectiveness based on goals and objectives of the City. By having comparisons over time, the City can use the data to make managerial decisions regarding processes.

Finance

Utility Department	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Number of Utility Billing Accounts	5,053	5,074	5,093	5,100	5,094	5,100
Sewer Delinquency Revenue as a Percentage of all Sewer Revenue	0.98%	0.95%	0.92%	0.85%	0.61%	0.75%
Total Utility Bill Service Charges	\$7,024,277	\$7,138,957	\$7,145,918	\$7,315,400	\$7,575,681	\$7,575,681
Average Monthly Bill Charges for City Residents*	\$131.55	\$133.19	\$133.83	\$133.83	\$134.42	\$141.27

* Assumes 8,000 gallons of usage per month

Income Taxes	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Gross Income Tax Collections	\$4,370,395	\$4,533,420	\$4,787,084	\$4,798,700	\$4,798,700	\$4,533,420
Income Tax Refunds	\$165,114	\$210,868	\$242,758	\$200,000	\$190,000	\$200,000
Income Tax Collections After Refunds	\$4,205,281	\$4,322,552	\$4,544,326	\$4,598,700	\$4,608,700	\$4,333,420
Tax Collection Costs	\$120,056	\$129,104	\$120,541	\$140,000	\$140,100	\$140,100
Tax Collection Costs as a Percent of Net Collections	2.85%	2.99%	2.65%	3.04%	3.04%	3.23%

Treasury	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Treasury & Cash Reserve	\$8,451,286	\$11,139,341	\$9,739,504	\$9,800,000	\$9,350,090	\$9,426,390
Interest Income	\$77,150	\$141,768	\$161,189	\$150,000	\$85,000	\$50,000
City Annual Yield on Treasury	0.91%	1.27%	1.66%	1.53%	0.91%	0.53%
STAR Ohio Yield	1.32%	2.30%	1.86%	2.00%	0.13%	0.15%

2021 Performance Measures

Debt	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
All Outstanding Debt (Notes, GO, Installment Loan, Cap Leases, SCIP)	\$12,725,527	\$13,080,225	\$13,176,166	\$18,647,028	\$12,372,182	\$11,911,295
Net Assessed Valuation	349,283,750	356,980,000	361,438,400	367,769,721	362,334,700	367,769,721
Total Debt Principal as a Percentage of Assessed Value *	3.64%	3.66%	3.65%	5.07%	3.41%	3.24%
Total General Obligation (GO) Debt	\$7,052,469	\$8,788,499	\$8,385,947	\$14,813,520	\$7,813,519	\$7,219,927
GO Debt as a % of Assessed Valuation	2.02%	2.46%	2.32%	4.03%	2.16%	1.96%
Outstanding Debt Principal per Capita	\$981.38	\$980.82	\$1,002.37	\$1,391.57	\$922.13	\$887.25

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

City Manager's Office	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
City Limits, Square Miles	5.26	5.27	5.27	5.27	5.27	5.27
City Population *	12,967	13,336	13,145	13,400	13,417	13,425
Residents per Square Mile	2,465	2,531	2,494	2,543	2,546	2,547

* 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 for the current budget year. Other esimates are used from the US Census Bureau projections.

Human Resources and Personnel	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Number of FTE Authorized Employees	41.5	45	48.5	51	50	50.5
Total City Salary and Wages	\$2,882,584	\$3,293,590	\$3,509,623	\$4,039,605	\$3,829,205	\$3,872,442
Total City Paid Hours	99,483	104,122	108,650	115,524	112,464	108,327
Average Hourly Rate per Labor Hour	\$28.98	\$31.63	\$32.30	\$34.97	\$34.05	\$35.75
Open Recruitments *	3	5	1	2	2	2
Total Applications	59	90	91	80	70	80
Average Applicants per Job	20	15	91	40	35	40
Avg. Tenure of Full-Time City Employees in Yrs	12.15	11.72	12.05	11.59	11.59	11.30
City Healthcare Expenditures **	\$480,578	\$592,193	\$605,662	\$730,037	\$672,604	\$723,056

* 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.

2021 Performance Measures

<i>Property Maintenance</i>	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Total Violations Issued	188	260	250	350	475	450
Violations Complied With	181	245	250	340	425	400
Violations Abated by City Contractor	52	50	50	50	42	75
Contractor Charges	\$4,800	\$6,000	\$8,000	\$9,000	\$7,500	\$10,000
Cited to Mayor's Court	0	10	0	10	2	5
Total Property Maintenance Assessments	\$7,630	\$11,500	\$14,000	\$10,000	\$7,500	\$12,000

2021 Performance Measures

Police Department	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Loveland Population	12,967	13,336	13,145	13,400	13,417	13,425
Loveland Police Expenditures Per Capita	\$201	\$228	\$251	\$251	\$246	\$246
<i>Crime Response</i>	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Total Arrests	337	460	344	388	214	339
Drug Related Arrests (All)	60	58	31	43	10	33
Juvenile Arrests	37	42	35	34	26	34
Juvenile Drug Related Arrests	9	10	12	8	4	9
Arrests / 1,000 residents	26.0	35.0	26.2	25.3	15.9	25.3
Use of Force Incidents	3	5	2	4	6	4
Loveland Average Response Time to Priority Calls in minutes (from dispatch to arrival)	6:19	5:46	4:21	5:38	5:03	4:50
<i>Part I Crime</i>	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Murder	0	0	0	0	0	0
Rape	7	3	8	5	10	5
Robbery	1	2	1	1	0	1
Aggravated Assault	0	0	2	0	5	2
Burglary, Breaking and Entering	30	31	15	29	18	27
Theft/Larceny	110	134	70	119	100	123
Motor Vehicle Theft	9	8	4	8	2	6
Arson	1	1	0	1	0	1
Total Part I Crime	158	180	100	164	135	105
Loveland Part I Crime per 1,000 residents	12.1	14.0	7.6	13.0	10.1	7.8

2021 Performance Measures

<i>Traffic Enforcement</i>	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Parking Citations	96	190	99	138	16	102
Total Traffic Charges	835	1,017	651	890	410	693
Traffic Warnings	566	945	486	713	334	588
Operating Vehicle While Intoxicated (OVI)	66	41	20	51	32	31
OVI per 1,000 Residents	5.06	3.00	1.52	4.02	2.39	2.31
Auto Accidents	205	182	210	195	112	168
Injury Auto Accidents	22	18	7	19	4	10
Auto Accidents/Alcohol	8	10	11	8	6	9
Fatal Auto Accidents	0	0	0	0	0	0
<i>Employee Development</i>	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Total hours of training	4,692	3,447	4983	3919	1843	3304
Off site training	1,264	1,111	1,993	1,115	737	1,177
In-house training	3,429	2,344	2,990	2,807	1,106	2,127
Average Hours of Training per Police Officer	293	203	277	236	97	189

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

<i>Mayor's Court</i>	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Mayor's Court Revenue	\$80,569	\$59,867	\$38,640	\$65,000	\$42,000	\$50,000
Mayor's Court Expenditure	\$105,212	\$102,112	\$100,280	\$109,978	\$93,928	\$105,195
Court Cost Recovery Ratio	\$0.77	\$0.59	\$0.39	\$0.59	\$0.45	\$0.48

2021 Performance Measures

Loveland-Symmes Fire Department *	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Population Served	28,021	28,564	28,579	29,066	28,928	29,091
City of Loveland	12,967	13,207	13,145	13,400	13,417	13,425
Symmes Township	15,054	15,357	15,434	15,666	15,511	15,666
Average Response Time						
Fire	3:23	3:21	3:43	3:28	3:28	3:28
EMS	3:12	3:20	3:32	3:25	3:26	3:25
Hydrants Serviced	3,958	3,342	3,927	3,342	3,342	3,342
Fire Inspections	1,080	1,052	1,821	1,052	1,494	1,052
Total Training Hours	17,500	22,632	29,204	19,253	21,472	24,000
Training Hours per Employee	291.66	377.20	470.00	320.88	357.87	320.88
Total LSFD Budget	\$4,511,094	\$5,147,187	\$5,452,010	\$5,284,156	\$5,598,736	\$5,834,778
LSFD Expenditures per Capita	\$160.99	\$180.20	\$190.77	\$180.86	\$193.54	\$200.57

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

Fire Incidents	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Total Fire Incidents	1,743	1,958	2,207	1,950	2,398	1,950
Total Fire Incidents per 1,000 Population Served	62.20	68.55	76.77	66.74	82.9	66.74
Structure Fires	14	9	9	8	12	8
LSFD Structure Fires per 1,000 Population Served	0.50	0.32	0.31	0.27	0.41	0.27
Firefighters on Scene, Structure Fire	33	33	36	33	36	36
Inspectable Properties/ Commercial Fires	1,080/4	1,052/1	1226/0	1,052/0	1,434/0	1434/0
Total Property Losses to Fires, LSFD District	\$2,939,420**	\$607,250	\$556,000	\$241,564	\$241,564	\$241,564

** \$1,347,500 Loss from 200, 204, 208 West Loveland Ave (Bishop Building) Structure Fire 05/28/17 \$700,000 Loss 9067 Fields-Ertyl (Taco Bell) Structure Fire 03/25/17

EMS Incidents	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Total EMS Responses	2,684	2,829	2,724	2,683	2,683	2,683
Cardiac Arrests	26	24	21	24	24	24
Fractal Response for Cardiac Arrest		90%<4 min	90%<4 min	90%<4 min	90%<4 min	90%<4 min
		99%>5min	99%>5min	99%>5min	99%>5min	99%>5min

2021 Performance Measures

Building and Zoning						
<i>Permits and Valuation</i>	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
New Housing Unit Starts	154	15	9	8	33	15
Residential Permits	194	240	149	125	335	127
Commercial Permits	99	1	105	90	200	100
Residential Inspections	282	221	447	375	335	380
Commercial Inspections	231	350	480	375	200	325
Residential Investment Valuation	\$5,371,659	\$4,800,031	\$4,994,935	\$5,450,000	\$6,000,000	\$8,250,000
Commercial Investment Valuation	\$14,125,964	\$6,521,077	\$9,100,928	\$7,250,000	\$8,000,000	\$6,800,000
Total Property Investment	\$19,497,623	\$11,321,108	\$14,095,863	\$12,700,000	\$14,000,000	\$15,050,000
<i>Cost Recovery Ratio</i>						
	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Building and Zoning Revenue	\$131,816	\$105,376	\$90,561	\$90,200	\$76,130	\$120,000
Building and Zoning Expenditures	\$213,599	\$195,544	\$195,544	\$272,804	\$261,778	\$276,324
Building and Zoning Cost Recovery Ratio	0.62	0.54	0.46	0.52	0.58	0.52
<i>Planning and Zoning Commission</i>						
	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Site Plan Reviews	6	2	2	3	2	6
Special Exemptions	5	1	0	1	1	2
Conditional Uses	6	4	6	3	2	4
Zoning Code Text and Map Amendments	2	1	5	2	1	4
Loveland Madeira Overlay District	4	3	9	2	2	4
Record Plat Modifications	0	0	1	0	0	0
Other	8	7	1	4	5	3
Total Cases *	31	18	24	15	13	23

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

2021 Performance Measures

Board of Zoning and Appeals	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Appeals Requested	0	0	0	1	0	0
Variances Requested	14	5	4	3	4	6
Total Cases	14	5	4	4	4	6
Cases Denied	0	0	0	0	0	0
Water	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Millions of Gallons of Water Pumped Per Year	421.76	420	381.77	400	420	400
Millions of Gallons of Water Billed Per Year	353.44	366.37	364	364	364	364
Non-Revenue Water	16%	13%	5%	9%	13%	9%
AWWA Best Practice Benchmark For Non-Revenue Water	10%	10%	10%	10%	10%	10%
Linear Feet of Water Distribution System Replaced	0	0	2142	1,650	0	2,830
Percent of Water System Replaced	0.00%	0.00%	0.55%	0.42%	0.00%	0.73%
Linear Feet of 4" Diameter Water Line in System	8,385	8,385	8,385	6,735	8,385	6,735
Average Remaining Useful Life, Water Distribution System	27.65	26.65	26	25.27	25	24.48
Street Maintenance	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Loveland Population**	12,967	13,336	13,145	13,400	13,417	13,425
Road Rehabilitation Expenditures *	\$563,253	\$499,045	\$734,651	\$850,000	\$620,000	\$850,000
Loveland Road Rehabilitation Expenditures per Capita	\$43.44	\$37.42	55.88824648	\$63.43	\$46.21	\$63.31
Lane-Mile of Roadways Rehabilitated	10.0	4.9	8.8	14.3	5.45	14.3
Road Rehabilitation Expenditures per Lane-Mile	\$56,382	\$101,846	\$83,483	\$59,441	\$113,761	\$59,441
Tons of Road Salt Used	875	1,100	950	1,000	600	1,000
Hours of Street Sweeping	165	150	135	180	160	180
Total Loveland Lane Miles of Roadway (Accepted/Dedicated)	107.7	108.1	108.1	108.1	108.1	108.1

* Road rehabilitation expenditures include grant, loan, or other funding from outside agencies as well as the City's contribution.

** 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 for the current budget year. Other estimates are used from the US Census Bureau projections.

2021 Performance Measures

Public Works	Actual 2017	Actual 2018	2019 Actual	2020 Estimate	2020 Projected	2021 Estimate
Catch Basins Cleaned	87	80	78	70	80	70
Catch Basins Repaired	34	40	45	50	40	50
Emergency Callout Events	89	120	125	100	100	100
Fire Hydrants Repaired	26	30	36	20	30	20
Fire Hydrants Replaced	1	5	6	6	7	6
Water Main Breaks	26	20	19	10	15	10
Water Service Leaks	76	70	73	50	50	50

GUIDE FOR REVIEWING THE CITY OF LOVELAND'S 2021 BUDGET AND CIP

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

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

First, all the information presented is organized by the fund that is responsible for providing the service, activity, or program. Each fund is a legally separated "pot" of public money that receives specific revenue and makes specific expenditures. For example, money that is collected from the City's customers for water services is spent to provide water to them through the Water Fund. The 2021 budget is divided into sections by fund.

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

The intersection of funds and departments can best be understood by examining the table on the next page. This table shows the funding sources for each department. The reader can quickly see that the Department of Public Works draws its resources and provides services from the greatest diversity of funds within the budget. Public Works provides services budgeted from the General Fund (Parks and Recreation, Engineering), the Water Funds, Sanitation and Environment, Street Maintenance, and Stormwater.

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

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

The City of Loveland's annual fiscal plan is developed through a cooperative effort involving City Council, City staff, and the

Finance Committee, which is made up of citizens of Loveland. Because of the importance of developing an operational plan which best meets the needs of the community with finite resources, the budget process takes close to six months to complete.

RELATIONSHIP BETWEEN FUNDS AND CITY DEPARTMENTS

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

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

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

BUDGET GLOSSARY

Accrual: Accounting method that records revenues and expenses when they are incurred, regardless of when cash is exchanged. The term "accrual" refers to any individual entry recording revenue or expense in the absence of a cash transaction.

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.

Amortization: The act of repaying a loan in regular payments over a given period of time.

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

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

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

BUDGET LEGEND

Several lines in the 2021 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

 Interfund Transfers: Transfers between funds and administrative cost recovery.

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

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

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. Under Ohio budget law, appropriations cannot exceed the beginning fund balance plus estimated revenues for a specific fund.

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

Revenues are budgeted if they are present, measurable and available as net current assets. General Fund revenues that are susceptible to accrual include property taxes, income taxes, grants-in-aid, Magistrate's court revenues, investment income, and cable franchise fees. Major revenues that are determined not to be subject to accrual because they are not available in time to pay liabilities of the current period or are not objectively measurable 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 within the next five years.

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

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

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

Community Improvement Corporation (CIC): A corporation organized under statute for the purpose of promoting economic development in the City of Loveland. The CIC Board consists of five trustees, of which two are elected or appointed officials of the City of Loveland and three are residents, business owners or property owners of the City. The City of Loveland accounts for CIC revenues and expenditures.

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

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

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

Depreciation: An accounting method of allocating the cost of a tangible or physical asset over its life expectancy.

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

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

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

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

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

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

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

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

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

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

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

Financial Policies: A series of written procedures used to guide the City's budget process. Financial policies help ensure that the City uses best financial practices to manage its money, assets, infrastructure, treasury and debt. Loveland's financial policies may be found in the appendix section of the 2021 budget and CIP.

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

Fund: An accounting concept used to separate or subdivide financial activity of a city for legal and managerial purposes. All

financial activity of a municipality must be classified in relation to a fund.

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

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

Governmental Fund: Governmental funds are used to account for “governmental-type activities or functions.” Governmental-type activities include services largely funded through non-exchange revenues (taxes are the most common example).

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

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

service levels do not suffer from new development. Loveland charges a road and recreation impact fee, and both are \$500 per single family dwelling unit.

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

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

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

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

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

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

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

1. Total assets, liabilities, revenues or expenditures/expenses of the individual governmental or enterprise fund are at least 10 percent of the corresponding total of all funds of that category; AND
2. Total assets, liabilities, revenues or expenditures/expenses of the individual governmental or enterprise fund are at least 5% of the total for all governmental and enterprise funds combined.

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

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

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

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

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

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

Performance Measurement: A quantitative or qualitative measure of work performed (e.g. total traffic violation arrests) or services provided (e.g. number of utility bill payments processed) or results obtained through a program or activity (e.g. reduction in

neighborhood crime due to community oriented policing programs). The purpose of performance measures is to translate taxes paid into services received and to facilitate the efficient deployment of resources.

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

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

Reserve and Escrow Fund (REF): A governmental fund which receives transfers and advances from other City of Loveland funds

for specific purposes, typically emergency reserves established by City Council. This fund also serves for the accounting of builder performance bonds, developer nuisance bonds, and other similar payments held by the City for specific performance by a third party.

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

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

Revenue Ordinance: An omnibus ordinance which articulates the charges, fees, fines and other miscellaneous assessments for various services or violations. The Ordinance reflects all the

charges, fees and fines related to all other sections of the Code of Ordinance or administratively promulgated. The Schedule of Fines, Fees and Other Charges is codified in Chapter 111 of the Loveland Code of Ordinances.

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

Revenue, Unsecured: General Fund or Special Projects revenues which vary from one fiscal year to the next, or which are hard to predict. This generally includes estate tax, which was eliminated by the State of Ohio in 2013, and interest income on the City's treasury.

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

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

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

Sinking Fund: A debt service fund for the purpose of setting aside revenue over a period of time to repay long-term debt.

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

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

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

Street Maintenance Fund: A fund used to pay for routine maintenance of Loveland's roadways, such as plowing, patching,

sweeping, etc. The fund is supported principally through gasoline tax and motor vehicle registrations, as well as funding from the General Fund.

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

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

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

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

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

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

Water Operations Fund: The specific fund which receives all payments for and charges against the acquisition and distribution

of water in and around Loveland. The Water Fund is an enterprise of the City of Loveland.

Working Capital: The difference between current assets and current liabilities.

BUDGET SUMMARY GUIDE

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

Table 1, Summary of Fund Balances

Table 1 provides a summary of forecasted, or estimated, 2020 revenues and expenditures by fund, which gives a basis for 2020 end of year fund balances. The table also shows budgeted, or requested, 2021 revenue and expenditure by fund to give a projected 2021 end of year balance. The projected 2021 and 2020 ending balances are then compared and the final column on the table shows the projected increase, or decrease, in fund balance, along with percent change.

It is important to note this table does not include transfers into the General Bond Fund, which is the fund from which annual debt service payments are made. With the exception of enterprise funds, the City transfers the debt service payment from the originating fund into the General Bond Fund to make these annual

payments. Including the General Bond Fund transfers in, and originating fund transfers out, would overstate the revenues and expenditures of the City. A discussion of any change of 10% or more is included.

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.

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 passage of House Bill 5 complicated the predictability of the forecast as it

changed due dates of estimate payments, which could affect year-end collections. Nevertheless, the forecasting tool is a very important 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, show all the City’s personnel expenditures in one location. Fund accounting can make it difficult to know precisely how much a municipal organization spends on wages and benefits since it split across many accounts. 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 2021 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 10 Long Range Fund Forecasts

Table 10, and the subsequent series of tables 10.1 to 10.9, show the five-year financial forecast (*or pro formas*) for the City's five enterprise funds, street maintenance fund and levy funds that support Fire and EMS. The pro formas focus on the future, using historical information as guidelines and allow the city to anticipate future revenue needs and budget for expenditures.

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 summarizes 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 depicts the city-wide full-time equivalent position summary table. The table includes department-level subtotals of all full-time equivalents, which includes full-time and part-time employees. Seasonal employees are not included in the table, however, there are usually 3-5 per year.

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.

SUMMARY OF FUND TRANSFERS AND ADVANCES

This page summarizes the amounts of transfers and cash advances out (treated as expenditures in the detailed budget sheets) and in (treated as revenues in the detailed budget sheets) among various funds in the budget. Cash advances are expected to be repaid to the fund in which the advance was made.

Transfers Out	
13 General Fund	215,865
24 Fire & EMS Fund - 2001 Levy	190,848
29 Fire & EMS Fund - 2014 Levy	24,757
31 Street Maintenance Fund	35,352
44 Recreation TIF	46,680
58 Historic Loveland TIF	179,235
60 Water Operations Fund	238,813
61 Water Capital Improvement Fund	30,000
62 Sanitation & Environment	61,327
65 Stormwater Fund	56,227
64 Sewer Billing Fund	93,406
TOTAL TRANSFERS OUT	1,172,510

Transfers In	
13 General Fund	544,773
31 Street Maintenance Fund	75,000
50 Bond Fund	397,737
42 Special Projects	70,000
60 Water Operations Fund	30,000
51 Sinking Fund	55,000
TOTAL TRANSFERS IN	1,172,510

Cash Advance Out	
13 General Fund	46,680
58 Historic Loveland TIF	1,010,944
Total Advances Out	1,057,624

Cash Advance In	
13 General Fund	1,010,944
44 Recreation Land TIF	46,680
Total Advances In	1,057,624

Total Transfers and Cash Advances	2,230,134
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Table 1: Summary of Fund Balances

**Denotes Major Fund	2020 Forecast (\$)				2021 Requested (\$)				2021 Requested Ending Balance vs. 2020 Estimate Ending Balance	
	Beginning Balance	Estimated Revenues	Estimated Expenses	Ending Balance	Beginning Balance	Requested Revenues	Requested Expenses	Ending Balance		
Governmental Funds										
13 GENERAL FUND**	4,092,035	7,398,301	7,344,805	4,145,531	4,145,531	8,141,091	7,519,560	4,767,063	621,531	14.99%
Special Revenue Funds										
17 MAYORS COURT COMPUTER FUND	11,614	4,500	3,200	12,914	12,914	6,000	5,000	13,914	1,000	7.74%
23 E.M.S./RESCUE FUND - 2006 LEVY**	384,137	1,349,183	1,386,583	346,736	346,736	1,333,304	1,454,168	225,872	(120,864)	-34.86%
24 FIRE & E.M.S. FUND - 2001 LEVY**	174,812	567,928	574,003	168,736	168,736	572,187	529,892	211,031	42,295	25.07%
25 FIRE FUND - 2006 LEVY**	177,755	692,160	700,239	169,676	169,676	683,046	699,185	153,537	(16,139)	-9.51%
26 RESERVE & ESCROW FUND (REF)	1,415,175	-	21,725	1,393,450	1,393,450	-	23,650	1,369,800	(23,650)	-1.70%
27 DRUG/DUI ENFORCE/EDUCATE FUND	18,612	527	-	19,139	19,139	500	500	19,139	-	0.00%
28 LOVELAND C.I.C. FUND	92,957	180,108	162,147	110,918	110,918	-	8,700	102,218	(8,700)	-7.84%
29 FIRE & EMS FUND - 2014 LEVY	385,332	577,831	574,305	388,859	388,859	582,165	653,586	317,437	(71,421)	-18.37%
31 STREET MAINTENANCE FUND	298,022	801,729	772,544	327,206	327,206	803,789	935,744	195,251	(131,955)	-40.33%
32 STATE HIGHWAY FUND	90,790	56,075	71,800	75,065	75,065	57,050	10,500	121,615	46,550	62.01%
33 LOVELAND RD. CAP. IMP. FUND	18,026	114,000	100,049	31,977	31,977	127,000	135,000	23,977	(8,000)	-25.02%
34 HAMILTON CTY MVR FUND	7,114	22,000	17,787	11,327	11,327	24,000	24,000	11,327	-	0.00%
35 CLERMONT CTY MVR FUND	13,203	17,000	14,081	16,122	16,122	19,000	19,000	16,122	-	0.00%
36 WARREN CTY MVR FUND	10,288	2,500	8,342	4,446	4,446	2,000	1,750	4,696	250	5.62%
52 LIGHTING DISTRICT	51,142	10,726	10,319	51,549	51,549	10,739	10,685	51,604	54	0.11%
Total Special Revenue Funds	3,148,978	4,396,267	4,417,125	3,128,120	3,128,120	4,220,780	4,511,361	2,837,539	(290,581)	-9.29%
Debt Service Fund										
50 GENERAL BOND FUND	-	418,369	418,369	-	-	422,494	422,494	-	-	0.00%
51 SINKING FUND	165,000	55,000	-	220,000	220,000	55,000	-	275,000	55,000	25.00%
Total Debt Service	165,000	473,369	418,369	220,000	220,000	477,494	422,494	275,000	55,000	25.00%
Capital Projects										
30 TRAINING TOWER BLDG FUND	354	-	-	354	354	-	-	354	-	0.00%
42 SPECIAL PROJECTS FUND	563,062	256,879	563,583	256,358	256,358	2,185,468	2,432,318	9,508	(246,850)	-96.29%
44 RECREATION LAND TIF	6,317	47,467	47,467	6,317	6,317	46,680	46,680	6,317	-	0.00%
58 HISTORIC LOVELAND TIF**	22,049	334,830	341,771	15,108	15,108	7,123,968	7,118,849	20,227	5,119	33.88%
Total Capital Project Funds	591,781	639,176	952,821	278,137	278,137	9,356,116	9,597,847	36,406	(241,731)	-86.91%
Total Governmental Funds	7,997,794	12,907,113	13,133,118	7,771,788	7,771,788	22,195,482	22,051,262	7,916,008	144,220	2%
Proprietary Funds										
Enterprise Funds										
60 WATER OPERATION FUND	198,739	1,129,110	1,199,072	128,777	128,777	1,240,811	1,179,529	190,059	61,282	47.59%
61 WATER CAPITAL IMP FUND	278,743	737,624	761,674	254,694	254,694	969,471	698,978	525,187	270,493	106.20%
62 SANITATION & ENVIRONMENT FUN	179,228	1,172,850	1,216,120	135,958	135,958	1,171,384	1,214,335	93,007	(42,951)	-31.59%
63 SEWER CAPITAL IMP FUND	633,168	3,604,819	3,600,000	637,987	637,987	3,605,000	4,163,735	79,252	(558,735)	-87.58%
64 SEWER BILLING FUND	86,109	304,966	334,351	56,724	56,724	314,901	323,848	47,777	(8,947)	-15.77%
65 STORMWATER	365,724	443,807	452,438	357,093	357,093	442,891	462,512	337,472	(19,621)	-5.49%
Total Enterprise Funds	1,741,711	7,393,176	7,563,655	1,571,232	1,571,232	7,744,458	8,042,937	1,272,753	(298,479)	-19.00%
Total All Funds (excluding bond fund transfers)	9,739,504	19,881,920	20,278,405	9,343,020	9,343,020	29,517,446	29,671,705	9,188,760	(154,259)	-1.65%
Total All Funds (including bond fund transfers)	9,739,504	20,300,289	20,696,773	9,343,020	9,343,020	29,939,940	30,094,199	9,188,760	(154,259)	59.165%

Explanation of Ending Balance Changes Greater than 10%

Governmental Funds

13 General Fund

Delayed repayment of advance for real estate purchases in 2019.

Special Revenue Funds

23 E.M.S./RESCUE FUND - 2006 LEVY**

24 FIRE & E.M.S. FUND - 2001 LEVY**

29 FIRE & EMS FUND - 2014 LEVY

31 STREET MAINTENANCE FUND

32 STATE HIGHWAY FUND

33 LOVELAND ROAD CAP IMP FUND

Contract increase in 2021 along with non-recurring reimbursements received in 2020.

No CIP Equipment purchases planned for 2021.

Additional lease payment for new equipment.

Re-established emphasis on road rehabilitation after COVID budget cuts in 2020.

Reduced budget for salt in 2021.

Re-established emphasis on road rehabilitation after COVID budget cuts in 2020.

Debt Service Fund

51 SINKING FUND

New fund in 2017 for debt payments related to special revenue bonds. Balance will continue to build until payment is due.

Capital Projects

42 SPECIAL PROJECTS FUND

58 HISTORIC LOVELAND TIF**

Additional projects in 2021 and reduced interest income.

Estimates for bond issue/grant funding and parking garage construction included Conservative reimbursement to Gen'l Fund.

Enterprise Funds

60 WATER OPERATION FUND

61 WATER CAPITAL IMP FUND

62 SANITATION & ENVIRONMENT FUND

63 SEWER CAPITAL FUND

64 SEWER BILLING FUND

Additional revenue from change in rate structure.

Additional revenue from change in rate structure and reduced capital project activity.

Increased expenditures for vehicle and equipment repairs and non-capital projects in 2020 .

Infrastructure improvement planned for 2021 to be repaid by special assessments over twenty years.

Capital project of a slightly less magnitude budgeted in 2021.

Table 2: Consolidated Financial Schedule, General Fund

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Revenues					
Real Estate Taxes	972,857	1,060,653	1,076,595	1,085,282	1,105,650
Income Taxes	4,370,395	4,533,420	4,787,084	4,798,700	4,556,455
Estate Tax	285	-	-	-	-
Intergovernmental Revenues	184,013	189,694	214,931	233,000	206,000
Fines, Forfeitures, and Penalties	80,569	59,867	68,640	38,000	50,000
Special Assessments	1,558	11,504	3,122	2,150	2,100
Charges for Service	156,843	130,060	115,250	141,575	290,500
Interfund Charges	544,773	544,773	544,773	544,773	544,773
Miscellaneous Revenue	417,868	363,804	531,533	389,905	374,669
Total Revenues	6,729,161	6,893,775	7,341,926	7,233,385	7,130,147
Other Financing Sources					
Debt and Loan Proceeds					-
Grants	22,607	7,594	-	1,400	-
Transfers/Advances In	294,767	80,000	95,000	163,516	1,010,944
Total Other Sources	317,374	87,594	95,000	164,916	1,010,944
Total Revenues + Other Sources	\$ 7,046,535	\$ 6,981,369	\$ 7,436,926	\$ 7,398,301	\$ 8,141,091

Table 2: Consolidated Financial Schedule, General Fund

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Expenditures					
Personnel-Related Expenses					
City Council	63,615	65,675	65,568	66,440	66,426
City Manager's Office	235,006	313,756	445,263	488,575	528,564
Mayor's Court	85,641	86,050	85,790	84,061	84,618
Finance	311,518	281,922	314,400	330,729	335,892
Building & Zoning	143,135	131,090	140,644	176,828	179,704
Police	2,001,190	2,179,907	2,396,430	2,682,440	2,763,790
Public Works - Parks & Engineer	285,993	326,173	356,480	375,861	380,547
General City Operations	-	-	-	-	-
Operating Expenses					
Legislative, Admin & Legal	156,554	117,724	141,339	144,800	141,510
Finance	7,091	26,002	5,662	14,650	12,950
Building & Zoning	70,464	64,454	89,477	84,950	99,400
Policing	457,425	494,588	568,808	690,925	649,548
Public Works - Parks & Engineer	160,628	143,841	175,199	172,535	189,550
General City Operations	795,177	853,381	935,036	1,206,744	949,016
Capital Improvement Program (CIP)					
CIP Equipment	232,269	124,708	137,031	276,747	240,500
CIP Infrastructure	199,077	287,580	370,500	298,200	600,000
Non-Operating Expenses					
Debt Service Payments	151,866	30,281	72,840	71,853	70,865
Other		75,328	921,055	21,000	35,000
Interfund Charges					
Total Expenditures	5,356,649	5,602,460	7,221,523	7,187,338	7,327,880
Other Financing Uses					
Transfers Out - Reserve and Escrow Fund	33,062	115,766	41,496	-	-
Transfers/Advance Out - Other	310,488	380,776	473,254	157,467.00	191,680
Total Other Financing Uses	343,550	496,542	514,750	157,467	191,680
Ttl Exp + Other Financing Uses	\$ 5,700,199	6,099,002	7,736,273	\$ 7,344,805	7,519,560
Net Change in Fund Balance	\$ 1,346,336	882,367	\$ (299,347)	\$ 53,497	621,531
Fund Balance					
Beginning Fund Balance	2,162,679	3,509,014	4,391,382	4,092,035	4,145,531
Ending Fund Balance	3,509,015	4,391,382	4,092,035	4,145,531	4,767,063
Restricted Reserves					
Undesignated Ending Fund Balance	3,509,015	4,391,382	4,092,035	4,145,531	4,767,063
% Change Undesignated Fund Balance	62%	25%	-7%	1%	14.99% 62

Table 3: Consolidated Financial Schedule, Excluding General Bond Fund

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Revenues					
Real Estate Taxes	3,807,652	4,100,602	4,156,418	4,206,330	4,250,706
Income Taxes	4,370,395	4,533,420	4,787,084	4,798,700	4,556,455
Estate Tax	285	-	-	-	-
Intergovernmental Revenues	865,568	892,996	1,009,710	1,157,375	1,143,050
Fines, Forfeitures, and Penalties	137,953	106,789	113,410	66,427	90,500
Special Assessments	84,123	67,212	32,601	23,437	23,639
Charges for Service	7,589,448	7,669,880	7,616,082	7,619,025	8,192,121
Interfund Charges	544,773	544,773	544,773	544,773	544,773
Miscellaneous Revenue	1,341,913	651,198	884,469	806,862	512,495
Total Revenues	18,742,109	18,566,871	19,144,546	19,222,929	19,313,740
Other Financing Sources					
Debt and Loan Proceeds	1,206,328	2,559,651	352,391	-	7,433,132
Grants	270,376	104,377	290,246	152,975	1,482,950
Transfers/Advances In	704,406	781,908	833,540	506,016	1,287,624
Total Other Sources	2,181,110	3,445,937	1,476,178	658,991	10,203,706
Total Revenues + Other Sources	\$ 20,923,219	\$ 22,012,807	\$ 20,620,724	\$ 19,881,920	\$ 29,517,446

Expenditures					
Personnel-Related Expenses	4,177,753	4,539,998	5,078,263	5,555,661	5,707,733
Operating Expenses					
Legislative, Admin & Legal	156,806	154,080	148,996	148,000	154,510
Finance	7,090	26,002	5,662	14,650	12,950
Building & Zoning	70,463	69,454	89,477	84,950	99,400
Policing	458,798	494,864	568,808	690,925	650,048
Public Works and Utilities	2,050,285	1,706,130	1,816,403	1,946,929	1,959,020
General City Operations	878,782	869,109	966,269	1,313,484	1,240,851
Fire & EMS	2,473,551	2,542,439	2,662,127	2,760,723	2,899,119
Capital Improvement Program (CIP)					
CIP Equipment	518,529	887,762	2,797,330	626,497	320,908
CIP Infrastructure	661,863	1,452,265	590,428	1,305,742	9,597,023
Non-Operating Expenses					
Debt Service Payments	2,228,770	1,206,225	1,351,328	998,465	1,174,696
Other	4,864,756	4,049,742	4,567,157	3,781,589	4,023,050
Interfund Charges	544,773	544,773	544,773	544,773	544,773
Total Expenditures	19,092,217	18,542,844	21,187,021	19,772,389	28,384,082
Other Financing Uses					
Transfers/Advances Out	704,406	781,908	833,540	506,016	1,287,624
Total Other Financing Uses	704,406	781,908	833,540	506,016	1,287,624
Total Expenditures + Other Financing Uses	\$ 19,796,623	\$ 19,324,752	\$ 22,020,561	\$ 20,278,405	\$ 29,671,705
Net Change in Fund Balance	\$ 1,126,596	\$ 2,688,055	\$ (1,399,837)	\$ (396,485)	(154,259)
Fund Balance					
Beginning Fund Balance	7,324,690	8,451,286	11,139,341	9,739,504	9,343,020
Ending Fund Balance	8,451,286	11,139,341	9,739,504	9,343,020	9,188,760
Restricted Reserves	1,294,706	1,414,350	1,415,175	1,393,450	1,493,881
Undesignated Ending Fund Balance	7,156,579	9,724,991	8,324,329	7,949,570	7,694,879
Percentage Change in Undesignated Fund Balance		36%	-14%	-5%	-3.20%

Table 4: 2021 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	\$1,105,650		\$572,187	\$683,046	1,008,304	\$582,165				
Income Taxes	\$4,556,455									
Estate Tax	\$0									
Intergovernmental Revenues	\$206,000						\$720,000	\$57,050	\$115,000	\$45,000
Fines, Forfeitures, and Penalties	\$50,000									
Special Assessments	\$2,100	\$0								
Charges for Service	\$290,500	\$0			325,000					
Interfund Charges	\$544,773									
Miscellaneous Revenue	\$374,669	\$50,000	\$0	\$0	-		\$8,789		\$12,000	
Total Revenues	\$7,130,147	\$50,000	\$572,187	\$683,046	1,333,304	\$582,165	\$728,789	\$57,050	\$127,000	\$45,000
Other Financing Sources										
Debt and Loan Proceeds	\$0		\$1,858,518				\$0			
Grants	\$0		\$206,950							
Transfers/Advances In	\$1,010,944		\$70,000				\$75,000			
Total Other Sources	\$1,010,944	\$2,135,468	\$0	\$0	-	\$0	\$75,000	\$0	\$0	\$0
Total Revenues + Other Sources	\$8,141,091	\$2,185,468	\$572,187	\$683,046	1,333,304	\$582,165	\$803,789	\$57,050	\$127,000	\$45,000
Expenditures										
Personnel-Related Expenses	\$4,339,541						\$395,192			
Operating Expenses										
Legislative, Admin & Legal	\$149,510									
Finance	\$12,950									
Building & Zoning	\$99,400									
Policing	\$649,548									
Public Works and Utilities	\$189,550						\$207,800	\$10,500		
General City Operations	\$949,016	\$7,450		\$339,044	\$699,185	1,454,168	\$406,721			
Fire & EMS										
Capital Improvement Program (CIP)										
CIP Equipment	\$232,500	\$0	\$0	\$0		\$37,708	\$2,400			
CIP Infrastructure	\$600,000	\$2,424,868					\$295,000		\$135,000	\$44,750
Non-Operating Expenses										
Debt Service Payments	\$70,865		\$95,848			\$24,757	\$35,352			
Other	\$35,000		\$0			\$184,400				
Interfund Charges			\$95,000							
Total Expenditures	\$7,327,880	\$2,432,318	\$529,892	\$699,185	1,454,168	\$653,586	\$935,744	\$10,500	\$135,000	\$44,750
Other Financing Uses										
Transfers/Advances Out - REF	-									
Transfers/Advances Out - Other	191,680									
Total Other Financing Uses	191,680	-	-	-	-	-	-	-	-	-
Total Expenditures + Other Financing Uses	\$7,519,560	\$2,432,318	\$529,892	\$699,185	1,454,168	\$653,586	\$935,744	\$10,500	\$135,000	\$44,750
Net Change in Fund Balance	\$621,531	-\$246,850	\$42,295	-\$16,139	-\$120,864	-\$71,421	-\$131,955	\$46,550	-\$8,000	\$250
Fund Balance										
Beginning Fund Balance	\$4,145,531	\$256,358	\$168,736	\$169,676	\$346,736	\$388,859	\$327,206	\$75,065	\$31,977	\$31,894
Ending Fund Balance	\$4,767,063	\$9,508	\$211,031	\$153,537	\$225,872	\$317,437	\$195,251	\$121,615	\$23,977	\$32,144
Restricted Reserves										
Undesignated Ending Fund Balance	\$4,767,063	\$9,508	\$211,031	\$153,537	\$225,872	\$317,437	\$195,251	\$121,615	\$23,977	\$32,144
Percentage Change in Undesignated Fund Balance	15%	-96%	25%	-10%	-34.86%	-18%	-40%	62%	-25%	1%

Table 4: 2021 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance (continued)

	Sinking 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						\$299,354		
Income Taxes								
Estate Tax								
Intergovernmental Revenues								
Fines, Forfeitures, and Penalties			\$500		\$6,000			
Special Assessments								
Charges for Service								
Interfund Charges								
Miscellaneous Revenue						-		
Total Revenues	\$0	\$0	\$500	\$6,000	-	\$299,354	\$0	\$10,739
Other Financing Sources								
Debt and Loan Proceeds		\$0				-	\$5,574,614	
Grants			\$0				\$1,250,000	
Transfers/Advances In		\$55,000	\$0			-	\$0	\$46,680
Total Other Sources	\$55,000	\$0	\$0	\$0	-	\$6,824,614	\$46,680	\$0
Total Revenues + Other Sources	\$55,000	\$0	\$500	\$6,000	-	\$7,123,968	\$46,680	\$10,739
Expenditures								
Personnel-Related Expenses								
Operating Expenses								
Legislative, Admin & Legal					\$5,000		\$0	
Finance								
Building & Zoning								
Policing								
Public Works and Utilities			\$500					
General City Operations						8,700	\$265,000	
Fire & EMS								
Capital Improvement Program (CIP)								
CIP Equipment								
CIP Infrastructure						-	\$5,663,670	
Non-Operating Expenses								
Debt Service Payments							\$124,235	
Other						-		
Interfund Charges								
Total Expenditures	\$0	\$23,650	\$500	\$5,000	8,700	\$6,052,905	\$46,680	\$10,685
Other Financing Uses								
Transfers/Advances Out - REF								
Transfers/Advances Out - Other						-	\$1,065,944	
Total Other Financing Uses	\$0	\$0	\$0	\$0	-	\$1,065,944	\$0	\$0
Total Expenditures + Other Financing Uses	\$0	\$23,650	\$500	\$5,000	8,700	\$7,118,849	\$46,680	\$10,685
Net Change in Fund Balance								
Fund Balance								
Beginning Fund Balance	\$220,000	\$1,393,450	\$19,139	\$12,914	110,918	\$15,108	\$6,317	\$51,549
Ending Fund Balance	\$275,000	\$1,369,800	\$19,139	\$13,914	102,218	\$20,227	\$6,317	\$51,604
Restricted Reserves		\$1,369,800						
Undesignated Ending Fund Balance	\$275,000	\$0	\$19,139	\$13,914	102,218	\$20,227	\$6,317	\$51,604
Percentage Change in Undesignated Fund Balance	N/A	-2%	0%	8%	-7.84%	34%	0%	0%

Table 4: 2021 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	2021 Budget Total	2020 Forecast	2019 Actual
Revenues									
Real Estate Taxes							\$4,250,706	\$4,206,330	\$4,156,418
Income Taxes							\$4,556,455	\$4,798,700	\$4,787,084
Estate Tax							\$0	\$0	\$0
Intergovernmental Revenues							\$1,143,050	\$1,157,375	\$1,009,710
Fines, Forfeitures, and Penalties					34,000		\$90,500	\$66,427	\$113,410
Special Assessments	\$1,400	\$500	\$2,500	\$600	800	\$5,000	\$23,639	\$23,437	\$32,601
Charges for Service	\$1,194,865	\$927,756	\$1,139,000	\$440,000	275,000	\$3,600,000	\$8,192,121	\$7,619,025	\$7,616,082
Interfund Charges							\$544,773	\$544,773	\$544,773
Miscellaneous Revenue	\$14,546	\$41,215	\$3,884	\$2,291	5,101		\$512,495	\$806,862	\$884,469
Total Revenues	\$1,210,811	\$969,471	\$1,145,384	\$442,891	314,901	\$3,605,000	\$19,313,740	\$19,222,929	\$19,144,546
Other Financing Sources									
Debt and Loan Proceeds		\$0			\$0		\$7,433,132	\$0	\$352,391
Grants		\$0	\$26,000		\$0		\$1,482,950	\$152,975	\$290,246
Transfers/Advances In		\$30,000					\$1,287,624	\$506,016	\$833,540
Total Other Sources	\$30,000	\$0	\$26,000	\$0	-	\$0	\$10,203,706	\$658,991	\$1,476,178
Total Revenues + Other Sources	\$1,240,811	\$969,471	\$1,171,384	\$442,891	314,901	\$3,605,000	\$29,517,446	\$19,881,920	\$20,620,724
Expenditures									
Personnel-Related Expenses									
Operating Expenses	622,536		147,138	103,134	100,192		5,707,733	5,555,661	5,078,263
Legislative, Admin & Legal							154,510	148,000	148,996
Finance							12,950	14,650	5,662
Building & Zoning							99,400	84,950	89,477
Policing							650,048	690,925	568,808
Public Works and Utilities	318,180	9,900	1,005,870	91,470	125,750		1,959,020	1,946,929	1,816,403
General City Operations							1,240,851	1,313,484	966,269
Fire & EMS							2,899,119	2,760,723	2,662,127
Capital Improvement Program (CIP)									
CIP Equipment		41,400		2,400	4,500		320,908	626,497	2,797,330
CIP Infrastructure		25,000		25,000		383,735	9,597,023	1,305,742	590,428
Non-Operating Expenses									
Debt Service Payments		592,678		184,281			1,174,696	998,465	1,351,328
Other							3,780,000	4,023,050	3,781,589
Interfund Charges	238,813		61,327	56,227	93,406		544,773	544,773	544,773
Total Expenditures	1,179,529	668,978	1,214,335	462,512	323,848	4,163,735	28,384,082	19,772,389	21,187,021
Other Financing Uses									
Transfers/Advances Out - REF					\$0		\$0	\$506,016	\$833,540
Transfers/Advances Out - Other		\$30,000					\$1,287,624	\$0	\$0
Total Other Financing Uses	\$0	\$30,000	\$0	\$0	-	\$0	\$1,287,624	\$506,016	\$833,540
Total Expenditures + Other Financing Uses	\$1,179,529	\$698,978	\$1,214,335	\$462,512	\$323,848	\$4,163,735	\$29,671,705	\$20,278,405	\$22,020,561
Net Change in Fund Balance	\$61,282	\$270,493	(\$42,951)	(\$19,621)	(8,947)	(\$558,735)	(\$154,259)	(\$396,485)	(\$1,399,837)
Fund Balance									
Beginning Fund Balance		\$128,777	\$254,694	\$135,958	\$357,093	56,724	\$637,987	\$9,343,020	\$9,739,504
Ending Fund Balance		\$190,059	\$525,187	\$93,007	\$337,472	47,777	\$79,252	\$9,188,760	\$9,343,020
Restricted Reserves			\$124,081					\$1,493,881	\$1,393,450
Undesignated Ending Fund Balance		\$190,059	\$401,106	\$93,007	\$337,472	47,777	\$79,252	\$7,694,879	\$7,949,570
% Change in Undesignated Fund Balance	48%	106%	-32%	-5%	-15.77%	-88%	-3%	-5%	-14%

TABLE 5: Income Tax Forecasting Model for 2020-2021

4-Year Historical Data used to Forecast Current-Year Gross Income Tax Revenues								
Month	2016	Percent Collected	2017	Percent Collected	2018	Percent Collected	2019	Percent Collected
Jan	\$ 264,325	6.19%	\$ 354,333	8.11%	\$ 413,652	9.12%	\$ 393,954	8.23%
Feb	\$ 551,985	12.92%	\$ 691,356	15.82%	\$ 780,924	17.23%	\$ 783,836	16.37%
Mar	\$ 1,006,808	23.56%	\$ 958,056	21.92%	\$ 1,050,782	23.18%	\$ 1,095,289	22.88%
Apr	\$ 1,336,681	31.28%	\$ 1,286,815	29.44%	\$ 1,430,760	31.56%	\$ 1,424,867	29.76%
May	\$ 1,893,821	44.32%	\$ 1,942,224	44.44%	\$ 2,031,544	44.81%	\$ 2,093,440	43.73%
Jun	\$ 2,264,764	53.01%	\$ 2,252,141	51.53%	\$ 2,478,042	54.66%	\$ 2,631,457	54.97%
Jul	\$ 2,619,199	61.30%	\$ 2,704,002	61.87%	\$ 2,902,510	64.02%	\$ 3,093,137	64.61%
Aug	\$ 3,001,192	70.24%	\$ 3,106,672	71.08%	\$ 3,210,017	70.81%	\$ 3,396,142	70.94%
Sep	\$ 3,281,021	76.79%	\$ 3,356,049	76.79%	\$ 3,509,293	77.41%	\$ 3,717,071	77.65%
Oct	\$ 3,662,773	85.73%	\$ 3,763,003	86.10%	\$ 3,901,522	86.06%	\$ 4,150,600	86.70%
Nov	\$ 4,037,156	94.49%	\$ 4,013,522	91.83%	\$ 4,299,794	94.85%	\$ 4,640,461	96.94%
Dec	\$ 4,272,609	100.00%	\$ 4,370,395	100.00%	\$ 4,533,420	100.00%	\$ 4,787,084	100.00%

Month	Collections		Forecasted 2020 YE	Forecasted 2021 YE
	by Month	YTD		
Jan	\$ 344,767	\$ 344,767	\$ 4,701,179	\$ 4,900,223
Feb	\$ 460,581	\$ 805,348	\$ 5,321,495	\$ 5,484,478
Mar	\$ 339,342	\$ 1,144,689	\$ 4,989,564	\$ 5,167,004
Apr	\$ 387,571	\$ 1,532,260	\$ 5,015,750	\$ 5,230,890
May	\$ 454,567	\$ 1,986,827	\$ 4,628,604	\$ 4,825,690
Jun	\$ 326,791	\$ 2,313,619	\$ 4,272,045	\$ 4,279,964
Jul	\$ 351,344	\$ 2,664,962	\$ 3,858,685	\$ 3,398,533
Aug	\$ 682,089	\$ 3,347,051	\$ 4,772,108	\$ 4,981,611
Sep	\$ 411,801	\$ 3,758,852	\$ 4,893,706	\$ 5,088,662
Oct	\$ 444,818	\$ 4,203,670	\$ 4,920,978	\$ 5,220,755
Nov	\$ -			
Dec	\$ -			
		Forecast Mean:	\$ 4,737,000	\$ 4,858,000
		Std. Deviation:	\$ 392,900	\$ 573,900

About the Model:
With each month's actual gross receipts, the model uses algorithms that progressively forecast year-end income tax receipts. For bottom-line year-end forecasts, the mean and standard deviation are simply calculated using results from those months having actual receipts.

Note: As the City expects a decline in income tax revenue in 2021 due to the effect of the pandemic, the amount budgeted does not match this model. We are projecting 2021 gross receipts more in line with 2018 actuals adjusted for the possibility of work-from-home revenue shifts.

Table 6: Total Personnel Costs, Wages and Benefits

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Total Salary	\$2,882,587	\$3,133,090	\$3,509,623	\$3,829,205	3,912,883
Pension	\$638,577	\$649,448	\$784,778	\$862,108	879,265
Health Insurance Premiums	\$306,078	\$355,116	\$415,311	\$461,081	514,655
Medicare	\$44,659	\$49,049	\$54,099	\$53,447	53,791
Life Insurance	\$15,059	\$18,186	\$20,008	\$21,920	22,720
Health Savings Account Contributions	\$174,500	\$169,304	\$190,351	\$211,523	208,401
Longevity	\$36,840	\$34,320	\$34,920	\$33,240	31,800
Workers' Compensation	\$57,283	\$106,419	\$40,169	\$45,682	45,681
Employee-Paid Supplemental Benefits	\$22,170	\$25,065	\$29,004	\$37,455	38,537
Total Personnel Costs/Year	\$4,177,753	\$4,539,998	\$5,078,263	\$5,555,661	5,707,733

Table 7.1: Payroll, General Fund

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Council	39,196	41,205	41,205	41,205	41,205
City Clerk Salary	10,994	10,187	10,475	11,198	11,198
City Manager Salary	102,600	106,870	110,001	114,232	118,965
City Manager's Office Salary	63,734	112,162	194,830	218,853	243,365
Mayor's Court Salary	52,108	52,448	54,153	56,968	57,081
Finance Director Salary*	86,262	71,290	81,327	-	-
Finance Salary	121,845	120,170	132,955	226,134	235,451
City Engineer (GF portion only)	17,566	18,061	18,575	19,490	19,706
B&Z Salary	83,672	88,660	93,848	117,450	118,476
Police Salary	1,416,692	1,521,723	1,688,407	1,865,916	1,922,617
Parks and Leisure Salary	176,258	206,340	222,988	236,741	233,197
Subtotal General Fund	\$ 2,170,928	\$ 2,349,115	\$ 2,648,763	\$ 2,908,187	\$ 3,001,261

* Effective with a Charter revision which passed in November 2019, the Director of Finance now reports to the City Manager and accordingly, the salary is no longer being shown separately.

Payroll, Other Funds

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Street Maintenance Salary	204,778	230,051	249,161	266,095	262,619
Water Operations Salary	324,768	354,601	391,944	419,049	413,668
Sanitation & Environment Salary	76,974	84,387	92,295	98,772	98,324
Stormwater Salary	53,244	59,545	65,677	70,190	69,873
Sewer Billing Salary	51,893	55,391	61,783	66,912	67,138
Subtotal, All other Funds	\$ 711,658	\$ 783,975	\$ 860,860	\$ 921,018	\$ 911,622
Total Payroll	\$ 2,882,587	\$ 3,133,090	\$ 3,509,623	\$ 3,829,205	\$ 3,912,883

Table 7.2: Pension (OPERS and Police & Fire)

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Council	11,612	11,550	12,398	12,576	12,576
City Manager's Office	40,449	47,445	72,893	80,257	87,247
Mayor's Court	12,645	11,859	13,121	13,845	13,843
Finance	50,303	40,744	51,472	54,881	57,079
Building & Zoning	20,221	19,875	22,592	28,745	28,963
Police - Ohio Police and Fire	264,018	264,560	314,750	350,917	361,756
Police - Civilian (OPERS)	21,571	26,491	32,551	34,827	35,428
Parks & Leisure	47,520	49,996	58,293	62,262	61,325
Street Maintenance	49,538	50,723	60,374	64,661	63,682
Water Operations	77,178	79,234	93,708	101,847	100,325
Sanitation & Environment	18,160	18,807	21,532	23,991	23,832
Stormwater	13,046	13,689	16,771	17,020	16,913
Sewer Billing	12,316	14,476	14,322	16,279	16,296
Total Pension Payments	\$ 638,577	\$ 649,448	\$ 784,778	\$ 862,108	\$ 879,265

Table 7.3: Medicare Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Council	819	1,871	613	836	836
City Manager's Office	2,747	3,536	4,886	4,863	5,264
Mayor's Court	813	819	846	840	831
Finance	3,303	3,025	3,366	3,321	3,519
Building & Zoning	1,277	1,438	1,513	1,687	1,676
Police	21,023	22,321	25,404	24,767	25,279
Parks & Leisure	2,950	3,341	3,610	3,726	3,547
Street Maintenance	3,174	3,514	3,765	3,869	3,683
Water Operations	5,079	5,315	5,817	6,093	5,803
Sanitation & Environment	1,097	1,222	1,319	1,438	1,393
Stormwater	915	1,016	1,184	1,031	1,000
Sewer Billing	1,461	1,631	1,777	976	960
Total Medicare Costs	44,659	49,049	54,099	53,447	53,791

Table 7.4: Life Insurance Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Manager's Office	1,035	1,520	1,939	2,084	2,236
Mayor's Court	300	338	347	363	367
Finance	1,251	1,086	1,424	1,472	1,532
Building & Zoning	510	587	607	750	757
Police	7,194	8,929	9,529	10,622	11,112
Parks & Leisure	1,025	1,235	1,332	1,428	1,447
Street Maintenance	1,064	1,282	1,383	1,482	1,502
Water Operations	1,670	2,015	2,176	2,338	2,369
Sanitation & Environment	429	508	541	585	591
Stormwater	283	333	354	379	384
Sewer Billing	299	353	376	417	423
Total Life Insurance Costs	15,059	18,186	20,008	21,920	22,720

Table 7.5: Workers' Compensation

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Council	994	862	877	625	611
City Manager's Office	3,221	6,201	3,361	3,973	4,230
Mayor's Court	1,050	1,943	628	680	667
Finance	4,018	7,758	2,450	2,697	2,748
Building & Zoning	1,799	3,119	1,083	1,401	1,383
Police	28,311	52,813	19,334	22,259	22,445
Parks & Leisure	3,615	6,571	2,565	3,058	2,953
Street Maintenance	4,161	7,634	2,865	3,175	3,066
Water Operations	6,484	12,730	4,491	5,000	4,829
Sanitation & Environment	1,551	2,870	1,059	1,178	1,149
Stormwater	1,071	1,985	749	838	816
Sewer Billing	1,006	1,935	707	798	784
Total Workers' Comp Costs	57,283	106,419	40,169	45,682	45,681

Table 7.6: Health Insurance Premiums

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Manager's Office	10,660	21,669	34,833	39,931	44,484
Mayor's Court	9,660	9,899	7,838	5,904	6,488
Finance	23,555	24,510	24,879	25,581	22,410
Building & Zoning	20,403	9,899	13,611	18,925	20,699
Police	143,358	175,320	191,719	228,573	244,651
Parks & Leisure	20,331	24,273	31,039	31,271	39,091
Street Maintenance	22,098	25,202	32,247	32,483	40,619
Water Operations	35,641	41,747	52,754	51,146	63,886
Sanitation & Environment	8,553	9,625	11,456	11,777	14,123
Stormwater	5,517	6,227	7,440	7,648	9,192
Sewer Billing	6,301	6,744	7,495	7,842	9,012
Total Healthcare Costs	306,078	355,116	415,311	461,081	514,655

Table 7.7: Health Savings Account Contributions

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Manager's Office	6,750	9,825	17,467	19,650	18,550
Mayor's Court	6,750	6,550	6,550	3,275	3,275
Finance	17,920	10,708	14,082	14,083	10,808
Building & Zoning	13,500	6,550	6,550	6,550	6,550
Police	73,400	80,225	83,943	107,378	100,950
Parks & Leisure	11,826	11,709	13,224	12,943	14,786
Street Maintenance	12,263	12,142	13,719	13,428	15,348
Water Operations	19,360	19,158	21,617	21,159	24,155
Sanitation & Environment	5,295	5,187	5,570	5,499	5,960
Stormwater	3,436	3,371	3,630	3,583	3,890
Sewer Billing	4,001	3,880	3,999	3,975	4,129
Total HSA Contribution Costs	174,500	169,304	190,351	211,523	208,401

Table 7.8: Longevity

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Manager's Office	1,800	1,800	2,160	1,320	1,200
Mayor's Court	1,080	960	840	720	600
Finance	2,220	2,136	1,571	1,536	1,380
Building & Zoning	1,080	960	840	1,320	1,200
Police	16,320	15,480	16,920	16,680	17,400
Parks & Leisure	3,154	2,784	2,645	2,477	2,136
Street Maintenance	3,276	2,892	2,748	2,574	2,220
Water Operations	5,162	4,612	4,436	4,143	3,569
Sanitation & Environment	1,185	1,122	1,116	1,009	859
Stormwater	767	697	666	606	517
Sewer Billing	796	877	978	855	719
Total Longevity	36,840	34,320	34,920	33,240	31,800

Table 7.9: Employee-Paid Supplemental Benefits

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
City Manager's Office	2,010	2,730	2,894	3,412	3,023
Mayor's Court	1,235	1,235	1,466	1,466	1,466
Finance	841	494	873	1,024	965
Building & Zoning	674	-	-	-	-
Police	9,302	12,046	13,874	20,501	22,152
Parks & Leisure	1,748	1,862	2,210	2,465	2,359
Street Maintenance	1,814	1,931	2,297	2,563	2,453
Water Operations	2,854	3,016	3,621	4,051	3,932
Sanitation & Environment	719	757	774	859	907
Stormwater	470	507	498	548	549
Sewer Billing	504	489	496	566	731
Total Employee-Paid Supplemental Benefits	22,170	25,065	29,004	37,455	38,537

Table 8.1: 2021 CIP Construction Projects List

Priority	Project Description	Grant Dependent	Strategic Plan Relationship	Total Capital Investment	Total City Contribution	Funding Source								
						General Fund	Sewer	Water	Stormwater	Streets/MVR Funds	TIF	Special Projects	Contingent Funded	Debt Funding
1	Downtown District Parking Garage	Appalachian Regional Commission (ARC) and Economic Development Administration (EDA) Grant applications submitted	Continue to build and promote a vibrant downtown by identifying strategies to encourage private investment while continuing to improve safety by investing in infrastructure and maintenance	\$5,663,670	\$4,413,670						\$4,413,670		\$1,250,000	\$4,413,670
2	2021 Road Rehabilitation Program		Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$1,049,750	\$1,049,750	\$600,000				\$449,750				
3	Public Works Office Building Replacement		Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$1,234,598	\$1,234,598							\$1,234,598		\$1,234,598
4	Broadway Street Stabilization	SCIP Funding Awarded	Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$413,900								\$413,900		\$206,950
5	Chestnut/Main Water/Storm/Traffic Signal	Ohio Public Works Commission (OPWC) Grant Application Submitted	Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$1,207,900	\$75,000			\$25,000	\$25,000	\$25,000			\$1,132,900	\$566,450
6	State Route 48 Sewer Line Extension	Project funding to be reimbursed through property assessments from future residential development	Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$383,735	\$383,735		\$383,735							
7	Miamiview Road Culvert	Ohio Public Works Commission (OPWC) Loan Awarded	Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$416,970	\$416,970							\$416,970		\$416,970
8	Loveland Heights Water Valve Replacement	Community Development Block Grant (CDBG)	Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$76,000									\$76,000	
9	West Loveland Ave/Wall Street Traffic Signal Replacement		Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$215,000	\$215,000							\$215,000		

Table 8.1: 2021 CIP Construction Projects List

Priority	Project Description	Grant Dependent	Strategic Plan Relationship	Total Capital Investment	Total City Contribution	Funding Source								
						General Fund	Sewer	Water	Stormwater	Streets/MVR Funds	TIF	Special Projects	Contingent Funded	Debt Funding
10	Butterworth Road Stabilization		Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$10,000	\$10,000							\$10,000		
11	Paxton Bridge Railing Replacement		Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$69,400	\$69,400							\$69,400		
12	Boike Park Tennis Court Removal		Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$16,000	\$16,000							\$16,000		
13	Lever Park Court Resurfacing		Fund, maintain, and improve infrastructure throughout the City. Reverse a trend of deteriorating pavement conditions and improve the street system that supports the community, while improving the appearance of the community and encouraging private investment.	\$24,000	\$24,000							\$24,000		
14	Commerce Park Sign		Advance the economic health of the City through balanced business expansion, retention, attraction, incubation, and placement of businesses to advance an environment conducive to maintaining the quality of life to which our residents and business communities have become accustomed.	\$25,000	\$25,000							\$25,000		
Total Cost by Funding Source				\$10,805,923	\$7,933,123	\$600,000	\$383,735	\$25,000	\$25,000	\$474,750	\$4,413,670	\$2,424,868	\$2,458,900	\$6,838,638

Impact of Capital Improvements on Operating Budget: The majority of the equipment and capital purchases are typically large, non-recurring expenditures involving replacement or improvements of existing assets and can span longer than a year. Some form of financing is typically required with capital project plans and the required principal and interest payments used to fund large capital assets are accounted for in the operating budget. The operating budget also reflects the maintenance required on capital assets, however, it is believed that replacing capital assets at the end of their useful life reduces the ongoing maintenance associated with older assets and results in newer equipment and vehicles that are more efficient and less costly to maintain.

Table 8.2: 2021 CIP Equipment by Department

Equipment Requests	New or Replacement	Qty	Unit Cost	Total Cost	Funding Source					
					General Fund	Fire & EMS (29)	Water	Stormwater	Street Maintenance	Sewer
Total Requests by Fund				\$320,908	\$232,500	\$37,708	\$41,400	\$2,400	\$2,400	\$4,500
Police Department		#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Street Maintenance	Sewer
Storage Shed - Safety Center	New	1	\$5,000	\$5,000		\$5,000				
Access Control	Replacement	1	\$20,000	\$20,000		\$20,000				
Department Request Totals by Fund				\$25,000	\$25,000	\$0	\$0	\$0	\$0	\$0
Fire Department		#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Street Maintenance	Sewer
Portable APX 6000 Radios	Replacement	2	\$5,044	\$10,088		\$10,088				
Gear Washer - Station 63	New	1	\$7,500	\$7,500		\$7,500				
Storage Shed for Station 62	New	1	\$5,000	\$5,000		\$5,000				
Thermal Imaging Cameras	New	3	\$2,000	\$6,000		\$6,000				
Department Request Totals by Fund				\$28,588	\$0	\$28,588	\$0	\$0	\$0	\$0
Public Works		#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Street Maintenance	Sewer
Mower	Replacement	1	\$13,000	\$13,000		\$13,000				
Remote- Read Water Meters - Hidden Creek	New	1	\$9,000	\$9,000			\$4,500			\$4,500
Valve Exerciser	New	1	\$9,500	\$9,500			\$9,500			
Flow Meters	Replacement	5	\$5,000	\$25,000			\$25,000			
Department Request Totals by Fund				\$56,500	\$13,000	\$0	\$39,000	\$0	\$0	\$4,500
Information Technology		#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Street Maintenance	Sewer
Budgeting Software	New	1	\$17,500	\$17,500		\$17,500				
Record Management System (RMS) - LPD	Replacement	1	\$10,000	\$10,000		\$10,000				
Mechanic Software	New	1	\$7,200	\$7,200			\$2,400	\$2,400	\$2,400	
CMI Fixed Asset Software-Upgrade	New	1	\$25,000	\$25,000		\$25,000				
Building and Zoning Software	Replacement	1	\$97,000	\$97,000		\$97,000				
General City		#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Street Maintenance	Sewer
Optimum GPS Pre-emption units (traffic signals)	New	6	\$7,500	\$45,000		\$45,000				
Model 2100 Opticom System vehicle kits	New	3	\$3,040	\$9,120		\$9,120				
Department Request Totals by Fund				\$210,820	\$194,500	\$9,120	\$2,400	\$2,400	\$2,400	\$0
Grand Total				\$320,908	\$232,500	\$37,708	\$41,400	\$2,400	\$2,400	\$4,500

Table 8.3: 2021-2025 Capital Improvement Program (CIP) Summary

Project	2021	2022	2023	2024	2025	TOTALS
<i>Loveland / Symmes Fire Department</i>						
Fire & EMS Fund 24						
EMS Fund 23						
Fire & EMS Fund 29						
Portable APX 6000 Radios	10,088					10,088
Gear Washer - Station 63	7,500					7,500
Storage Shed - Station 62	5,000					5,000
Thermal Imaging Cameras	6,000					6,000
Fire Station 63		3,000,000				3,000,000
Permanent Storage Building		75,000				75,000
Police						
Storage Shed	5,000					5,000
Building Access Control	20,000					20,000
Employee Parking Lot		50,000				50,000
Concrete Repairs - Safety Center		48,000				48,000
Security Bollards		10,000				10,000
Permanent Storage Building		75,000				75,000
Body Cameras		150,000				150,000
VHF Band Radio System Replacement			60,000			60,000
K9 Replacement				10,000		10,000
Public Works						
Parks & Recreation						
Lever Park Court Resurfacing	24,000					24,000
Boike Park Court Removal	16,000					16,000
Nisbet Park Gazebo		50,000				50,000
Phillips Park Playset		30,000				30,000
Boike Park Soccer Field		15,000				15,000
Loveland Madeira Road Streetscape Phase 1 & 2			150,000	150,000		300,000
Intersection Improvements						
West Loveland and Wall Street Traffic Signal Improvements	215,000					215,000
Neighborhood Connectivity						
LECC and St. Columban Pedestrian Connectivity			830,000			830,000
Streets						
Annual Road Rehabilitation Program	1,049,750	1,049,750	1,049,750	1,049,750	1,049,750	5,248,750
Butterworth Road Stabilization	10,000					10,000
Paxton Bridge Railing and Lighting Replacement	69,400					69,400
Riverside Drive Bank Stability			TBD			

Table 8.3: 2021-2025 Capital Improvement Program (CIP) Summary

Project	2021	2022	2023	2024	2025	TOTALS
Public Works Equipment						
1/2 ton Pick-Up Truck Replacement	-		35,000			35,000
Zero-turn Mower	13,000	13,000	13,000	13,000	13,000	65,000
Valve Exerciser	9,500					9,500
International Dump Truck Replacement		130,000				130,000
Air Conditioning Reclaimer		14,000				14,000
Utility Trailer		23,000				23,000
Public Works Office Building Replacement	1,234,598					
Water Fund						
Waterline Replacements						
Main and Chestnut Waterline and Storm Replacement	1,207,900					1,207,900
Loveland-Madeira Road Water Service Transfer & 4" Waterline Abandonment		255,000				255,000
Rich Road Waterline Replacement, Phase I			350,000			350,000
Hidden Creek Waterline Replacement, Phase I				475,000		475,000
Riverside Drive Waterline Replacement					380,000	380,000
Water Tank Projects						
Cathodic Protection for East Water Storage Tank		30,000				30,000
Water System Improvements						
Remote Meters for Hidden Creek	9,000					9,000
Flow Meters	25,000					25,000
Natural Gas Generator for Water Plant		50,000				
Water Meter Replacement Project		70,000	70,000	70,000		210,000
Automatic Water Meter Reading				1,250,000		1,250,000
Loveland Heights Valve Replacement	76,000					
Stormwater						
Miamiview Drive Culvert Replacement	416,970					416,970
E. Loveland Ave. Improvements, Phase 1		1,257,925				1,257,925
Broadway Stabilization	413,900					
Sewer						
State Route 48 Sewer Line Extension	383,735					383,735
Information Technology (All Departments)						
Budgeting Software	17,500					17,500
Record Management System (RMS) - LPD	10,000					10,000
Mechanic Software	7,200					7,200
Model 2100 Opticom System	9,120					9,120
Optimum GPS Pre-emption units (traffic signals)	45,000					45,000
CMI Fixed Asset Software-Upgrade	25,000					25,000
Building and Zoning Software	97,000					97,000
Utility Billing Software		70,000				70,000

Table 8.3: 2021-2025 Capital Improvement Program (CIP) Summary

Project	2021	2022	2023	2024	2025	TOTALS
<i>General City</i>						
Downtown District Parking Garage	5,663,670					5,663,670
Entrance Sign Replacement - Loveland Commerce Park	25,000					25,000
Downtown Streetscape Improvements (Phase1 & 2)		250,000	250,000			500,000
TOTALS	\$ 11,126,831	\$ 3,415,675	\$ 5,067,750	\$ 3,907,750	\$ 1,592,750	\$ 23,336,258

CITY DEBT

The city's total outstanding debt at the end of the 2021 fiscal year will be \$10,754,150. This includes debt payments that continue until 2040 and numerous interest free loans through the Ohio Public Works Commission (OPWC) for infrastructure improvements.

Total principal and interest payments for 2021 is \$1,194,280, these payments are broken down among various funds as shown within the charts.

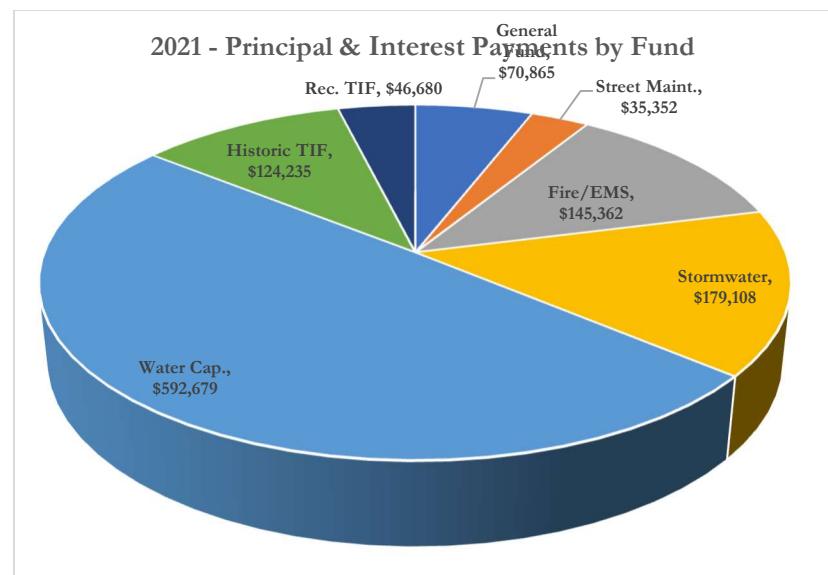
The Water Capital Improvement Fund accounts for nearly 50% of all of the city's 2021 debt service payments. Although numerous Water Capital Improvement Fund loan payments scheduled for 2021 are 0% OPWC loans, the debt service in the fund is approximately 37% of annual utility service charges, and adversely affects needed upgrades to the city's water system. The average debt service for the water fund over the next ten years is \$553,248, with an annual debt retirement rate of 1.94% each year during that time frame.

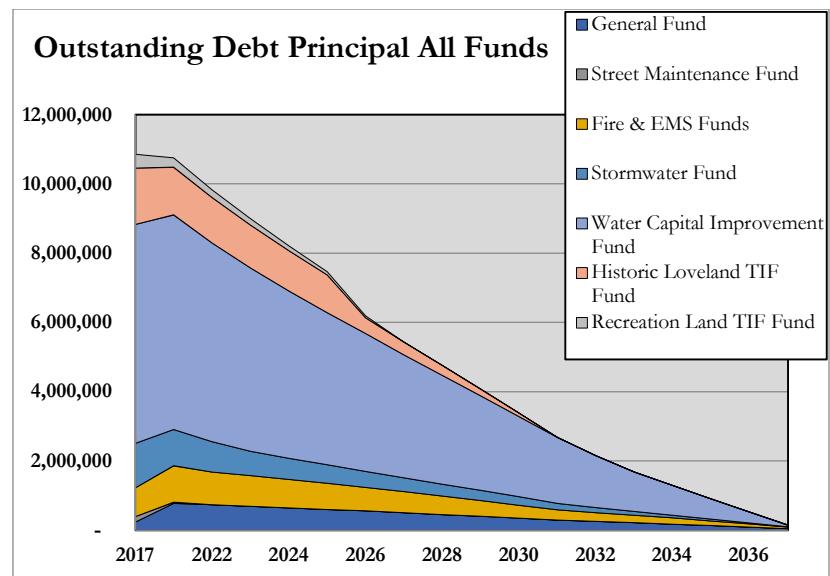
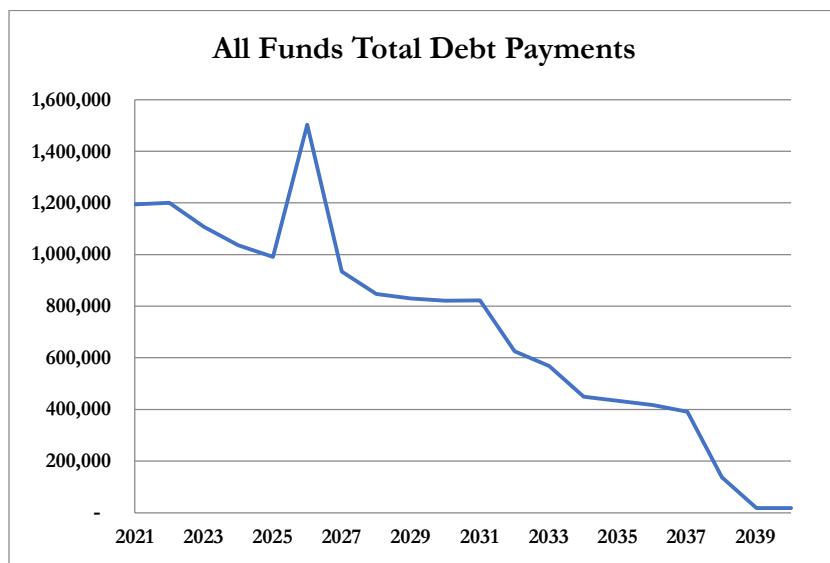
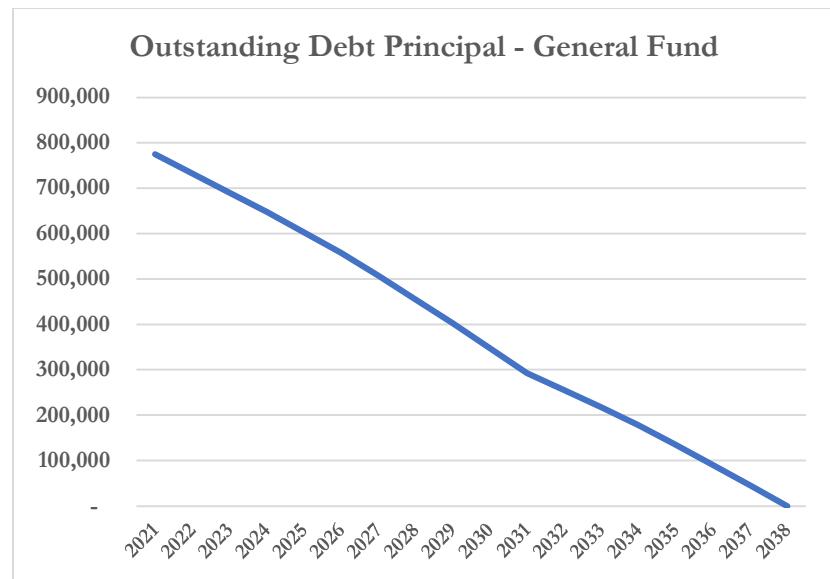
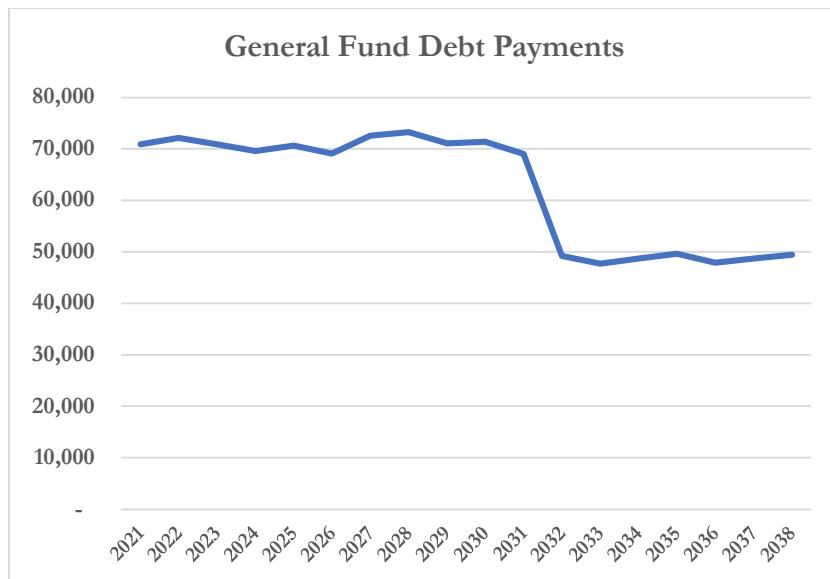
Debt payments from the city's Stormwater Fund will total \$179,107 in 2021. Similar to the Water Capital Improvement Fund, this includes loans for multiple infrastructure improvement projects including OPWC loans. In 2021 the final payment of the 2005 Stormwater Refunding will be completed, with additional debt retired within this fund in 2023 and 2024. At the end of fiscal year 2024, annual debt payments will have decreased by \$105,000 within the fund.

Also included in the city's debt payments are Tax Increment Financing (TIF). The Historic Loveland TIF has a corresponding revenue source which offsets the debt payment. The Recreation Land TIF is associated with undeveloped properties and therefore receives no tax revenues.

The city's General Fund debt service payments includes a total 2021 allocation of \$70,865. Debt service in the General Fund includes HVAC improvements to City Hall and recent improvements to the Safety Center. Baring additional debt service, the outstanding debt principal for the General Fund at the end of fiscal year 2021 will be \$775,000.

City Debt-Charts





CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2021

Governmental Funds

2011 Parking and Muni Real Estate					2011 HVAC (GO)				
Years	Fund 58 Historic Loveland TIF		Total	Balance	Years	Fund 13 General		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	65,000	38,610	103,610	825,000	2021	15,000	8,240	23,240	175,000
2022	70,000	36,010	106,010	755,000	2022	15,000	7,640	22,640	160,000
2023	70,000	33,210	103,210	685,000	2023	15,000	7,040	22,040	145,000
2024	75,000	30,410	105,410	610,000	2024	15,000	6,440	21,440	130,000
2025	75,000	27,410	102,410	535,000	2025	15,000	5,840	20,840	115,000
2026-31	535,000	88,230	623,230	-	2026-31	115,000	18,860	133,860	-
	890,000	253,880	1,143,880			190,000	54,060	244,060	

2012 Various Purpose Refunding (GO) - Govt. Funds					2016 Building Imp Bonds- Training Tower (GO)				
Years	Fund 31 SCMR & 24 Fire 2001 Levy		Total	Balance	Years	Fund 29 Fire & EMS - 2014 Levy		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	80,000	3,575	83,575	75,000	2021	33,592	15,922	49,514	409,927
2022	75,000	1,875	76,875	-	2022	34,798	14,716	49,514	375,129
			-		2023	36,047	13,467	49,514	339,083
					2024	37,341	12,173	49,514	301,742
					2025	38,682	10,833	49,514	263,061
					2026-31	263,061	34,024	297,085	-
	155,000	5,450	160,450			443,520	101,135	544,655	

2017 Various Purpose Refunding (GO) - Govt. Funds					2018 Safety Building (GO)				
Years	Fund 44 Rec Land TIF		Total	Balance	Years	Fund 13 General/Fire & EMS		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	40,000	6,680	46,680	275,000	2021	50,000	45,250	95,250	1,200,000
2022	45,000	7,195	52,195	230,000	2022	55,000	44,000	99,000	1,145,000
2023	45,000	6,110	51,110	185,000	2023	55,000	42,625	97,625	1,090,000
2024	45,000	4,822	49,822	140,000	2024	55,000	41,250	96,250	1,035,000
2025	45,000	3,639	48,639	95,000	2025	60,000	39,600	99,600	975,000
2026-27	95,000	3,769	98,769	-	2026-38	975,000	292,200	1,267,200	-
	315,000	32,215	347,215			1,250,000	504,925	1,754,925	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2021

Total General Obligation Bonds - Govt. Funds					2017 Special Revenue Bonds				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec	Years	Fund 58 Historic Loveland	Interest	Total Debt Service	Balance 31-Dec
2021	283,592	118,277	401,869	2,959,927	2021	-	20,625	20,625	550,000
2022	294,798	111,436	406,234	2,665,129	2022	-	20,625	20,625	550,000
2023	221,047	102,452	323,499	2,444,082	2023	-	20,625	20,625	550,000
2024	227,341	95,095	322,436	2,216,741	2024	-	20,625	20,625	550,000
2025	233,682	87,322	321,003	1,983,060	2025	-	20,625	20,625	550,000
2026-27	<u>1,983,060</u>	<u>437,083</u>	<u>2,420,143</u>	<u>-</u>	2026	<u>550,000</u>	<u>20,625</u>	<u>570,625</u>	<u>-</u>
	<u>3,243,519</u>	<u>951,665</u>	<u>4,195,184</u>	<u>-</u>		<u>550,000</u>	<u>123,750</u>	<u>673,750</u>	<u>-</u>

Capital Leases					Business-Type Funds				
Fund 29 Fire & EMS					2012 Stormwater System Refunding 2005 (GO)				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec	Years	Fund 65 Stormwater	Interest	Total Debt Service	Balance 31-Dec
2021	133,870	50,530	184,400	1,330,264	2021	-	1,425	1,425	55,000
2022	138,577	45,823	184,400	1,191,687	2022	15,000	1,425	16,425	40,000
2023	143,453	40,947	184,400	1,048,234	2023	20,000	1,050	21,050	20,000
2024	148,503	35,896	184,400	899,731	2024	20,000	550	20,550	-
2025	121,238	30,665	151,903	778,492				-	-
2026-35	<u>778,492</u>	<u>102,334</u>	<u>880,826</u>	<u>-</u>		<u>55,000</u>	<u>4,450</u>	<u>59,450</u>	<u>-</u>
	<u>1,464,134</u>	<u>306,194</u>	<u>1,770,328</u>	<u>-</u>					

2012 Stormwater System Refunding 2003 (GO)					2013 Commerce Water Tower Bond (GO)				
Fund 65 Stormwater					Fund 61 Water Cap. Impr.				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec	Years	Principal	Interest	Total Debt Service	Balance 31-Dec
2021	70,000	5,113	75,113	145,000	2021	145,000	108,586	253,586	3,035,000
2022	75,000	3,625	78,625	70,000	2022	150,000	105,686	255,686	2,885,000
2023	70,000	1,750	71,750	-	2023	155,000	101,936	256,936	2,730,000
					2024	160,000	98,255	258,255	2,570,000
					2025	160,000	94,455	254,455	2,410,000
					2026-37	<u>2,410,000</u>	<u>657,375</u>	<u>3,067,375</u>	<u>-</u>
						<u>3,180,000</u>	<u>1,166,293</u>	<u>4,346,293</u>	<u>-</u>
	<u>215,000</u>	<u>10,488</u>	<u>225,488</u>	<u>-</u>					

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2021

2017 Stormwater System Refunding 2005 (GO)					2017 Stormwater System Refunding 2007 (GO)				
Years	Fund 65 Stormwater		Total	Balance	Years	Fund 65 Stormwater		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	15,000	2,185	17,185	-	2021	15,000	2,842	17,842	110,000
					2022	15,000	2,761	17,761	95,000
					2023	15,000	2,347	17,347	80,000
					2024	20,000	2,134	22,134	60,000
					2025	20,000	1,611	21,611	40,000
					2026-27	40,000	1,612	41,612	-
	15,000	2,185	17,185			125,000	13,307	138,307	

2018 Water Tower Project Bonds (GO)					Total General Obligation Bonds - Business Type Funds				
Years	Fund 61 Water Cap. Impr.		Total	Balance	Years	Fund 61 Water Cap. Impr.		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	65,000	33,425	98,425	915,000	2021	310,000	153,576	463,576	4,260,000
2022	65,000	31,800	96,800	850,000	2022	320,000	145,297	465,297	3,940,000
2023	65,000	30,175	95,175	785,000	2023	325,000	137,258	462,258	3,615,000
2024	70,000	28,550	98,550	715,000	2024	270,000	129,489	399,489	3,345,000
2025	70,000	26,450	96,450	645,000	2025	250,000	122,516	372,516	3,095,000
2026-37	645,000	118,800	763,800	-	2026-31	3,095,000	777,787	3,872,787	-
	980,000	269,200	1,249,200		Totals	4,570,000	1,465,923	6,035,923	

Ohio Public Works Commission (OPWC) State Issue II Loans

2002 W. Loveland Waterline (SCIP)					2004 Elysian Extension (SCIP)				
Years	Fund 61 Water Cap. Impr. CB34E		Total	Balance	Years	Fund 61 Water Cap. Impr.		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	15,000	-	15,000	22,500	2021	23,836	-	23,836	95,342
2022	15,000	-	15,000	7,500	2022	23,836	-	23,836	71,506
2023	7,500	-	7,500		2023	23,836	-	23,836	47,671
	37,500	-	37,500		2024	23,836	-	23,836	23,835
	37,500	-	37,500		2025	23,835	-	23,835	-
	37,500	-	37,500			119,179	-	119,179	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2021

CB20F 2004 W. Loveland Improvements (Storm/Bikepath) (SCIP)					CB10H 2005 Walker Extension (SCIP)				
Years	Fund 65 Stormwater		Total	Balance	Years	Fund 61 Water Cap. Impr.		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	16,670	-	16,670	50,009	2021	19,133	-	19,133	86,097
2022	16,670	-	16,670	33,339	2022	19,133	-	19,133	66,964
2023	16,670	-	16,670	16,671	2023	19,133	-	19,133	47,832
2024	16,670	-	16,670	-	2024	19,133	-	19,133	28,699
	-	-	-	-	2025	19,133	-	19,133	9,566
	66,679	-	66,679	-	2026	9,566	-	9,566	-
	66,679	-	66,679	-		105,229	-	105,229	-

CB03J 2007 Historic Downtown Waterline (SCIP)					CB15K 2008 Broadway/Hanna Waterline				
Years	Fund 61 Water Cap. Impr.		Total	Balance	Years	Fund 61 Water Cap. Impr.		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	24,350	-	24,350	158,276	2021	9,621	-	9,621	72,159
2022	24,350	-	24,350	133,926	2022	9,621	-	9,621	62,537
2023	24,350	-	24,350	109,576	2023	9,621	-	9,621	52,916
2024	24,350	-	24,350	85,226	2024	9,621	-	9,621	43,295
2025	24,350	-	24,350	60,875	2025	9,621	-	9,621	33,674
2026-28	60,875	-	60,875	-	2026-29	33,674	-	33,674	-
	182,626	-	182,626	-		81,780	-	81,780	-

CB30M 2010 Wall Street Waterline (SCIP)					CB26O 2011 Wall and Fallis Waterline (SCIP)				
Years	Fund 61 Water Cap. Impr.		Total	Balance	Years	Fund 61 Water Cap. Impr.		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	24,031	-	24,031	240,305	2021	23,380	-	23,380	257,180
2022	24,031	-	24,031	216,275	2022	23,380	-	23,380	233,800
2023	24,031	-	24,031	192,244	2023	23,380	-	23,380	210,420
2024	24,031	-	24,031	168,214	2024	23,380	-	23,380	187,040
2025	24,031	-	24,031	144,183	2025	23,380	-	23,380	163,660
2026-31	144,183	-	144,183	-	2026-32	163,660	-	163,660	-
	264,336	-	264,336	-		280,560	-	280,560	-

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2021

CB25P 2012 Park Center Waterline (SCIP)					CB24O 2012 Bellwood Storm Drainage (SCIP)				
Years	Fund 61 Water Principal	Cap. Impr. Interest	Total Debt Service	Balance 31-Dec	Years	Fund 65 Stormwater Principal	Interest	Total Debt Service	Balance 31-Dec
2021	16,714	-	16,714	200,563	2021	14,612	-	14,612	160,736
2022	16,714	-	16,714	183,849	2022	14,612	-	14,612	146,123
2023	16,714	-	16,714	167,136	2023	14,612	-	14,612	131,511
2024	16,714	-	16,714	150,422	2024	14,612	-	14,612	116,899
2025	16,714	-	16,714	133,709	2025	14,612	-	14,612	102,286
2026-33	133,709	-	133,709	-	2026-32	102,286	-	102,286	-
	217,277	-	217,277			175,348	-	175,348	

CB26P 2012 Fallis Road to Tiger Trail (SCIP)					CB14Q 2013 Twightwee Waterline (SCIP)				
Years	Fund 61 Water Principal	Cap. Impr. Interest	Total Debt Service	Balance 31-Dec	Years	Fund 61 Water Principal	Interest	Total Debt Service	Balance 31-Dec
2021	26,808	-	26,808	308,296	2021	11,700	-	11,700	152,095
2022	26,808	-	26,808	281,488	2022	11,700	-	11,700	140,395
2023	26,808	-	26,808	254,679	2023	11,700	-	11,700	128,695
2024	26,808	-	26,808	227,871	2024	11,700	-	11,700	116,996
2025	26,808	-	26,808	201,063	2025	11,700	-	11,700	105,296
2026-33	201,063	-	201,063	-	2026-34	105,296	-	105,296	-
	335,104	-	335,104			163,794	-	163,794	

CB20Q 2014 Stoneybrook Improvements (SCIP)					CB49R 2015 Fifth Street Reconstruction (SCIP)				
Years	Fund 65 Stormwater Principal	Interest	Total Debt Service	Balance 31-Dec	Years	Fund 65 Stormwater Principal	Interest	Total Debt Service	Balance 31-Dec
2021	13,980	-	13,980	188,730	2021	1,795	-	1,795	26,034
2022	13,980	-	13,980	174,750	2022	1,795	-	1,795	24,239
2023	13,980	-	13,980	160,770	2023	1,795	-	1,795	22,443
2024	13,980	-	13,980	146,790	2024	1,795	-	1,795	20,648
2025	13,980	-	13,980	132,810	2025	1,795	-	1,795	18,852
2026-35	132,810	-	132,810	-	2026-36	18,852	-	18,852	-
	202,710	-	202,710			27,829	-	27,829	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2021

CB08R					CB21U				
2016 Union Cemetery Waterline (SCIP)					2018 Loveland Madera Road (SCIP)				
Years	Fund 61 Water	Cap. Impr.	Total	Balance	Years	Fund 65 Stormwater		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	28,249	-	28,249	423,732	2021	20,486	-	20,486	348,258
2022	28,249	-	28,249	395,484	2022	20,486	-	20,486	327,772
2023	28,249	-	28,249	367,235	2023	20,486	-	20,486	307,287
2024	28,249	-	28,249	338,986	2024	20,486	-	20,486	286,801
2025	28,249	-	28,249	310,737	2025	20,486	-	20,486	266,315
2026-36	310,737	-	310,737	-	2026-38	266,315	-	266,315	-
	451,981	-	451,981			368,744	-	368,744	

CB04W					CB10X				
2020 State Route 48 Loveland-Miamiville Waterline					2020 Broadway Street Stabilization				
Years	Fund 61 Water	Cap. Impr.	Total	Balance	Years	Fund 65 Stormwater		Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	17,847	-	17,847	339,093	2021	5,174	-	5,174	201,776
2022	17,847	-	17,847	321,246	2022	10,348	-	10,348	191,429
2023	17,847	-	17,847	303,399	2023	10,348	-	10,348	181,081
2024	17,847	-	17,847	285,552	2024	10,348	-	10,348	170,734
2025	17,847	-	17,847	267,705	2025	10,348	-	10,348	160,386
2026-40	267,705	-	267,705	-	2026-40	160,386	-	160,386	-
	356,940	-	356,940			206,950	-	206,950	

Total OPWC SCIP Loans					Total City Debt - Governmental and Business Activity				
Years	Principal	Interest	Total	Balance	Years	Principal	Interest	Total	Balance
	Principal	Interest	Debt Service	31-Dec		Principal	Interest	Debt Service	31-Dec
2021	313,385	-	313,385	3,331,181	2021	1,040,846	343,008	1,383,854	12,431,372
2022	318,559	-	318,559	3,012,622	2022	1,071,933	323,180	1,395,114	11,359,439
2023	311,059	-	311,059	2,701,566	2023	1,000,558	301,282	1,301,840	10,358,882
2024	303,559	-	303,559	2,398,006	2024	949,403	281,105	1,230,508	9,409,478
2025	286,888	-	286,888	2,111,118	2025	891,808	261,127	1,152,935	8,517,670
2026-38	2,111,118	-	2,111,118	-	2026-40	8,517,670	1,337,829	9,855,499	-
Totals	3,644,566	-	3,644,566		Totals	13,472,219	2,847,531	16,319,751	

Table 9: Debt Principal and Interest Payments by Year

General Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2011 HVAC Improvement Bonds	23,240	22,640	22,040	21,440	20,840	20,180	24,520	23,640	22,760	21,840	20,920
2018 Safety Center Bond Issue	47,625	49,500	48,813	48,125	49,800	48,900	48,000	49,600	48,300	49,500	48,100
Total Debt Service Payments	70,865	72,140	70,853	69,565	70,640	69,080	72,520	73,240	71,060	71,340	69,020
General Fund Total	70,865	72,140	70,853	69,565	70,640	69,080	72,520	73,240	71,060	71,340	69,020
Street Maintenance Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2012 Refunding of 2002 Rich Road Improvements	35,352	32,518									
Total Debt Service Payments	35,352	32,518									
Fire & EMS Funds	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2012 Refunding of 2002 2nd Street Renovation	48,223	44,357									
2016 Building Improvement Bonds (Fire Training Towe	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514
2018 Safety Center Bond Issue	47,625	49,500	48,813	48,125	49,800	48,900	48,000	49,600	48,300	49,500	48,100
Total Debt Service Payments	145,362	143,371	98,327	97,639	99,314	98,414	97,514	99,114	97,814	99,014	97,614
Stormwater Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
SCIP 2004 W. Loveland Avenue Improvements (Storm Drain,	16,670	16,670	16,670	16,670							
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
2012 Refunding of 2003 \$1M Bond	75,113	78,625	71,750								
2012 Refunding of 2005 \$250K Bond	1,425	16,425	21,050	20,550							
SCIP 2013 Stoneybrook Improvements	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980	13,980
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
2017 Refunding of 2005 Stormwater Project	17,185										
2017 Refunding of 2007 Stormwater Project	17,842	17,761	17,347	22,134	21,611	21,087	20,525				
SCIP 2018 Loveland Madiera Road Storm Sewer	20,486	20,486	20,486	20,486	20,486	20,486	20,486	20,486	20,486	20,486	20,486
SCIP Broadway Street Stabilization	5,174	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348
Total Debt Service Payments	184,281	190,702	188,037	120,575	82,832	82,308	81,746	61,221	61,221	61,221	61,221

Table 9: Debt Principal and Interest Payments by Year

Water Capital Improvement Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
SCIP 2002 West Loveland Ave Waterline	15,000	15,000	7,500								
SCIP 2005 Elysian Avenue Waterline	23,836	23,836	23,836	23,836	23,836						
SCIP 2005 Walker, W.F., Will Waterline	19,133	19,133	19,133	19,133	19,133	9,566					
SCIP 2007 Historic Loveland Waterline	24,350	24,350	24,350	24,350	24,350	24,350	24,350	12,175			
SCIP 2008 Broadway/Hanna Waterline	9,621	9,621	9,621	9,621	9,621	9,621	9,621	9,621	4,811		
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
SCIP 2011 Wall Street and Fallis Road Waterline	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380	23,380
SCIP 2012 Fallis Road to Tiger Trail Waterline	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808	26,808
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
2013 Commerce Park Water Tower & Improvements	253,586	255,686	256,936	258,255	254,455	255,295	256,005	256,075	256,000	253,800	256,400
SCIP 2013 Twilightee Waterline	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700
SCIP 2016 Union Cemetery Waterline	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249	28,249
2018 Water Tower Project Bonds	98,425	96,800	95,175	98,550	96,450	94,350	97,250	95,000	97,000	93,800	95,600
SCIP 2020 Loveland-Miamiville Waterline	17,847	17,847	17,847	17,847	17,847	17,847	17,847	17,847	17,847	17,847	17,847
Total Debt Service Payments	592,679	593,154	585,279	582,472	576,572	541,910	535,954	521,599	506,538	496,328	500,728
Historic Loveland TIF Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2011 Real Estate Bonds	103,610	106,010	103,210	105,410	102,410	104,110	105,590	101,850	103,110	103,970	104,600
2017 Special Obligation Revenue Bonds	20,625	20,625	20,625	20,625	20,625	570,625					
Total Debt Service Payments	124,235	126,635	123,835	126,035	123,035	674,735	105,590	101,850	103,110	103,970	104,600
Recreation Land TIF Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2017 Refunding of 2007 Christman Farm	46,680	52,195	51,110	49,822	48,639	47,457	51,313	-			
Total Debt Service Payments	46,680	52,195	51,110	49,822	48,639	47,457	51,313				
Annual Total Debt Service Payments	1,199,453	1,210,715	1,117,440	1,046,108	1,001,032	1,513,904	944,637	857,024	839,744	831,873	833,183

Table 9.1: Outstanding Debt Principal by Year

General Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2011 HVAC Improvement Bonds	175,000	160,000	145,000	130,000	115,000	100,000	80,000	60,000	40,000	20,000	-
2018 Safety Center Bond Issue	600,000	572,500	545,000	517,500	487,500	457,500	427,500	395,000	362,500	327,500	292,500
Total Year-End Outstanding Debt Principal	775,000	732,500	690,000	647,500	602,500	557,500	507,500	455,000	402,500	347,500	292,500
General Fund Total	775,000	732,500	690,000	647,500	602,500	557,500	507,500	455,000	402,500	347,500	292,500
Street Maintenance Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2012 Refunding of 2002 Rich Road Improvements	31,725	-									
Total Year-End Outstanding Debt Principal	31,725	-	-	-	-	-	-	-	-	-	-
Fire & EMS Funds	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2012 Refunding of 2002 2nd Street Renovation	43,275	-									
2016 Building Improvement Bonds (Fire Training Tower)	409,927	375,130	339,083	301,742	263,060	222,990	181,481	138,482	93,940	47,798	-
2018 Safety Center Bond Issue	600,000	572,500	545,000	517,500	487,500	457,500	427,500	395,000	362,500	327,500	292,500
Total Year-End Outstanding Debt Principal	1,053,202	947,630	884,083	819,242	750,560	680,490	608,981	533,482	456,440	375,298	292,500
Stormwater Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
SCIP 2004 W. Loveland Avenue Improvements (Storm Drain/Bikepath)	50,009	33,339	16,670	-							
SCIP 2012 Bellwood Drainage Improvements	160,736	146,123	131,511	116,899	102,286	87,674	73,062	58,449	43,837	29,225	14,612
2012 Refunding of 2003 \$1M Bond	145,000	70,000	-								
2012 Refunding of 2005 \$250K Bond	55,000	40,000	20,000	-							
SCIP 2013 Stoneybrook Improvements	188,730	174,750	160,770	146,790	132,810	118,830	104,850	90,870	76,890	62,910	48,930
SCIP 2014 Fifth Street Improvements	26,034	24,239	22,443	20,648	18,852	17,057	15,261	13,466	11,670	9,875	8,079
2017 Refunding of 2007 Stormwater Project	110,000	95,000	80,000	60,000	40,000	20,000	-				
SCIP 2018 Loveland Madeira Road Storm Sewer	348,258	327,772	307,287	286,801	266,315	245,829	225,344	204,858	184,372	163,886	143,400
SCIP 2021 Broadway Street Stabilization	201,776	191,429	181,081	170,734	160,386	150,039	139,691	129,344	118,996	108,649	98,301
Total Year-End Outstanding Debt Principal	1,285,543	1,102,652	919,762	801,871	720,650	639,429	558,208	496,987	435,766	374,545	313,324

Table 9.1: Outstanding Debt Principal by Year

Water Capital Improvement Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
SCIP 2002 West Loveland Ave Waterline	22,500	7,500									
SCIP 2005 Elysian Avenue Waterline	95,342	71,507	47,671	23,836	-						
SCIP 2005 Walker, W.F., Will Waterline	86,097	66,964	47,832	28,699	9,566						
SCIP 2007 Historic Loveland Waterline	158,276	133,926	109,575	85,225	60,875	36,525	12,175				
SCIP 2008 Broadway/Hanna Waterline	72,159	62,537	52,916	43,295	33,674	24,053	14,432	4,810			
SCIP 2010 Wall Street Waterline	240,305	216,275	192,244	168,214	144,183	120,153	96,122	72,092	48,061	24,031	-
SCIP 2011 Wall Street and Fallis Road Waterline	257,180	233,800	210,420	187,040	163,660	140,280	116,900	93,520	70,140	46,760	23,380
SCIP 2012 Fallis Road to Tiger Trail Waterline	308,296	281,488	254,679	227,871	201,063	174,254	147,446	120,638	93,829	67,021	40,213
SCIP 2012 Park, Centre, and Elm Waterline	200,563	183,850	167,136	150,422	133,709	116,995	100,282	83,568	66,854	50,141	33,427
2013 Commerce Park Water Tower & Improvements	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
SCIP 2013 Twightwee Waterline	152,095	140,395	128,696	116,996	105,296	93,597	81,897	70,198	58,498	46,798	35,099
SCIP 2016 Union Cemetery Waterline	423,732	395,484	367,235	338,986	310,737	282,488	254,239	225,991	197,742	169,493	141,244
2018 Water Tower Project Bonds	915,000	850,000	785,000	715,000	645,000	575,000	500,000	425,000	345,000	260,000	180,000
SCIP 2020 Loveland-Miamiville Waterline	339,093	321,246	303,399	285,552	267,705	249,858	232,011	214,164	196,317	178,470	160,623
Total Year-End Outstanding Debt Principal	6,305,638	5,849,970	5,396,803	4,941,136	4,485,468	4,058,203	3,630,504	3,209,980	2,796,441	2,377,714	1,953,986
Historic Loveland TIF Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2011 Real Estate Bonds	825,000	755,000	685,000	610,000	535,000	455,000	370,000	285,000	195,000	100,000	-
2017 Special Obligation Revenue Bonds	550,000	550,000	550,000	550,000	550,000	-					
Total Year-End Outstanding Debt Principal	1,375,000	1,305,000	1,235,000	1,160,000	1,085,000	455,000	370,000	285,000	195,000	100,000	-
Recreation Land TIF Fund	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
2017 Refunding of 2007 Christman Farm	275,000	230,000	185,000	140,000	95,000	50,000	-	-	-	-	-
Total Year-End Outstanding Debt Principal	275,000	230,000	185,000	140,000	95,000	50,000	-	-	-	-	-
Annual Total Year-End Outstanding Debt Principal	11,101,108	10,167,752	9,310,647	8,509,748	7,739,178	6,440,622	5,675,193	4,980,449	4,286,147	3,575,056	2,852,309

Table 10: Fund Forecast, Year-end Working Capital or Undesignated Fund Balance, 2020-2025

FUND	2020	2021	2022	2023	2024	2025
Street Maintenance	327,206	195,251	125,023	122,955	118,397	102,654
Stormwater	357,093	337,472	366,415	421,456	566,819	738,682
Sanitation and Environment	135,958	93,007	19,145	(32,782)	(82,209)	(135,978)
Sewer Billing Fund	56,724	47,777	111,395	172,402	231,794	288,391
Water Operating	128,777	190,059	286,679	390,745	498,618	610,647
Water Capital	254,694	401,106	312,508	266,642	138,525	209,367
Water Reserve	0	124,081	132,785	136,959	145,491	157,574
Combined Total Water Fund Balances	383,470	715,245	731,972	794,346	782,634	977,588
Fire & EMS Fund (2001 Levy)	168,736	211,031	260,301	274,263	358,656	438,159
Fire Fund (2006 Levy)	169,676	153,537	70,331	(39,118)	(176,362)	(343,035)
EMS Fund (2006 Levy)	346,736	225,872	46,336	(194,261)	(499,314)	(872,390)
Fire & EMS Fund (2014 Levy)	388,859	317,437	231,605	105,564	(20,828)	(163,356)
Combined Total Fire & EMS Fund Balances	1,074,007	907,877	608,572	146,448	(337,848)	(940,622)
Assumptions of Pro Forma Analysis:						
- Wages have been projected to increase by 3% each year. This is just a placeholder, as the city negotiates every three years with the police union and in past practice has based non-union employee increases on the negotiated percentage.						
- Medical insurance premiums are projected at 10% annually. Our increase has been less than that over the past couple of years, however, claims experience could cause a spike in future years.						
- Projecting no increase in consumption for water usage, however, legislation was adopted by City Council to decrease the amount of water covered by the minimum water bill. This change will be effective at the beginning of 2021.						
- No rate increases in the stormwater fee or sanitation charges were factored into the proposed budget.						
- The proposed budget includes a new position for a part-time Marketing and Communications Coordinator.						
- The water reserve is budgeted as an expense which reduces fund balance. However, The city does not plan to spend The reserve and thus adds it back in to show a more realistic fund balance.						

Table 10.1: Street Maintenance Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Motor Vehicle Registrations	85,000	90,000	90,000	90,000	90,000	90,000
Gasoline Tax	629,800	630,000	630,000	650,000	650,000	650,000
Reimbursement/Operations	8,000	8,789	8,700	8,700	8,700	8,700
Employee Pay Withholdings	-	-	-	-	-	-
Advance from General Fund	3,929	-	-	-	-	-
Transfer from General Fund	75,000	75,000	75,000	75,000	75,000	75,000
Beginning Balance	298,022	327,206	195,251	125,023	122,955	118,397
Total	\$1,099,751	\$1,130,995	\$998,951	\$948,723	\$946,655	\$942,097
Expenditures	2020	2021	2022	2023	2024	2025
Salary	266,095	262,619	270,498	278,612	286,971	295,580
Ohio Public Retirement System (OPERS)	64,661	63,682	65,592	67,560	69,587	71,675
Health Insurance	32,483	40,619	26,198	26,198	26,198	26,198
Health Savings Account Contributions	13,428	15,348	13,750	13,750	13,750	13,750
Longevity & Vacation Sellback	2,574	2,220	3,276	3,276	3,276	3,276
Life Insurance	1,482	1,502	1,423	1,423	1,423	1,423
Workers' Compensation	3,175	3,066	3,158	3,253	3,350	3,451
Medicare	3,869	3,683	4,463	4,593	4,726	4,864
Employee-Paid Supplemental Benefits	2,563	2,453	2,202	2,202	2,202	2,202
Association Dues and Subscriptions	300	200	150	150	150	150
Road Salt	29,120	4,500	25,000	25,000	25,000	25,000
Street Signage	5,000	9,000	9,000	9,000	9,000	9,000
Traffic Control Maintenance	20,000	20,000	20,000	20,000	20,000	20,000
BMV Audit	250	250	250	250	250	250
Municipal Facilities Maintenance	4,333	4,000	4,000	4,000	4,000	4,000
Property Liability Insurance	8,750	9,100	9,000	9,250	9,500	9,750
Electric and Gas Utility Charges	10,500	11,750	12,000	12,000	12,000	12,000
Telephone and Radio Charges	7,500	7,500	7,500	7,500	7,500	7,500
Uniforms	5,000	5,000	5,000	5,000	5,000	5,000
Vehicle and Equipment Repairs	21,860	20,000	15,000	15,000	15,000	15,000
Fuel	8,000	15,250	15,550	15,750	14,375	14,375
Materials and Supplies	10,000	37,750	20,000	20,000	20,000	20,000
Outside Contracted Services	13,750	88,500	5,000	5,000	5,000	5,000
CIP Equipment	6,000	2,400	33,400	7,000	-	-
Road Rehabilitation	200,100	270,000	270,000	270,000	270,000	270,000
Transfer to Bond Fund, Debt Service	31,751	35,352	32,518	-	-	-
Undesignated Working Capital	327,206	195,251	125,023	122,955	118,397	102,654
Total	\$ 1,099,751	\$ 1,130,995	\$ 998,951	\$ 948,723	\$ 946,655	\$ 942,097

Table 10.2: Stormwater Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Employee Pay Withholdings	1,875	1,966	2,063	2,063	2,063	2,063
Utility Service Charges	440,000	440,000	440,000	440,000	440,000	440,000
Assessments, Utility Bills	563	600	600	600	600	600
Grants	-	-	-	-	-	-
SCIP Loans	-	-	-	-	-	-
Miscellaneous	1,029	-	-	-	-	-
Bond Proceeds	-	-	-	-	-	-
Investment Income	340	325	325	325	400	400
Beginning Balance	365,724	357,093	337,472	366,415	421,456	566,819
Total	809,531	799,984	780,460	809,403	864,519	1,009,882
Expenditures	2020	2021	2022	2023	2024	2025
Stormwater Operations						
Salary	70,190	69,873	71,969	74,128	76,352	78,643
Ohio Public Employee Retirement System (OPERS)	17,020	16,913	17,420	17,943	18,481	19,036
Health Insurance	7,648	9,192	6,400	6,400	6,400	6,400
Health Savings Account Contribution	3,583	3,890	3,681	3,681	3,681	3,681
Longevity & Vacation Sellback	606	517	767	767	767	767
Life Insurance	379	384	291	291	291	291
Workers' Compensation	838	816	840	866	892	918
Medicare	1,031	1,000	1,261	1,295	1,330	1,367
Employee-Paid Supplemental Benefits	548	549	616	616	616	616
Unemployment Insurance	-	-	-	-	-	-
Utility Billing	2,350	2,350	2,350	2,350	2,350	2,350
Office Equipment Maintenance	-	-	-	-	-	-
Municipal Facilities Maintenance	1,333	1,000	1,000	1,000	1,000	1,000
Property Liability Insurance	3,200	3,250	3,600	3,800	4,000	4,000
Telephones and Radio Service Charges	3,500	3,500	3,500	3,500	3,500	3,500
Uniforms	2,000	1,800	1,800	1,800	1,800	1,800
Vehicle Equipment and Repairs	17,860	11,000	2,000	2,000	2,000	2,000
Fuel	6,175	6,300	6,350	6,375	6,250	6,250
Materials and Supplies	2,000	2,000	2,000	2,000	2,000	2,000
State Fee	520	520	520	520	520	520
State G.A.P. Report & Audit	1,800	1,800	1,800	1,800	1,800	1,800
Outside Contract Services	9,750	51,000	1,000	1,000	1,000	1,000
Debt Issuance Costs	-	-	-	-	-	-
Property Tax	800	800	800	800	800	800
Bank Fees	2,100	2,100	2,100	2,100	2,100	2,100

Table 10.2: Stormwater Pro Forma (Continued)

Miscellaneous	1,500	3,900	1,500	1,500	1,500	1,500
Transfer to Escrow Fund for Vested Leave Resv	-	-	-	-	-	-
Debt Service Payments	142,330	184,281	190,702	188,038	101,892	72,485
Transfer to Gen'l Fund, Admin Cost Recovery	56,227	56,227	56,227	56,227	56,227	56,227
Subtotal, Operations	355,288	434,962	380,495	380,797	297,550	271,051

Stormwater Capital						
CIP Equipment	6,000	2,400	33,400	7,000	-	-
CIP Projects	91,000	25,000	-	-	-	-
Undesignated Working Capital	357,093	337,472	366,415	421,456	566,819	738,682
Subtotal, Capital	454,093	364,872	399,815	428,456	566,819	738,682
Total	809,381	799,834	780,310	809,253	864,369	1,009,732

Table 10.3: Sanitation and Environment Fund Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Utility Service Charges	1,139,000	1,139,000	1,139,000	1,139,000	1,139,000	1,139,000
Recycling Grants	26,429	26,000	25,000	25,000	25,000	25,000
Assessments, Utility Bills	2,271	2,500	2,300	2,100	2,100	2,100
Miscellaneous	1,470	-	-	-	-	-
Employee Pay Withholdings	2,800	3,084	2,944	2,944	2,944	2,944
Investment Income	880	800	850	850	950	950
Beginning Balance	179,228	135,958	93,007	19,145	(32,782)	(82,209)
Total	\$1,352,078	\$1,307,342	\$1,263,101	\$1,189,039	\$1,137,212	\$1,087,785
Expenditures	2020	2021	2022	2023	2024	2025
Salary	98,772	98,324	101,274	104,312	107,441	110,665
Ohio Public Retirement System (OPERS)	23,991	23,832	24,547	25,283	26,042	26,823
Health Insurance	11,777	14,123	9,874	9,874	9,874	9,874
Health Savings Account Contribution	5,499	5,960	5,655	5,655	5,655	5,655
Longevity & Vacation Sellback	1,009	859	1,185	1,185	1,185	1,185
Life Insurance	585	591	441	441	441	441
Workers' Compensation	1,178	1,149	1,183	1,219	1,256	1,293
Medicare	1,438	1,393	1,734	1,782	1,832	1,884
Employee-Paid Supplemental Benefits	859	907	879	879	879	879
Garbage & Recycling Contract	940,000	940,000	940,000	940,000	940,000	940,000
Street Sweeping Contract	10,000	10,000	10,000	10,000	10,000	10,000
Brush Drop Off Contract	1,700	1,870	2,057	2,263	2,489	2,738
Utility Billing	8,925	9,000	9,000	9,000	9,000	9,000
Property Liability Insurance	3,000	3,000	3,400	3,600	4,000	4,000
Communications (Phone, Internet, Radio)	3,500	3,500	3,500	3,500	3,500	3,500
Uniforms	3,000	3,000	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs	11,860	6,000	6,000	6,000	6,000	6,000
Fuel	8,650	8,750	8,750	8,750	8,750	8,750
Materials & Supplies	4,000	4,000	4,000	4,000	4,000	4,000
Outside Contracted Services	4,000	8,000	4,000	4,000	4,000	4,000
State G.A.A.P. Report & Audit	3,100	3,200	3,200	3,200	3,200	3,200
Bank Fees	5,300	5,300	5,300	5,300	5,300	5,300
County Auditors Fees	250	250	250	250	250	250
CIP Equipment	2,400	-	33,400	7,000	-	-
Transfer to Bond Fund, Debt Service	-	-	-	-	-	-
Transfer to Gen'l Fund, Admin Cost Recovery	61,327	61,327	61,327	61,327	61,327	61,327
Undesignated Working Capital	135,958	93,007	19,145	(32,782)	(82,209)	(135,978)
Total	1,352,078	1,307,342	1,263,101	1,189,039	1,137,212	1,087,785

Table 10.4: Water Operations Fund Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Utility Service Charges	1,030,320	1,193,925	1,217,804	1,242,160	1,267,003	1,292,343
Water Meter Sales	3,050	940	1,000	1,000	1,000	1,000
Assessments, Utility Bills	1,410	1,400	1,400	1,250	1,250	1,250
Employee Pay Withholdings	12,500	13,896	14,000	14,000	14,000	14,000
Miscellaneous	6,180	-	-	-	-	-
Investment	650	650	650	650	650	650
Transfer in From the Water Capital Fund	75,000	30,000	30,000	30,000	30,000	30,000
Beginning Balance	198,739	128,777	190,059	286,679	390,745	498,618
Total	1,327,849	1,369,588	1,454,912	1,575,739	1,704,648	1,837,861
Expenditures	2020	2021	2022	2023	2024	2025
Salary	419,049	413,668	426,078	438,860	452,026	465,587
Ohio Public Retirement System (OPERS)	101,847	100,325	103,335	106,435	109,628	112,917
Health Insurance	51,146	63,886	41,296	41,296	41,296	41,296
Health Savings Account Contribution	21,159	24,155	21,677	21,677	21,677	21,677
Longevity and Vacation Sellback	4,143	3,569	5,163	5,163	5,163	5,163
Life Insurance	2,338	2,369	1,733	1,733	1,733	1,733
Workers' Compensation	5,000	4,829	4,974	5,123	5,277	5,435
Medicare	6,093	5,803	6,972	7,176	7,386	7,602
Employee-Paid Supplemental Benefits	4,051	3,932	3,392	3,392	3,392	3,392
Association Dues and Subscriptions	2,000	2,000	2,000	2,000	2,000	2,000
Water Treatment Supplies	25,000	25,000	25,000	25,000	25,000	25,000
New Meters & Repairs	20,000	20,000	20,000	20,000	15,000	15,000
Western Water Payment	5,000	5,000	5,000	5,000	5,000	5,000
Utility Billing Cost	6,600	7,000	7,000	7,000	8,000	8,000
Municipal Facilities Maintenance	14,833	5,000	5,000	5,000	5,000	5,000
Property Liability Insurance	13,750	14,000	14,250	14,500	14,750	14,750
Electric and Gas Utilities	115,000	116,000	116,500	116,750	126,567	126,567
Communications (Phone, Internet, Radio)	11,500	12,500	13,000	13,000	20,082	20,082
Dispatching Charges	5,640	4,980	8,500	8,500	7,000	7,000
IT Software Maintenance Contract	6,700	7,000	8,000	8,000	8,000	8,000
Uniforms	5,000	4,000	4,000	4,000	4,000	4,000

Table 10.4: Water Operations Fund Pro Forma (Continued)

Expenditures	2020	2021	2022	2023	2024	2025
Vehicle and Equipment Repairs	35,310	19,000	19,000	19,000	19,000	19,000
Fuel	6,000	9,850	9,850	9,875	7,500	7,500
Materials and Supplies	35,000	41,750	35,000	35,000	35,000	35,000
Outside Contracted Services	20,000	6,900	4,500	4,500	4,500	4,500
State Fee	8,000	8,000	8,000	8,000	7,000	7,000
State G.A.A.P. Report & Audit	3,900	4,000	4,000	4,000	40	4,000
Bank Fees	4,500	4,500	4,500	4,500	4,500	4,500
County Auditors Fees	200	200	200	200	200	200
Refunds	1,500	1,500	1,500	1,500	1,500	1,500
Transfer to Gen'l Fund, Admin Cost Recovery	238,813	238,813	238,813	238,813	238,813	238,813
Undesignated Working Capital	128,777	190,059	286,679	390,745	498,618	610,647
Total	1,327,849	1,369,588	1,454,912	1,575,739	1,704,648	1,837,861

Table 10.5: Water Capital Fund Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Utility Service Charges	655,080	927,756	946,311	965,237	984,542	1,004,233
Impact Fees, Water	52,356	11,600	15,000	15,000	15,000	15,000
Cell Phone Tower Lease Income	29,075	29,165	29,000	29,000	29,000	29,000
Assessments, Utility Bills	663	500	500	500	500	500
Interest Income	450	450	500	500	650	650
Beginning Balance	278,743	254,694	525,187	445,293	403,601	284,016
Total	1,016,367	1,224,165	1,516,498	1,455,530	2,683,293	1,333,399
Expenditures	2020	2021	2022	2023	2024	2025
CIP Equipment	211,000	41,400	153,400	77,000	1,320,000	-
Repair / Repaint Water Tanks	-	-	30,000	-	-	-
CIP Projects	-	25,000	255,000	350,000	475,000	380,000
Water System Repair and Replacement	5,000	5,000	5,000	5,000	5,000	5,000
G.I.S.	1,500	1,750	1,500	1,500	1,500	1,500
Outside Contracted Services	3,500	-	-	-	-	-
Bank Fees	3,000	3,000	3,000	3,000	3,000	3,000
County Auditors Fees	150	150	150	150	150	150
Reserve (Resolution 2012-81)	-	124,081	132,785	136,959	145,491	157,574
Transfer to Water Operations Fund	75,000	30,000	30,000	30,000	30,000	30,000
Debt Service Payments	462,524	592,678	593,155	585,279	564,627	546,808
Undesignated Working Capital	254,694	401,106	312,508	266,642	138,525	209,367
Total	1,016,367	1,224,165	1,516,498	1,455,530	2,683,293	1,333,399

Table 10.6: Sewer Billing Fund Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Utility Service Charges	275,000	275,000	275,000	275,000	275,000	275,000
Late Payment Fees	23,400	34,000	34,000	34,000	34,000	34,000
Assessments, Utility Bills	835	800	800	800	700	700
Employee Pay Withholdings	1,732	2,101	1,664	1,664	1,664	1,664
Miscellaneous	974	-	-	-	-	-
Investment Income	3,025	3,000	3,000	3,025	4,125	4,125
Beginning Balance	86,109	56,724	47,777	111,395	172,402	231,794
Total	391,075	371,625	362,241	425,884	487,891	547,283
Expenditures	2020	2021	2022	2023	2024	2025
Salary	66,912	67,138	69,152	71,227	73,364	75,564
Ohio Public Retirement System (OPERS)	16,279	16,296	16,785	17,288	17,807	18,341
Health Insurance	7,842	9,012	6,820	6,820	6,820	6,820
Health Savings Account Contribution	3,975	4,129	4,113	4,113	4,113	4,113
Longevity & Vacation Sellback	855	719	796	796	796	796
Life Insurance	417	423	304	304	304	304
Workers' Compensation	798	784	808	832	857	882
Medicare	976	960	1,216	1,249	1,283	1,318
Employee-Paid Supplemental Benefits	566	731	497	497	497	497
Utility Billing	20,975	21,000	21,000	21,000	21,000	21,000
Telephones and Radio Service Charges	5,600	5,700	5,700	5,700	5,600	5,600
IT Software Maintenance Contract	6,700	7,000	8,000	8,000	8,000	8,000
Outside Contracted Services	87,000	70,000	200	200	200	200
State G.A.P. Report & Audit	3,200	3,200	3,200	3,200	3,200	3,200
Bank Fees	18,100	18,100	18,100	18,100	18,100	18,100
County Auditors Fees	250	250	250	250	250	250
Miscellaneous	500	5,000	500	500	500	500
Transfer to Gen'l Fund, Admin Cost Recovery	93,406	93,406	93,406	93,406	93,406	93,406
Undesignated Working Capital	56,724	47,777	111,395	172,402	231,794	288,391
Total	391,075	371,625	362,241	425,884	487,891	547,283

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

Revenues	2020	2021	2022	2023	2024	2025
Real Estate Tax	504,832	508,618	513,704	518,841	524,030	529,270
Homestead Reimbursement	63,096	63,569	63,569	63,569	63,569	63,569
Miscellaneous	-	-	-	-	-	-
Beginning Balance	174,812	168,736	211,031	260,301	274,263	358,656
Total	742,740	740,924	788,305	842,712	861,862	951,496
Expenditures	2020	2021	2022	2023	2024	2025
Contract Supplemental	76,899	82,718	86,854	91,197	95,757	100,545
County Auditors Fees	7,500	7,500	7,575	7,651	7,727	7,805
State G.A.A.P. Report & Audit	2,790	3,200	3,200	3,200	3,200	3,200
Office Equipment Leasing and Maintenance	2,500	2,500	2,500	2,500	2,500	2,500
Municipal Facilities Maintenance	50,000	37,233	37,223	37,223	37,223	37,223
Property Liability Insurance	20,000	21,000	20,500	21,000	21,500	22,000
Electric and Gas Utility Charges	24,000	29,495	29,495	30,970	31,291	32,230
Telephones and Radios Service Charges	43,900	38,400	38,400	38,400	38,400	38,400
Hamilton County Communications Cntr PSAP	12,600	1,923	-	-	-	-
Dispatching Charges	88,879	78,000	81,900	85,995	90,295	94,809
IT Software Maintenance Contract	25,000	25,000	18,000	18,000	18,000	18,000
Outside Contracted Services	9,500	9,500	6,500	6,500	6,500	6,500
118 S Lebanon Lease/Improvements	3,600	-	-	-	-	-
Debt Issuance Costs	-	-	3,000	3,000	3,000	3,000
Miscellaneous/Reimbursable	4,000	2,500	4,000	4,000	4,000	4,000
CIP Equipment	20,000	-	-	75,000	-	-
Transfer to Gen'l Fund, Admin Cost Recovery	95,000	95,000	95,000	95,000	95,000	95,000
Transfer to Bond Fund, Debt Service	91,436	95,848	93,857	48,813	48,813	48,125
Undesignated Fund Balance	168,736	211,031	260,301	274,263	358,656	438,159
Total	746,340	740,849	788,305	842,712	861,862	951,496

Table 10.8: Fire Fund (2006 Levy) Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Real Estate Tax	601,500	606,011	612,071	618,192	624,374	630,618
Homestead Reimbursement	76,461	77,034	75,000	75,000	75,000	75,000
Lease Income	9,300	-	-	-	-	-
Beginning Balance	177,755	169,676	153,537	70,331	(39,118)	(176,362)
Total	865,016	852,722	840,608	763,523	660,256	529,255
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Expenditures	2020	2021	2022	2023	2024	2025
Contract with LSFD	585,539	614,816	645,557	677,835	711,726	747,313
Emergency Support Unit (ESU)	5,500	5,500	5,500	5,500	5,500	5,500
County Auditors Fees	8,400	8,569	8,484	8,569	8,655	8,741
IT Hardware & Software (Non-CIP)	4,500	4,000	4,500	4,500	4,500	4,500
Vehicle and Equipment Repairs	65,000	50,000	65,000	65,000	65,000	65,000
Material & Supplies	4,000	3,300	3,237	3,237	3,237	3,237
Fire Supplies	2,000	13,000	13,000	13,000	13,000	13,000
Turn-Out Gear	25,000	-	25,000	25,000	25,000	25,000
CIP Equipment	-	-	-	-	-	-
Undesignated Fund Balance	169,676	153,537	70,331	(39,118)	(176,362)	(343,035)
Total	869,615	852,722	840,608	763,523	660,256	529,255

Table 10.9: EMS Fund (2006 Levy) Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Real Estate Tax	887,927	894,586	903,532	912,568	921,693	930,910
Homestead Reimbursements	112,871	113,718	113,718	113,718	113,718	113,718
EMS Runs Revenue	335,000	325,000	325,000	325,000	325,000	325,000
Beginning Balance	384,137	346,736	225,872	46,336	(194,261)	(499,314)
Total	1,719,935	1,680,040	1,568,122	1,397,621	1,166,150	870,314
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Expenditures	2020	2021	2022	2023	2024	2025
Contract with LSFD	1,219,712	1,325,908	1,392,204	1,461,814	1,534,905	1,611,650
Medical Supplies	36,322	35,000	36,322	36,685	37,052	37,422
Small EMS Equipment	18,000	12,000	12,000	12,000	12,000	12,000
EMS Equipment Maintenance	14,560	10,000	10,000	10,000	10,000	10,000
County Auditors Fees	12,139	12,260	12,260	12,383	12,507	12,632
IT Hardware & Software (Non-CIP)	3,000	3,000	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs	26,000	26,000	26,000	26,000	26,000	26,000
EMS Revenue Collection	22,000	30,000	30,000	30,000	30,000	30,000
Computer Replacements	3,000	-	-	-	-	-
CIP Equipment	31,850	-	-	-	-	-
Undesignated Fund Balance	346,736	225,872	46,336	(194,261)	(499,314)	(872,390)
Total	1,733,320	1,680,040	1,568,122	1,397,621	1,166,150	870,314

Table 10.10: Fire & EMS Fund (2014 Levy) Pro Forma

Revenues	2020	2021	2022	2023	2024	2025
Real Estate Tax	569,224	573,493	579,228	585,020	590,871	596,779
Homestead Reimbursement	8,607	8,672	8,672	8,672	8,672	8,672
Grants	-	-	-	3,000,000	-	-
Beginning Balance	385,332	388,859	317,437	231,605	105,564	(20,828)
Total	963,163	971,023	905,337	3,825,297	705,106	584,623
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Expenditures	2020	2021	2022	2023	2024	2025
Contract with LSFD	351,883	379,573	398,552	418,479	439,403	461,373
County Auditor Fees	7,300	7,373	7,373	7,447	7,521	7,596
Outside Contracted Services	-	7,125	49,000	75,000	-	-
Materials & Supplies	2,000	4,650	4,650	4,650	4,650	4,650
Small Fire/EMS Equipment		5,000	5,000	5,000	5,000	5,000
CIP Equipment	47,500	37,708	-	-	-	-
Transfer to Bond Fund, Debt Service	24,757	24,757	24,757	24,757	24,757	24,757
Lease Payment - Engine/Tower/Radios	138,864	184,400	184,400	184,400	244,602	244,602
Undesignated Fund Balance	388,859	317,437	231,605	105,564	(20,828)	(163,356)
Total	961,163	971,023	905,337	825,297	705,106	584,623

Table 11: Indirect Cost Recovery and Administrative Transfer

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Fire and EMS Fund	95,000	95,000	95,000	95,000	95,000
Stormwater	56,227	56,227	56,227	56,227	56,227
Water Operations	238,813	238,813	238,813	238,813	238,813
Sanitation and Environment Fund	61,327	61,327	61,327	61,327	61,327
Sewer Billing	93,406	93,406	93,406	93,406	93,406
Subtotal General Fund	544,773	544,773	544,773	544,773	544,773

Table 12: Property Liability Insurance Premiums

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Operations, General Fund	\$35,772	\$39,860	\$47,235	\$57,000	56,000
Police, General Fund	\$19,067	\$18,939	\$19,345	\$21,000	21,000
Street Maintenance	\$8,317	\$8,262	\$8,439	\$8,750	9,100
Fire and EMS	\$19,178	\$18,939	\$19,648	\$20,000	21,000
Stormwater	\$2,903	\$2,884	\$2,946	\$3,200	3,250
Water	\$12,554	\$12,470	\$12,738	\$13,750	14,000
Sanitation	\$2,746	\$2,728	\$2,786	\$3,000	3,000
Total	\$100,537	\$104,083	\$113,137	\$126,700	127,350

Table 13: Energy and Fuel Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Electricity and Natural Gas					
Street Lighting, General Fund, Operations	\$121,934	\$68,715	\$62,985	\$65,000	68,000
Utilities, General Fund, Operations	\$28,154	\$23,190	\$22,940	\$24,000	25,200
Police, General Fund	\$14,911	\$14,977	\$14,677	\$14,000	14,000
Parks, General Fund	\$17,725	\$19,292	\$18,530	\$18,000	19,500
Street Maintenance Fund	\$7,832	\$8,418	\$10,288	\$10,500	11,750
Fire & EMS	\$24,691	\$24,417	\$24,683	\$24,000	29,495
Utilities, Water	\$109,562	\$103,711	\$114,160	\$115,000	116,000
Subtotal	\$324,809	\$262,722	\$268,262	\$270,500	283,945
Gasoline and Diesel Fuel					
Fuel, General Fund, Police	\$23,449	\$35,187	\$31,547	\$26,000	35,000
Vehicle Fuel, General Fund, Parks	\$7,029	\$10,754	\$11,168	\$11,125	11,250
Vehicle Fuel, Street Maintenance	\$9,168	\$13,250	\$14,864	\$8,000	15,250
Vehicle Fuel, Stormwater	\$3,667	\$6,145	\$6,204	\$6,175	6,300
Fuel, Water	\$6,509	\$9,668	\$9,833	\$6,000	9,850
Fuel, Sanitation	\$5,501	\$8,065	\$8,686	\$8,650	8,750
Subtotal	\$55,324	\$83,069	\$82,302	\$65,950	86,400
Total	\$380,133	\$345,790	\$350,564	\$336,450	370,345

Table 14: Communication-Related Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Forecast	2021 Budget
Telephone and Radio Charges/Communications					
General Fund Operations	\$15,915	\$25,681	\$27,572	\$25,000	61,400
Police	\$18,902	\$33,632	\$36,956	\$40,000	43,200
Parks & Leisure	\$5,035	\$9,558	\$12,357	\$12,500	12,500
Street Maintenance	\$4,577	\$4,649	\$5,618	\$7,500	7,500
Fire & EMS	\$23,925	\$39,825	\$45,368	\$43,900	38,400
Stormwater	\$3,016	\$3,266	\$3,313	\$3,500	3,500
Water	\$6,786	\$11,135	\$11,527	\$11,500	12,500
Sanitation & Environment	\$2,993	\$3,266	\$3,313	\$3,500	3,500
Sewer Billing	\$0	\$5,209	\$5,601	\$5,600	5,700
Subtotal	\$81,147	\$136,220	\$151,625	\$153,000	188,200
Information Technology (IT) Contract Services					
General Fund Operations	\$48,000	\$62,781	\$73,281	\$67,644	71,026
Subtotal	\$48,000	\$62,781	\$73,281	\$67,644	71,026
Data & Voice Transmission Services					
General Fund Operations	\$17,814	\$0	\$0	\$0	-
Police	\$8,513	\$0	\$0	\$0	-
Fire & EMS	\$12,738	\$0	\$0	\$0	-
Water Operations	\$6,457	\$0	\$0	\$0	-
Sewer Billing	\$6,457	\$0	\$0	\$0	-
Subtotal	\$51,979	\$0	\$0	\$0	-
IT Software Maintenance Contracts					
General Fund Operations	\$22,894	\$20,184	\$32,129	\$33,000	34,690
Mayor's Court	\$0	\$4,996	\$3,042	\$3,200	3,200
Police	\$16,629	\$28,355	\$30,783	\$32,000	32,000
Fire & EMS	\$17,883	\$16,083	\$19,453	\$25,000	25,000
Water Fund	\$5,442	\$5,605	\$6,457	\$6,700	7,000
Sewer Billing	\$5,442	\$5,605	\$6,457	\$6,700	7,000
Subtotal	\$68,290	\$80,828	\$98,322	\$106,600	108,890
Subtotal General Fund	\$249,416	\$279,830	\$323,228	\$327,244	368,116

Table 15: City-Wide Full-Time Equivalent (FTE) Position Summary

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Budget
City Clerk	0.50	0.50	0.50	0.50	0.50
City Manager's Office	1.50	2.50	3.00	3.00	3.50
Mayor's Court	1.00	1.00	1.00	1.00	1.00
Finance	5.00	5.00	5.00	5.00	5.00
City Engineer	1.25	1.25	1.25	1.25	1.25
Building & Zoning	1.50	1.50	1.50	2.00	2.00
Police	18.00	19.50	21.50	22.50	22.50
Public Works	12.75	13.75	14.75	14.75	14.75
Total Employees	41.50	45.00	48.50	50.00	50.50

Part-time employees are included as .5 FTE and seasonal employees are .25 FTE.

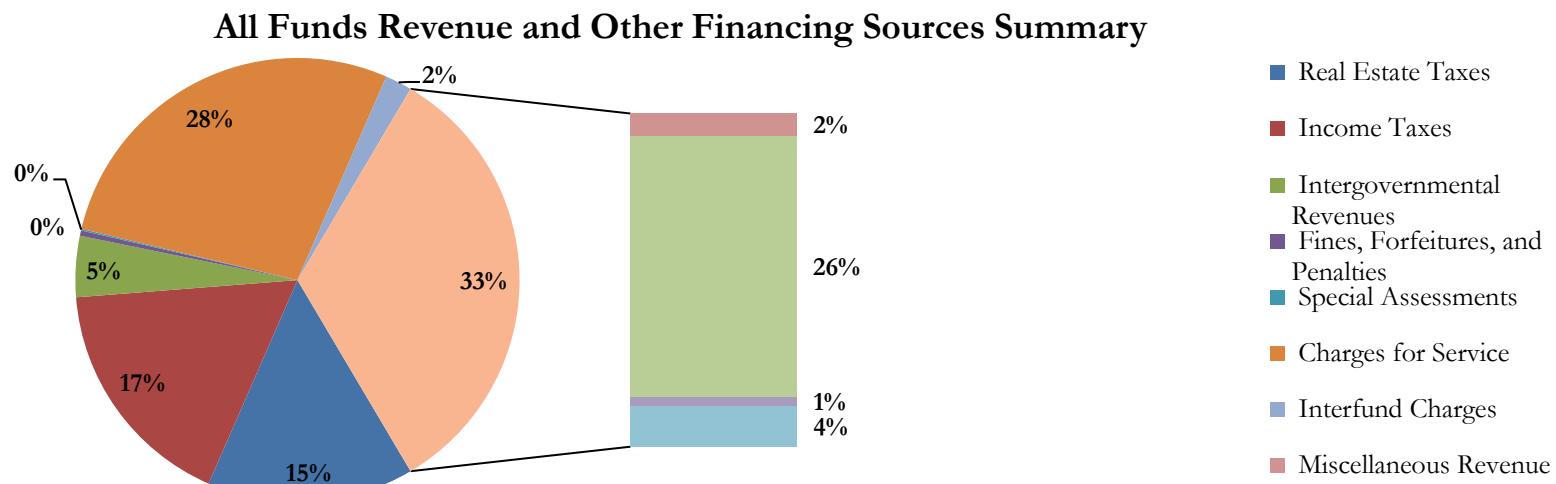
The proposed 2021 Operating Budget reflects funding for 50.5 full-time equivalents (FTE) which includes 47 full-time, five part-time positions and four seasonal positions. The budget for seasonal staff represents approximately 2,660 hours and includes up to three employees in the public works department and one to assist the City Engineer. The change in staffing level is as follows:

- One new part-time Marketing and Communications Coordinator

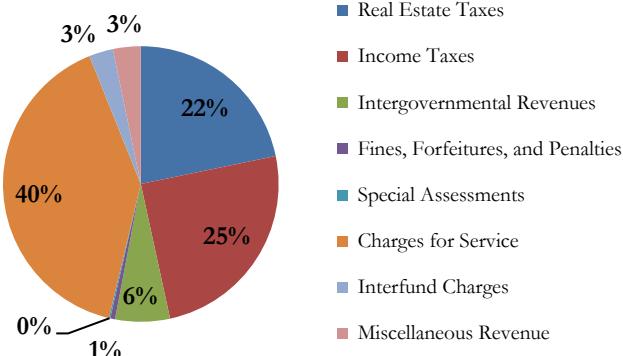
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REVENUE, ALL FUNDS SUMMARY

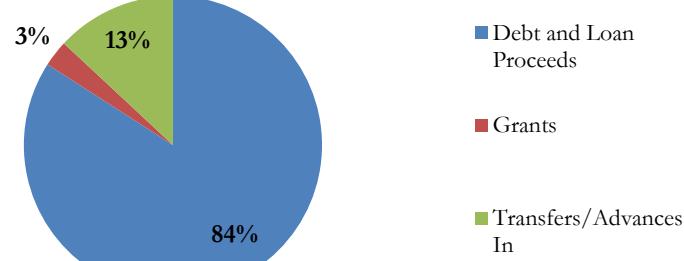
The revenue section of the 2020 Budget and CIP is organized by fund. Each fund's revenue table is preceded by a description of the fund and major revenue sources collected by the fund. The following pie chart shows all revenue and other financing sources—debt proceeds, grants, and transfers into funds from other funds—estimated to be received in fiscal year 2020. Other financing sources are separated in the second set of pie charts to illustrate the difference between operating revenues and those other financing sources used to fund projects or transfers, which vary from year to year.



All Funds Revenue Summary



All Funds Other Financing Sources Summary



GENERAL FUND

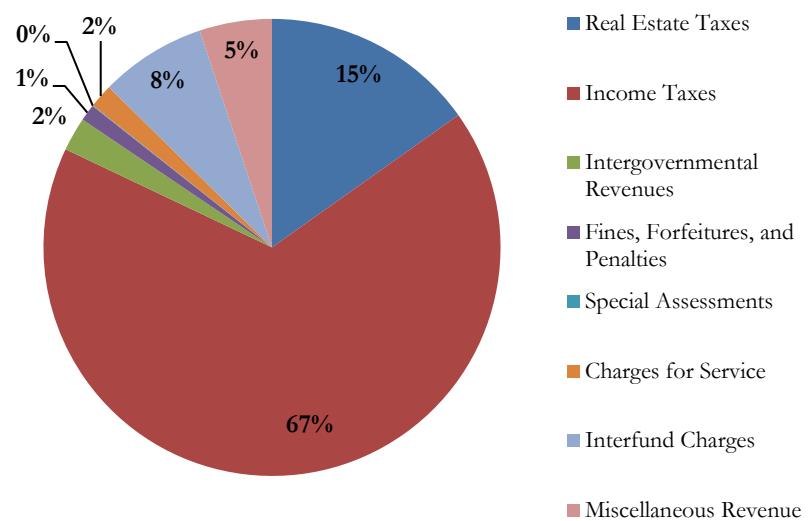
The City of Loveland's General Fund receives all financial resources not restricted by law (or City policy) to any specific purposes. Its primary source of General Fund revenue is Loveland's 1% income tax (with a full reciprocity for taxes paid to other communities), followed by property tax (3.15 mills) and the administrative overhead transfer payment from other funds (see Table 11 for more details). These three revenue sources represent about 90% of the General Fund's total revenue estimate for 2021.

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. With income tax being the City's largest source of revenue, we continue to be conservative in our estimates resulting in operating revenues exceeding the amount budgeted.

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



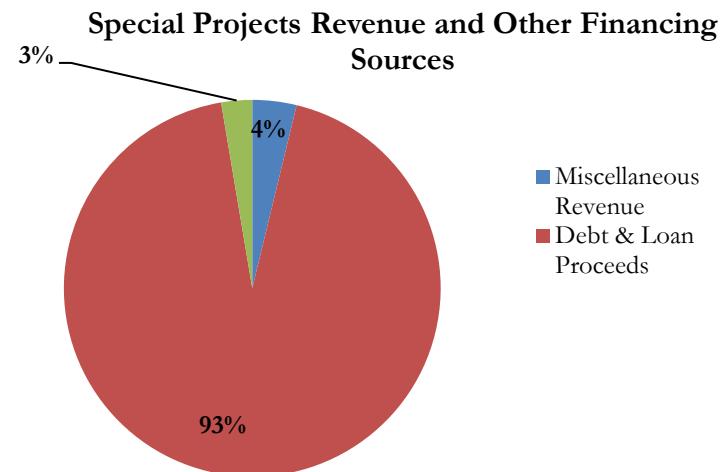
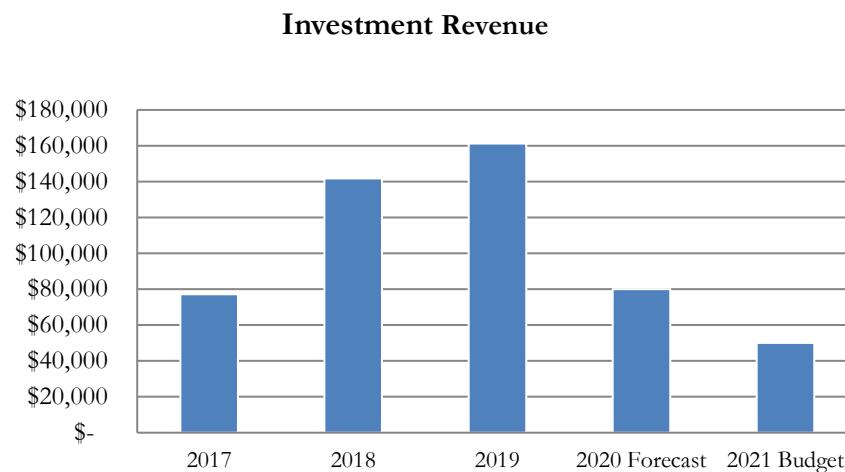
The General Fund supports services for Police, Finance, Building and Zoning, general administration and other general government programs and services. The General Fund also supports or supplements the Street Maintenance Fund and advances money to Tax Increment Financing District Funds to assist with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

Projected General Government Revenues: GENERAL FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
	Beginning Balance	4,391,382	3,508,676	4,092,035	4,145,531	4,767,063	4,192,186
13.22.4100	Income Tax Collections	4,787,084	4,798,700	4,798,700	4,556,455	4,602,020	4,648,040
13.15.4125	Employee Insurance Withholdings	67,220	86,017	74,500	90,394	\$90,394	\$90,394
13.15.4150	Real Estate Tax	953,924	965,179	962,247	978,510	985,849	993,243
13.15.4200	Homestead Reimbursement	122,671	126,611	123,035	127,140	128,094	129,054
13.15.4205	Local Government Fund, County	176,162	169,689	165,000	138,000	135,000	145,000
13.15.4210	Local Government Fund, State	20,808	36,000	48,000	48,000	48,000	55,000
13.15.4220	Liquor & Cigarette Tax	17,962	20,000	20,000	20,000	20,000	20,000
13.15.4225	Cable Franchise Fee	159,926	160,000	155,000	155,000	155,000	155,000
13.21.4285	Police Grants	-	-	1,400	-	-	-
13.21.4286	Equipment Liquidation	173	100	-	100	100	100
13.21.4287	Police Continuous Training State	-	1,600	-	1,000	1,600	1,600
13.21.4290	S.R.O. School Payments			60,000	148,000	150,000	150,000
13.15.4375	Water Tower Leases	25,465	29,075	29,075	29,075	29,000	29,000
13.51.4400	Building Permits and Fees	90,561	90,200	80,000	120,000	100,000	100,000
13.51.4401	Assessments, Property Maintenance	3,122	3,500	2,150	2,100	2,100	2,100
13.15.4410	Recreation Impact Fees	16,600	4,000	2,000	12,000	4,000	4,000
13.17.4500	Magistrate Court	68,640	65,000	38,000	50,000	50,000	50,000
13.15.4620	Recreation Usage and Rental	24,689	22,500	1,575	22,500	22,500	22,500
13.15.4625	Reimbursements of Prior Advances	95,000	776,960	15,000	1,010,944	65,000	65,000
13.15.4730	Refunds and Reimbursements	162,376	65,000	123,000	75,000	75,000	75,000
13.15.4732	Lease Income	4,713	4,700	4,000	2,100	2,100	2,100
13.15.4733	Insurance Claims	-	-	-	-	-	-
13.15.4740	Miscellaneous Receipts	62,532	-	2,330	-	-	-
13.15.4756	Transfer from CIC			148,516			
13.15.4785	Administrative Cost Recovery to General Fund	544,773	544,773	544,773	544,773	544,773	544,773
13.15.4820	Special Event Contributions	32,528	20,000	-	10,000	10,000	10,000
Revenue Total		7,436,926	7,989,604	7,398,301	8,141,091	7,220,529	7,291,904
Total Revenue + Beginning Balance		11,828,308	11,498,280	11,490,336	12,286,623	\$ 11,987,592	\$ 11,484,090
Total less beginning balance		6,526,480	6,526,480	6,526,480	8,141,091	\$ 7,220,529	\$ 7,291,904

SPECIAL PROJECTS FUND

This fund is used to account for various large capital projects, studies and economic development activity. Historically, the largest source of funding has been interest earnings from the City's treasury. The interest rate climate over the past few years has made this a much smaller source of revenue than in the past, however, rates have been slowly rising and the City has restructured its investment portfolio in 2016, resulting in additional investment income. In 2015 and 2016, the Special Projects Fund received transfers from the General Fund to support projects associated with downtown redevelopment.

Special Projects also receives payments from residents who participate in the 50-50 sidewalk reimbursement program. Several projects accounted for in this fund are contingent on grant fund or financing through the State Capital Improvement Program (SCIP) or the Hamilton County Community Development Block Grant (CDBG) Program. The 2021 budget includes funding from the Special Projects Fund for the Wall Street/West Loveland Traffic Signal Replacement project in the amount of \$215,000. The project which was postponed in 2020 due to the COVID-19 pandemic, will include period style poles, security cameras, radar units for improved traffic flow and pre-emption units for emergency vehicle traffic control. The city will also complete needed storm drainage improvements on Miamiview Drive through a 0% SCIP loan.



SPECIAL PROJECTS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
	Beginning Fund Balance	1,613,318	271,247	563,062	256,358	9,508	24,558
42.15.4254	Assessment Revenue, Sidewalk Program	149	-	-	-	-	-
	SCIP - Broadway Street Stabilization	-	206,950		206,950	-	-
	SCIP - SR48 & Lov Miamiville Water Main Replacement	245,896	-	-	-	-	-
42.16.4615	Grants	-	86,846	86,846	-	62,500	62,500
	Grant - McCoy Park Court Improvements (Clermont Co)	14,000	-	-	-	-	-
	OPWC Loan - Broadway Street Stabilization	-	206,950		206,950	-	-
	OPWC Loan - Miamiview Culvert Replacement	-	-	-	416,970	-	-
	OPWC Loan-SR 48 & Lov Miamiville Water Main Repl.	352,391	-	-	-	-	-
42.15.4700	Bond Proceeds	-			1,234,598	1,257,925	-
42.15.4711	Interest Income	161,189	150,000	80,000	50,000	60,000	60,000
42.15.4740	Reimbursements of Prior Advances	40,000	55,033	55,033	-	-	-
42.15.4750	Transfer in from General Fund	350,000	35,000	35,000	70,000	150,000	125,000
	Revenue Total	1,163,626	740,779	256,879	2,185,468	1,530,425	247,500
	Total Revenue + Beginning Balance	2,776,944	1,012,026	819,941	2,441,826	\$ 1,539,933	\$ 272,058

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. 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 (2.0 mills), the Fire Fund (2.1 mills), the EMS Fund (3.1 mills), and the Fire & EMS 2014 Fund (1.75 mills).

FIRE & EMS 2001 LEVY FUND

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

FIRE & EMS 2014 LEVY FUND

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

FIRE FUND

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

EMS FUND

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

In 2015, the City of Loveland began receipting EMS runs revenue to the EMS Fund as a result of a new contract with the Loveland-Symmes Fire Department. The City received 11 months of this revenue in 2015, but with a full 12 months expected in 2016, this revenue source is expected to account for roughly 28% of the EMS Fund’s total revenues in 2016. Also in 2015, the City 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 & E.M.S., 2001 LEVY (Approved Millage = 2.0 Mills)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
24.24.4150	Real Estate Tax	504,257	509,300	504,832	508,618	513,704	518,841
24.24.4200	Homestead Reimbursement	62,943	62,875	63,096	63,569	63,569	63,569
24.24.4610	Equipment Liquidation	4,201	-	-	-	-	-
24.24.4620	Miscellaneous	-	-	-	-	-	-
	Beginning Balance	198,778	176,703	174,812	168,736	211,031	260,301
Total		770,178	748,878	742,740	740,924	\$ 788,305	\$ 842,712

FIRE FUND, 2006 LEVY (Approved Millage = 2.10 Mills)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
25.25.4150	Real Estate Tax	598,796	604,784	601,500	606,011	612,071	618,192
25.25.4200	Homestead Reimbursement	76,275	76,100	76,461	77,034	75,000	75,000
25.25.4286	Equipment Liquidation	3,000	-	4,899	-	-	-
25.25.4745	Lease Income - NECC	18,600	18,600	9,300	-	-	-
25.25.4620	Miscellaneous	-	-	-	-	-	-
	Beginning Balance	182,486	165,283	177,755	169,676	153,537	70,331
Total		879,157	864,767	869,915	852,722	\$ 840,608	\$ 763,523

E.M.S. FUND, 2006 LEVY (Approved Millage = 3.10 Mills)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
23.23.4150	Real Estate Tax	883,937	892,776	887,927	894,586	903,532	912,568
23.23.4200	Homestead Reimbursement	112,597	112,500	112,871	113,718	113,718	113,718
23.23.4330	EMS Runs Revenue	350,614	325,000	335,000	325,000	325,000	325,000
23.23.4620	Miscellaneous	-	-	13,385	-	-	-
	Beginning Balance	336,696	337,116	384,137	346,736	225,872	46,336
Total		1,683,843	1,667,392	1,733,320	1,680,040	\$ 1,568,122	\$ 1,397,621

FIRE & E.M.S., 2014 LEVY (Approved Millage=1.75 Mills)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
29.29.4150	Real Estate Tax	565,006	570,656	569,224	573,493	579,228	585,020
29.29.4200	Homestead Reimbursement	8,559	8,596	8,607	8,672	8,672	8,672
29.29.4620	Miscellaneous	5,919	-	-	-	-	-
29.29.4410	Bond Revenue	-	-	-	-	3,000,000	3,000,000
	Beginning Balance	418,180	380,090	385,332	388,859	317,437	231,605
Total		997,664	959,342	963,163	971,023	\$ 905,337	\$ 3,825,297

GOVERNMENTAL FUNDS

STREET MAINTENANCE FUND

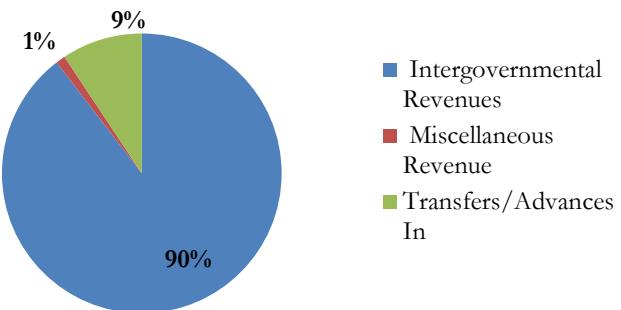
The Street Maintenance Fund is a governmental fund that receives payments from the State of Ohio from gasoline tax and motor vehicle registrations. In 2021 this fund will again observe additional revenue as the Gasoline Tax was increased significantly following a 10.5 cent (19.0 cent for diesel) instituted by the Ohio State legislature in 2019. The amount of the increase is still subject to work and travel status of our residents due to the COVID-19 pandemic.

The Street Maintenance Fund is used to pay for routine maintenance of Loveland's roadways, such as plowing, patching, sweeping, etc. Gasoline taxes and motor vehicle registration revenue does not cover all of the street maintenance expenditures and this fund is supported by the General Fund.

OTHER ROAD-RELATED FUNDS

The City receives other governmental fund revenue from the State of Ohio and from each of the three counties (Hamilton, Clermont and Warren) 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: 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		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
Revenues							
31.61.4230	Motor Vehicle Registrations	89,266	90,000	85,000	90,000	90,000	90,000
31.61.4235	Gasoline Tax	500,688	699,898	629,800	630,000	630,000	650,000
31.31.4125	Employee Pay Withholdings	7,245	7,323	8,000	8,789	8,700	8,700
31.61.4700	Advance from General Fund	-	-	-	-	-	-
31.61.4730	Reimbursement/Operations	3,597	-	3,929	-	-	-
31.61.4750	Transfer from General Fund	75,000	75,000	75,000	75,000	75,000	75,000
	Beginning Balance	252,848	257,296	298,022	327,206	195,251	125,023
Total		928,644	1,129,517	1,099,751	1,130,995	\$ 998,951	\$ 948,723

OTHER ROAD-RELATED FUNDS							
STATE ROUTE 48 FUND							
32.61.4230	Motor Vehicle Registrations	6,980	6,600	5,000	5,750	6,600	6,600
32.61.4235	Gasoline Tax	39,422	56,749	51,075	51,300	51,300	58,000
32.61.4730	Miscellaneous	-	-	-	-	-	-
	Beginning Balance	81,204	91,659	90,790	75,065	121,615	129,515
Total		127,605	155,007	146,865	132,115	\$ 179,515	\$ 194,115

LOVELAND ROAD CAPITAL IMPROVE. FUND							
33.61.4230	MVR Fees	113,362	115,000	112,000	115,000	115,000	115,000
33.61.4410	Road Capital Improvement Impact Fees	16,600	4,000	2,000	12,000	12,000	12,000
	Beginning Balance	32,888	29,988	18,026	31,977	23,977	15,977
Total		162,850	148,988	132,026	158,977	\$ 150,977	\$ 142,977

County Motor Vehicle Registration (MVR)							
34.61.4230	Hamilton Co MVR	22,513	24,000	22,000	24,000	24,000	24,000
34.61.4410	Hamilton Co Muni Road Fund	-	-	-	-	-	-
	Hamilton Co MVR, Begin. Bal.	8,601	8,601	7,114	11,327	11,327	11,327
35.61.4230	Clermont Co MVR	20,103	19,000	17,000	19,000	19,000	19,000
	Clermont Co MVR, Begin. Bal.	12,100	12,100	13,203	16,122	16,122	16,122
36.61.4230	Warren Co MVR	2,445	2,000	2,500	2,000	2,000	2,000
36.61.4409	Warren Co CVT	7,045	-	-	-	-	-
	Warren Co MVR, Begin. Bal.	2,298	2,798	10,288	4,446	4,696	4,946
Total		75,104	68,499	72,104	76,894	\$ 77,144	\$ 77,394

ANNUAL ROAD REHABILITATION PROGRAM							
	Combined Streets, MVR & Road Cap Imp Funds	237,955	449,750	333,314	449,750	449,750	449,750
	Road Rehabilitation from General Fund	370,500	400,000	298,200	600,000	600,000	600,000
Total		608,455	849,750	631,514	1,049,750	\$ 1,049,750	\$ 1,049,750

ENTERPRISE FUNDS

WATER OPERATIONS AND WATER CAPITAL IMPROVEMENT FUNDS

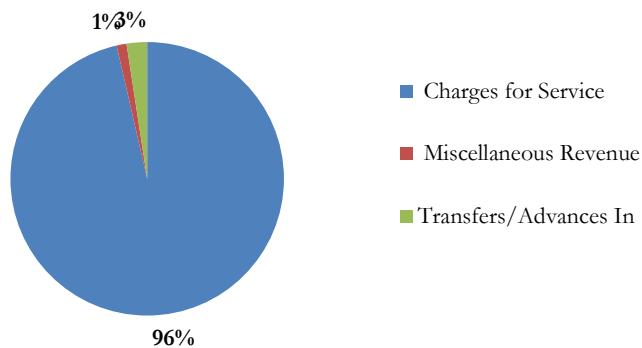
The Water Operations Fund and Water Capital Improvement Fund are enterprise funds that receive payments for the generation and distribution of water in and around Loveland. Utility bill payments are determined by reading water meters, which are then used to generate bills to our 5,000 water customers. The City generates about 1.3 million gallons per day on a typical day, with summer consumption requiring as much as 2.4 million gallons at peak. Utility Customers have a minimum bill each month. This fee is charged whether the resident uses zero gallons or 4,000 gallons of water and is currently \$14.18. The minimum fee is to cover the water system's fixed costs to generate and distribute water throughout the community. Currently, residents pay \$3.55 per 1,000 gallons for the next 1,000 gallons above the 4,000-minimum charge. Usage over 5,000 gallons is charged at \$3.89 per 1,000 gallons.

A reduction in the minimum gallons was approved by City Council and will go into effect with the January 2021 billing. This modification to the minimum billing is anticipated to increase water revenue by over \$200,000 and will not greatly impact individual customers. Water revenues 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.

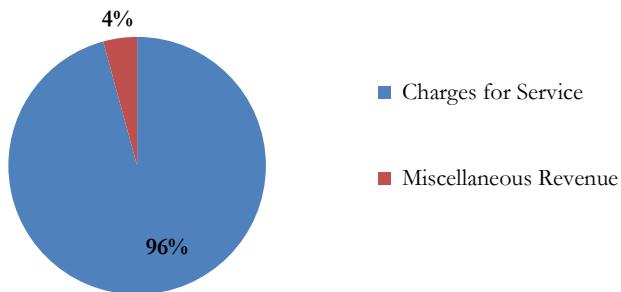
Water consumption has remained flat over the last few years. The Water Capital Fund transfers money into the Water Operations Fund as needed. There is a \$30,000 budgeted transfer in the

proposed 2021 budget. This is less than the \$75,000 in 2020, due to an anticipated increase in user charges.

Water Operations Fund Revenue and Other Financing Sources



Water Capital Improvement Fund Revenue Sources



WATER OPERATIONS FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
60.71.4350	Utility Service Charges	1,020,358	1,030,320	1,030,320	1,193,925	1,217,804	1,242,160
60.71.4360	Water Meter Sales	4,300	3,000	3,050	940	1,000	1,000
60.71.4401	Assessments, Utility Bills	2,188	2,200	1,410	1,400	1,400	1,250
60.60.4125	Employee Insurance Withholdings	11,407	11,546	12,500	13,896	14,000	14,000
60.71.4620	Miscellaneous	6,392	-	6,180	-	-	-
60.71.4711	Investment Income	1,662	1,500	650	650	650	650
60.71.4361	Transfer in From the Water Capital Fund	120,000	75,000	75,000	30,000	30,000	30,000
	Beginning Balance	170,733	95,854	198,739	128,777	190,059	286,679
	Total	1,337,039	1,219,420	1,327,849	1,369,588	\$ 1,454,912	\$ 1,575,739

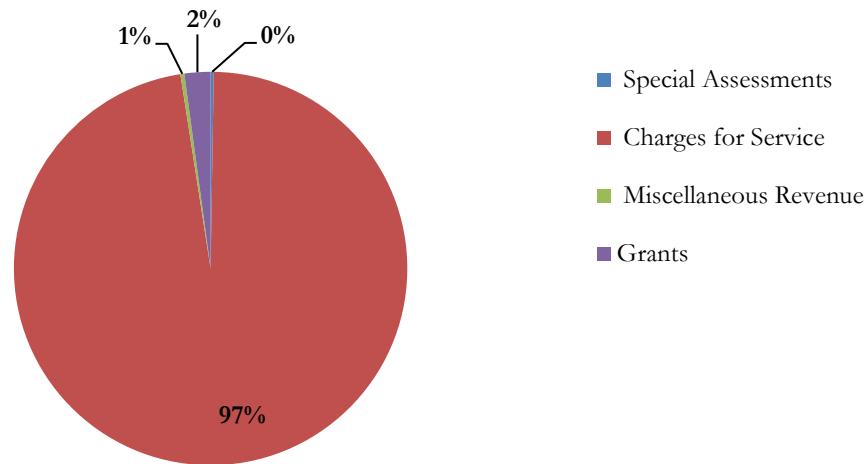
WATER CAPITAL		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
61.71.4350	Utility Service Charges	658,490	655,080	655,080	927,756	946,311	965,237
61.71.4365	Impact Fees, Water	68,283	23,200	52,356	11,600	15,000	15,000
61.71.4375	Cell Phone Tower Lease Income	25,465	29,075	29,075	29,165	29,000	29,000
61.71.4401	Assessments, Utility Bills	951	1,200	663	500	500	500
61.71.4600	Bond Proceeds	-	-	-	-	-	-
61.71.4620	Miscellaneous	-	-	-	-	-	-
61.71.4711	Interest Income	1,074	1,000	450	450	500	500
	Beginning Balance	476,262	242,243	278,743	254,694	525,187	445,293
	Total	1,230,524	951,798	1,016,367	1,224,165	\$ 1,516,498	\$ 1,455,530

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 bid the solid waste and recycling services contract again through the cooperation in 2016 and will again in 2021.

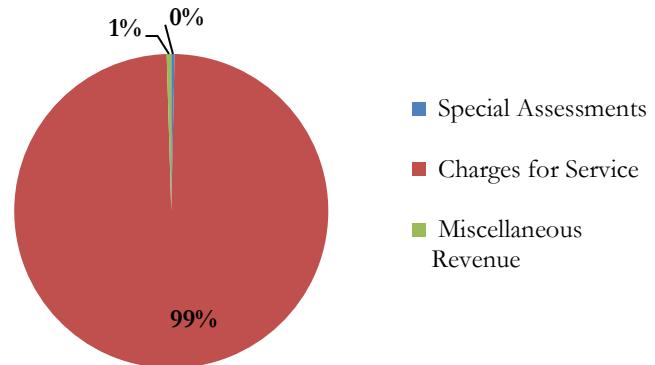
**Sanitation and Environment Fund Revenue and Other
Financing Sources**



STORM WATER FUND

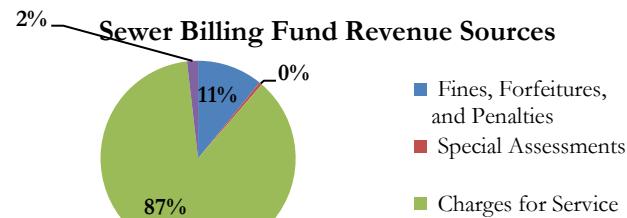
The Stormwater Fund is an enterprise fund created in 2003 which receives payments from monthly charges. The City charges property owners based on the size of the property and the intensity of the land use. Each residential property is charged \$4.25 per month, and commercial properties are charged \$4.25 per equivalent residential unit (ERU). The number of ERUs are calculated based on impervious surface area (i.e. pavement and building footprints) each non-residential property has, divided by 2,500 SF of impervious area per typical residential property. The fund was created in 2003 to reduce flooding, maintain existing storm water infrastructure, and comply with the requirements of Phase II of the National Pollutant Discharge Elimination System (NPDES) mandates from the Federal government.

Stormwater Fund Revenue Sources



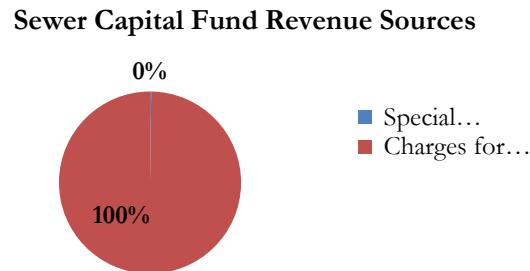
Sewer Billing Fund

The Sewer Billing Fund is an enterprise fund used to account for a portion 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 or readings provided by Western Water. The City retains 7% of collections pursuant to the 1985 Agreement between the City of Loveland and Hamilton County, and the payment covers charges for reading meters, billing and collecting funds for sanitary sewer services.



Sewer Capital Fund

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



WATER AND SEWER RATE SURVEY

Each year the City of Oakwood collects and compiles water and sanitary sewer rate information from jurisdictions in Southwest Ohio and presents the results in an annual report. The survey was based on 22,500 gallons of water in a three-month period. The average rates among jurisdictions for the survey were \$133.31 for water and \$148.49 for sewer. For the usage and time period specified, Loveland's water rate is \$82.38 and the sewer rate, established by MSD, is \$240.81.

- For water rates, which are set by Loveland City Council, Loveland has the 5th lowest rate among 66 jurisdictions surveyed in 2020.
- For sewer rates, which are set by the Metropolitan Sewer District, Loveland has the sixth third highest rate among all cities surveyed in 2020.

SANITATION & ENVIRONMENT FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
62.73.4350	Utility Service Charges	1,150,161	1,139,000	1,139,000	1,139,000	1,139,000	1,139,000
62.73.4260	Recycling Grants	23,306	25,000	26,429	26,000	25,000	25,000
62.73.4401	Assessments, Utility Bills	3,468	3,000	2,271	2,500	2,300	2,100
62.62.4125	Miscellaneous	1,471	-	1,470	-	-	-
62.73.4620	Employee Pay Withholdings	2,515	2,598	2,800	3,084	2,944	2,944
62.73.4711	Investment Income	1,909	1,200	880	800	850	850
	Beginning Balance	212,119	145,798	179,228	135,958	93,007	19,145
	Total	1,394,950	1,316,596	1,352,078	1,307,342	\$ 1,263,101	\$ 1,189,039

STORMWATER FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
65.65.4125	Employee Pay Withholdings	1,630	1,676	1,875	1,966	2,063	2,063
65.75.4350	Utility Service Charges	443,648	440,000	440,000	440,000	440,000	440,000
65.75.4401	Assessments, Utility Bills	1,848	1,500	563	600	600	600
65.75.4615	Grants						
65.75.4616	SCIP Loans				-		
65.75.4620	Miscellaneous	931	-	1,029	-	-	-
65.75.4700	Bond Proceeds	-	-	-	-	-	-
65.75.4711	Investment Income	734	400	340	325	325	325
	Beginning Balance	322,064	304,103	365,724	357,093	337,472	366,415
	Total	770,855	747,679	809,531	799,984	\$ 780,460	\$ 809,403

OTHER FUNDS

SEWER BILLING FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
64.72.4350	Utility Service Charges	271,128	277,742	275,000	275,000	275,000	275,000
64.72.4370	Late Payment Fees	36,213	35,000	23,400	34,000	34,000	34,000
64.72.4401	Assessments, Utility Bills	1,496	1,500	835	800	800	800
64.64.4125	Employee Pay Withholdings	1,624	1,732	1,732	2,101	1,664	1,664
64.72.4620	Miscellaneous	867	-	974	-	-	-
64.72.4711	Investment Income	6,482	4,125	3,025	3,000	3,000	3,025
	Beginning Balance	85,918	79,795	86,109	56,724	47,777	111,395
	Total	403,727	399,894	391,075	371,625	\$ 362,241	\$ 425,884

SEWER CAPITAL IMPROVEMENT		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
63.72.4350	Utility Service Charges	3,602,134	3,690,000	3,600,000	3,600,000	3,600,000	3,600,000
63.72.4401	Assessments, Utility Bills	8,155	8,000	4,819	5,000	4,500	4,500
	Beginning Balance	616,627	624,727	633,168	637,987	79,252	-
	Total	4,226,915	4,322,727	4,237,987	4,242,987	\$ 3,683,752	\$ 3,604,500

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

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 annually applies for SCIP loans and grants to make needed improvements to its infrastructure. In the past, the City accounted for the SCIP activity in this fund, however, since it typically applies to enterprise funds and this is a governmental fund, adjusting entries were needed for financial statement purposes. For this reason, the SCIP fund has not been used since 2016, but the activity is instead accounted for in the applicable fund that relates to the project.

GENERAL BOND FUND

The General Bond Fund is the clearing house from which all long-term non-enterprise municipal debt is paid. The only source of revenue into the General Bond Fund is transfers from other city funds and 50% of the fire training tower debt payment received by Loveland-Symmes Fire Department. Each transfer is associated

with a previous debt issue or borrowing. Table 9 in the Budget Summary section shows all municipal debt from 2021 through 2042. The Bond Fund activity is typically excluded from totals throughout the budget document as to not overstate the revenue and expenditures already accounted for as transfers.

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. The targeted fund balance reserves 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, Recreation Reserves, Fire and EMS and the Stormwater Fund, all of which are set by other financial policies. Finally, this fund will continue to serve its traditional purpose of accounting for builder performance bonds,

developer nuisance bonds, and other similar payments held by the City for specific performance by a third party.

COMMUNITY IMPROVEMENT CORPORATION (CIC)

The CIC is a separate legal corporation organized under statute for the purpose of promoting economic development in the City of Loveland. Prior to November 2016, the CIC Board consisted of 11 members comprised of all seven Council members, the City Manager, a representative of the Chamber of Commerce, a representative from the Loveland City School Board, and a resident at large. In 2018 the Board recently changed to a seven-member Board including three members of City Council, two residents at large, one representative from the Loveland School District and one representative from the Little Miami River Chamber Alliance, elected or appointed officials of the City and three residents, business or property owners of the City of Loveland. The City of Loveland Director of Finance accounts for CIC revenues and expenditures.

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)

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

MAYOR'S COURT COMPUTER FUND

The Mayor's Court Computer Fund is a governmental fund which receives monies from fees paid to the Loveland Mayor's Court. It is required by state law for all communities operating a Mayor's

Court. Monies remitted to this fund are used for the maintenance of the information technology used to operate an effective court computer system.

TAX INCREMENT FINANCE (TIF) DISTRICT FUNDS

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

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



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

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

acquired the Christman Farm for its first public park in Warren County, and the development of the Crane property will eventually pay for the Christman Farm land acquisition and eventual park development. Since this TIF is not yet generating revenue, General Fund transfers are necessary for this TIF Fund to make its annual debt service payment. A proposed development of 30 new homes on the Christman farm land and the adjacent parcel will result in TIF revenues in the future. These revenues will be utilized to retire the existing debt and reimburse the general fund.

- **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 four 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 homeowner's 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 homeowner's association dues for street lighting and pole rental fees.
- **Sanctuary at Miami Trails.** This district creation process began on February 13, 2018 with the adoption of Resolution 2018-20. This process was begun at the request of the Homeowners Association and the developer of the subdivision, so the payments would be spread equally among the property owners within the City of Loveland portion of the subdivision.

TRAINING TOWER BUILDING		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
30.30.4600	Bond Proceeds	-	-	-	-	-	-
	Beginning Balance	354	354	354	354	354	354
	Total	354	354	354	354	354	354

GENERAL BOND FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
	Transfer-in						
50.13.4610	General Fund	72,840	71,852.50	71,853	70,865	72,140	70,853
50.24.4610	Fire and EMS Fund - 2001 Levy	131,212	91,436.00	91,436	95,848	93,857	48,813
50.30.4610	Fire and EMS Fund - 2014 Levy (only 50% trans)	49,514	49,514.06	49,514	49,514	49,515	49,515
50.31.4610	Street Maintenance Fund	34,501	31,751.44	31,751	35,352	32,518	-
50.81.4610	Historic Loveland TIF	123,298	126,347.50	126,348	124,235	126,635	123,835
50.44.4610	Recreation Land TIF	48,254	47,467.00	47,467	46,680	52,195	51,110
	Beginning Balance	0	0.01	-			
	Total	459,618	418,368.51	418,369	422,494	\$ 426,860	\$ 344,126

SINKING FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
51.81.4750	Transfer In	55,000	55,000	55,000	55,000	55,000	55,000
	Beginning Balance	110,000	165,000	165,000	220,000	275,000	330,000
	Total	165,000	220,000	220,000	275,000	\$ 330,000	\$ 385,000

RESERVE AND ESCROW FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
26.26.4620	Transfer in for Leave Reserve	24,300	-	-	-	8,102	43,529
26.26.4640	Transfer in from Gen'l Fund for Emergency Res (2010-59)	15,986	-	-	-	-	-
	Transfer in From General Fund for Storm & Fire (2012-81)						
26.26.4623	Transfer in From General Fund for Recreation Reserves	10,000	-	-	-		
	Beginning Balance	1,414,350	1,415,175	1,415,175	1,393,450	1,369,800	1,307,963
	Total	1,464,636	1,415,175	1,415,175	1,393,450	\$ 1,377,902	\$ 1,351,492

DRUG & ALCOHOL FUND FOR		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
27.21.4505	DUI	967	500	280	500	500	500
27.21.4510	Forfeiture	-	-	168	-	-	-
27.21.4515	Drug Fines	-	-	79	-	-	-
27.21.4520	Miscellaneous	-	-	-	-	-	-
	Beginning Balance	17,645	18,145	18,612	19,139	19,139	19,139
	Total	18,612	18,645	19,139	19,639	\$ 19,639	\$ 19,639

MAYOR'S COURT COMPUTER		2019 Actual	2020 Budget	2020 Forecast	2020 Budget	2020 Forecast	2021 Forecast
17.17.4500	Magistrate Court	7,592	7,500	4,500	6,000	5,000	5,000
	Beginning Balance	11,679	13,338	11,614	12,914	13,914	13,914
	Total	19,270	20,838	16,114	18,914	\$ 18,914	\$ 18,914

COMMUNITY IMPROVEMENT CORPORATION (CIC)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
28.81.4600	Debt Proceeds	-	-	-	-	-	-
28.81.4732	Lease Income	-	-	-	-	-	-
28.14.4720	Advance from the General Fund	-	-	-	-	-	-
28.81.4705	HCDC Grant	-	-	-	-	-	-
28.81.4961	Sale of Asset	-	-	180,100	-	-	-
28.81.4610	Receipts	140	-	8	-	-	-
	Beginning Balance	94,351	92,851	92,957	110,918	102,218	101,018
	Total	94,491	92,851	273,065	110,918	\$ 102,218	\$ 101,018

Tax Increment Financing District		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
HISTORIC LOVELAND TIF							
58.81.4704	Revenue, Bonds	-	7,000,000	-	5,574,614	-	-
	Grants			38,300	1,250,000		
58.81.4150	Real Estate Tax, TIF capture	267,237	270,129	296,530	299,354	302,348	305,371
	Beginning Balance	19,940	7,096	22,049	15,108	20,227	70,940
	Total	287,393	7,277,224	356,879	7,139,076	\$ 322,575	\$ 376,312
RECREATION LAND T.I.F.							
44.64.4150	Real Estate Tax, TIF Capture	-	-	-	-	-	-
44.81.4704	Advance from General Fund	48,254	47,467	47,467	46,680	52,195	51,110
	Beginning Balance	6,317	6,317	6,317	6,317	6,317	6,317
	Total	54,571	53,784	53,784	52,997	\$ 58,512	\$ 57,427
Lighting District Funds		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
LIGHTING DISTRICT FUND							
52.15.4150	Lighting Special Assessment	11,224	10,721	10,726	10,739	11,000	11,000
	Beginning Balance	50,204	50,989	51,142	51,549	51,604	51,919
	Total	61,428.07	61,710	61,868	62,289	\$ 62,604	\$ 62,919
	Grand Total						

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 leads Council meetings and performs several other duties, including marrying couples wishing to start their marriage in the Sweetheart of Ohio.

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

Council also appoints three administrative officers: City Manager, City Solicitor, and Clerk of Council.

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, committees and boards. The City Solicitor provides the City with a full range of legal services, from litigation, real estate, human resources, labor relations, Mayor's Court prosecution, and general counsel.



The Clerk of Council 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 Clerk of Council is also the Assistant to the City Manager.

The City of Loveland joined forces with several community partners (Little Miami Conservancy, Loveland City School District, Loveland Stage Company, and the Loveland Museum Center) to offer a program that helps residents and business owners gain a better understanding of how decisions are made by the City, to help them become more involved in the community, and to provide an opportunity for participants to connect with one another. Loveland U gives participants first-hand knowledge and provides valuable input and feedback into the plans and issues facing the Loveland community. The ten-week program utilizes practical exercises that help relate a topic to real world experiences by identifying an issue, educating on how one might address it, and then allowing teams of participants to apply their knowledge.



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

The City Manager's Office is also responsible for economic development in the City, organizing community events, and public relations, including the City's "Straight From The Heart" weekly e-newsletter and various social media outlets.

Mayor's Court 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 Chief of Police.

City Manager's Office Goals

The City Manager's Office goals for 2021 are:

1. Oversee the update to the City's Comprehensive Master Plan.

2. Complete construction of a new parking facility in the downtown district on City owned land on First Street.
3. Identify and secure available funding to complete needed city projects and lessen the burden on maintaining the City's aging infrastructure.
4. Complete the adoption and implementation of design guidelines in the downtown district.
5. Complete implementation of Smart City Technology in downtown and other areas of the City.
6. Work to create a Special Improvement District (SID) in the City's downtown business district to help support services that specifically benefit the area.
7. Work with finance department and commission to maintain needed funding to continue an enhanced road rehabilitation program.
8. Work with Public Works Director and City Engineer to complete critical infrastructure projects.
9. Oversee studies budgeted for 2021, which will outline 2022 projects, including Downtown Streetscape Plan, Nisbet Park Plan and the layout and design plan of the vacant property adjacent to the Safety Center for expanded public and employee parking.
10. If zoning is approved, assure that the infrastructure is in place to accommodate a residential development of the vacant properties on Butterworth and the 2022 Homerama.
11. Work with the newly created position of Public Relations Manager to better promote the city through all social media platforms.

Projected General Government Expenditures: GENERAL FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
Legislative & Administration							
13.11.5100	City Council Salary	41,205	41,205	41,205	41,205	41,205	41,205
13.11.5101	City Clerk Salary	10,475	11,198	11,198	11,198	11,534	11,880
13.11.5110	Ohio Public Employee Retirement System	12,398	12,576	12,576	12,576	12,657	12,740
13.11.5113	Workers' Compensation	877	593	625	611	629	648
13.11.5112	Medicare	613	836	836	836	841	847
13.11.5200	Association Dues and Subscriptions	5,803	7,500	7,500	7,500	7,500	7,500
13.11.5201	Professional Development & Training	259	2,000	2,000	2,000	2,000	2,000
13.11.5306	Miscellaneous	20,436	7,750	7,750	4,200	3,000	3,000
Personnel Subtotal		65,568	66,408	66,440	66,426	66,867	67,320
Non-Personnel Subtotal		26,498	17,250	17,250	13,700	12,500	12,500
Subtotal, City Council		\$ 92,066	\$ 83,658	\$ 83,690	\$ 80,126	\$ 79,367	\$ 79,820
Percent Change		15.51%	-9.13%	-9.10%	-4.26%	-0.95%	0.57%
City Manager's Office		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.13.5100	City Manager Salary	110,001	114,232	114,232	118,965	122,534	126,210
13.13.5105	Salaries	194,830	227,791	218,853	243,365	250,666	258,186
13.13.5110	Ohio Public Employee Retirement System	72,893	82,632	80,257	87,247	89,568	92,255
13.13.5112	Medicare	4,886	5,022	4,863	5,264	5,987	6,166
13.13.5113	Workers' Compensation	3,361	3,869	3,973	4,230	4,357	4,488
13.13.5114	Longevity & Vacation Sellback	2,160	2,280	1,320	1,200	2,160	2,160
13.13.5229	Health Savings Account Contributions	17,467	19,650	19,650	18,550	18,550	18,550
13.13.5230	Health Insurance	34,833	39,931	39,931	44,484	48,932	53,826
13.13.5231	Life Insurance	1,939	2,128	2,084	2,236	2,258	2,281
13.13.5235	Employee-Paid Supplemental Benefits	2,894	3,412	3,412	3,023	3,400	3,400
13.14.5203	Association Dues and Subscriptions	1,687	3,500	3,500	3,500	3,500	3,500
13.14.5204	Professional Development and Conferences	4,274	5,500	5,500	5,500	5,500	5,500
13.14.5120	Automobile Expenses	3,600	3,600	3,600	3,960	3,600	3,600
13.14.5216	Outside Contract Services	3,715	5,000	5,000	5,000	5,000	5,000
13.14.5308	Miscellaneous	2,545	2,400	2,400	2,400	2,500	2,500
Personnel Subtotal		445,263	500,947	488,575	528,564	548,413	567,521
Non-Personnel Subtotal		15,821	20,000	20,000	20,360	20,100	20,100
Subtotal, City Manager's Office		\$ 461,085	\$ 520,947	\$ 508,575	\$ 548,924	\$ 568,513	\$ 587,621
Percent Change		38.76%	12.98%	10.30%	7.93%	3.57%	3.36%
Legal Services							
13.12.5210	Outside Contracted Services, City Solicitor	84,529	85,500	85,500	85,500	85,500	85,500
Subtotal, Legal Services		\$ 84,529	\$ 85,500	\$ 85,500	\$ 85,500	\$ 85,500	\$ 85,500
Percent Change		22.32%	1.15%	1.15%	0.00%	0.00%	0.00%
Total, Legislative/Admin Services		\$ 637,680	\$ 690,105	\$ 677,765	\$ 714,550	\$ 733,379	\$ 752,941

MAYOR'S COURT		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.17.5100	Salary	54,153	58,107	56,968	57,081	58,793	60,557
13.17.5110	Ohio Public Employee Retirement System	13,121	14,205	13,845	13,843	14,312	14,707
13.17.5230	Health Insurance	7,838	5,904	5,904	6,488	7,137	7,850
13.17.5229	Health Savings Account Contributions	6,550	3,275	3,275	3,275	6,750	6,750
13.17.5114	Longevity & Vacation Sellback	840	1,080	720	600	840	720
13.17.5231	Life Insurance	347	370	363	367	371	374
13.17.5113	Workers' Compensation	628	657	680	667	687	708
13.17.5112	Medicare	846	864	840	831	951	977
13.17.5235	Employee-Paid Supplemental Benefits	1,466	1,466	1,466	1,466	1,235	1,235
13.17.5204	Professional Development and Conferences	519	650	650	550	650	650
13.17.5214	Magistrate	5,500	6,000	6,000	6,000	6,000	6,000
13.17.5215	Prosecutor	6,360	12,000	12,000	12,000	12,000	12,000
13.17.5217	Public Defender	-	500	500	500	500	500
13.17.5250	Incarceration	910	1,500	1,500	1,500	1,500	1,500
13.17.5300	Office Supplies	700	1,000	1,000	1,000	1,000	1,000
13.17.5306	Miscellaneous	502	400	400	400	400	400
Personnel Subtotal		85,790	85,928	84,061	84,618	91,076	93,879
Non-Personnel Subtotal		14,491	22,050	22,050	21,950	22,050	22,050
Total		\$ 100,280	\$ 107,978	\$ 106,111	\$ 106,568	\$ 113,126	\$ 115,929
Percent Change		-1.79%	7.68%	5.81%	0.43%	6.15%	2.48%

FINANCE DEPARTMENT

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

The Finance Department, under the supervision of the Director of Finance, provides financial expertise and support to City administration and other departments. The department prepares monthly financial reports and quarterly financial memorandums for the Finance Commission and City Council that are used to evaluate the City's financial position and proactively manage its strategic position.



The department prepares an annual Comprehensive Annual Financial Report (CAFR) and provides field support for the annual audit. The City completed its first CAFR for the year 2012 and has received the Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting for the past seven years. The City received its seventh Distinguished Budget Presentation Award from GFOA for the 2020 Operating Budget and Capital Improvement Program.



In 2011, the City converted from bi-monthly utility billing its current practice of monthly billing with utility meters being read every other month, reducing meter reading costs. Approximately 50% of our customers receive monthly bills based on an actual read while the other half receive an estimated bill each month.

Upon calculating customer charges in-house, the City utilizes a private vendor to print and mail bills and an offsite contracted lockbox processing vendor for payment processing.

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

Moody's Investors Services affirmed the City's Aa2 bond rating in 2018 on the City's outstanding general obligation debt revenues. The Aa2 rating reflects the City's modestly sized and relatively stable tax base supported by ongoing population growth, healthy operating reserves, and reasonable debt burden. Credit ratings play a major role in marketing a bond issuance and the interest rate the City pays over the life of the bond.

2021 Finance Department Goals

To coincide with Council goals of efficient use of City resources and to maintain the City's long-term financial stability in accordance with the City's financial policies, the primary goals for 2021 are as follows:

1. Continue to maintain high financial standards and accountability with the following award programs: Government Finance Officers Association Excellence in Budgeting and Excellence in Financial Reporting.
2. Update policies and procedures to reflect the two system upgrades that were completed in 2020.

3. Continue to leverage our contractual relationship with RITA to maximize income tax collection and increase tax income through the subpoena program.
4. Continue the landlord/tenant reporting project to increase tax compliance of residents who rent property in the City.
5. In tandem with the City Manager's Office, continue to improve the efficiency of the budget process.

FINANCE		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.15.5100	Director of Finance Salary*	81,327				-	-
13.15.5105	Salaries	132,955	230,745	226,134	235,451	242,515	249,790
13.15.5110	Ohio Public Employee Retirement System	51,472	56,091	54,881	57,079	58,667	60,347
13.15.5230	Health Insurance	24,879	25,581	25,581	22,410	24,651	27,116
13.15.5229	Health Savings Account Contributions	14,082	14,083	14,083	10,808	17,920	17,920
13.15.5114	Longevity & Vacation Sellback	1,571	1,968	1,536	1,380	1,932	1,656
13.15.5231	Life Insurance	1,424	1,502	1,472	1,532	1,547	1,563
13.15.5113	Workers' Compensation	2,450	2,610	2,697	2,748	2,830	2,915
13.15.5112	Medicare	3,366	3,402	3,321	3,519	3,899	4,011
13.15.5235	Employee-Paid Supplemental Benefits	873	1,024	1,024	965	1,745	1,745
13.15.5203	Association Dues and Subscriptions	615	1,000	1,000	750	1,000	1,000
13.15.5204	Professional Development and Conferences	784	5,000	5,000	3,500	5,000	5,000
13.15.5300	Office Supplies	359	2,000	2,000	2,000	1,200	1,200
13.15.5226	Office Equipment Leasing and Maintenance	558	650	650	700	650	650
13.15.5216	Outside Contracted Services	2,611	5,000	5,000	5,000	5,000	5,000
13.15.5308	Miscellaneous	735	1,000	1,000	1,000	1,000	1,000
Personnel Subtotal		314,400	337,006	330,729	335,892	355,706	367,063
Non-Personnel Subtotal		5,662	14,650	14,650	12,950	13,850	13,850
Total		\$ 320,063	\$ 351,656	\$ 345,379	\$ 348,842	\$ 369,556	\$ 380,913
Percent Change		3.94%	9.87%	7.91%	1.00%	5.94%	3.07%

* Effective with a Charter revision which passed in November 2019, the Director of Finance now reports to the City Manager and accordingly, the salary is no longer being shown separately.

BUILDING AND ZONING DEPARTMENT

The City of Loveland's Building and Zoning Department is charged with implementing the City's Planning and Zoning Code, the Ohio Building Code, and the International Property Maintenance Code. These codes regulate the use and maintenance of land within the community and including construction instruction to raw land such as utilities, curb, gutter, and sidewalks; requirements for the placement of new developments, construction additions to existing residential and commercial buildings; and swimming pools, detached garages, decks, sheds, fences, signage, etc.

The department is also responsible for the review and processing of all building and zoning, commercial, and residential development plans, permits, inspections, fee collection, park rentals, and mobile food vendors applications. Additionally, the department oversees applications for services such as plumbing, sewer, and electrical permits. These services are contracted through outside agencies, including the Hamilton County Health Department, Inspection Bureau Incorporated (IBI), and the Metropolitan Sewer District.

To complete these objectives, the department collaborates with the city engineer, Public Works, Police, and Fire Departments, and a variety of third-party organizations to ensure compliance with all City standards and regulations.

The Building and Zoning Department serves as support staff to the Planning and Zoning Commission and the Board of Zoning Appeals by reviewing and processing applications, coordinating City staff submissions reviews, completion of case files, and facilitation and scheduling of meetings.

Moreover, the Building and Zoning Department works with the City Manager's office to promote economic development through a variety of financial tools, tax incentive programs, and network coordination with auxiliary groups such as REDI Cincinnati and JobsOhio. Consequently, the development performs a significant role in attracting new businesses to the community and safeguarding business retention.

The Building and Zoning Department maintains the highest ratings offered to building departments by the Insurance Services Office (ISO). ISO reaffirmed the City's Class 3 rating for both residential and commercial properties. Among communities in Ohio with a Class 3 rating, Loveland resides within the 72nd percentile for residential, and the 87th percentile for commercial; indicating that the City is a clear leader in certifying the safety of our residential and commercial structures when compared to our peers.



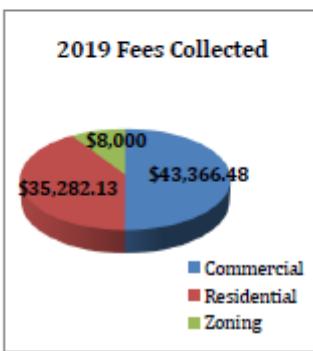
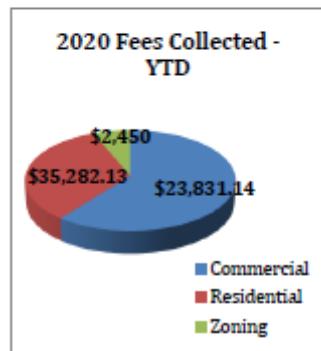
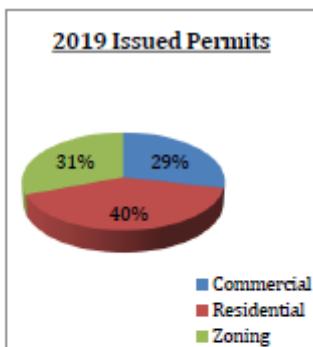
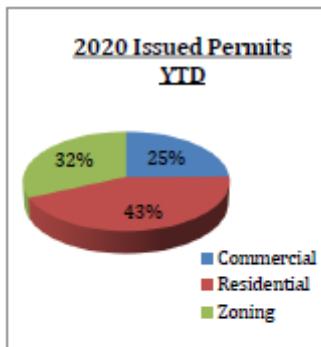
The former Bond Warehouse located at 115 Karl Brown Way is being converted into two restaurants and an event center called The landing.

In 2020, the Building and Zoning Department processed 269 permits consisting of 52 commercial, 131 residential, and 86 zoning permits generating approximately \$68,656.59 in General Fund revenue; \$54,406 from new development impact fees that derived from four new single-family dwellings to the community; administered 477 building inspections, and 370 nuisance violations with an assessed aggregate property valuation of approximately \$4,275. Other permits that were collected include 12 park rental permits which produced approximately \$900.

Throughout 2020, the Building and Zoning Department reviewed plans, issued permits, and coordinated inspections for the following commercial projects:

1. Completion and additions to the Safety Center; and

2. Alterations to The Landing located at 115 Karl Brown Way, formerly known as the Bond Warehouse, to house an event center and two restaurants;
3. Processed permits and design for interior renovations to City Hall;
4. Renovations to the Shoppes of Loveland shopping center, including new tenant space for Dollar Tree, expansion of TriHealth for the addition of a physical therapy department, and the completion of Tropical Smoothie;
5. Issued a Certificate of Occupancy to River Ridge Apartments development;
6. Substantial expansion of the NorthStar Church to accommodate for additional classroom space;
7. Expansion of a parking lot for McClusky Chevrolet located in the Commerce Park;
8. Completion of four, overnight lodging suites called the Loveland Lofts above Bishop's Quarter restaurants;
9. The development of five, single family homes on Cedar Drive from developer Fischer Homes;
10. Began a complete revision of the City's Comprehensive Master Development Plan;
11. Renovations and interior alterations of the Loveland Hardware General Store to include the addition of Mile 42 Coffee Shop; and
12. Commenced the process of a complete revision to the Property Maintenance Code.



2021 Building and Zoning Department Goals

1. Commence the development of a 279-stall parking garage on First Street.
2. Continue to aid in the coordination and project renovation for The Landing located at 115 Karl Brown Way; which will house an event center and two restaurants.

3. Convert and migrate all physical Building and Zoning permit files to digital files.
4. Update the Building and Zoning software to include online applications, payments, GIS integration, Apps, and records retention for more efficient processes.
5. Complete and implement the Historic Preservation District Design Guidelines.
6. Complete the revisions to the City's Comprehensive Master Plan.
7. Develop a short-term rental program.
8. Create a business license program.
9. Develop and implement a SMARTCity WiFi network in the downtown district.
10. Develop 16.149 acres of the Crane property and 10.77 acres of City-owned property located at the intersection of State Route 48 and Butterworth Road.
11. Create, develop, and implement a downtown streetscaping plan.
12. Complete revisions to the property maintenance code.

DEPARTMENT OF PUBLIC SAFETY

BUILDING & ZONING		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.51.5100	Salary	93,848	119,920	117,450	118,476	122,030	125,691
13.51.5110	Ohio Public Employee Retirement System	22,592	29,424	28,745	28,963	29,489	30,367
13.51.5230	Health Insurance	13,611	18,925	18,925	20,699	22,769	25,046
13.51.5229	Health Savings Account Contributions	6,550	6,550	6,550	6,550	13,500	13,500
13.51.5114	Longevity & Vacation Sellback	840	1,680	1,320	1,200	840	840
13.51.5231	Life Insurance	607	766	750	757	765	772
13.51.5113	Workers' Compensation	1,083	1,356	1,401	1,383	1,424	1,467
13.51.5112	Medicare	1,513	1,733	1,687	1,676	1,986	2,044
13.51.5200	Association Dues and Subscriptions	609	1,000	500	500	1,000	1,000
13.51.5201	Professional Development and Conferences	-	2,000	500	500	1,000	1,000
13.51.5120	Automobile Expenses	1,200	1,200	1,200	1,200	1,200	1,200
13.51.5216	Building Inspection Contract Services	62,617	60,000	60,000	60,000	60,000	60,000
13.51.5217	Property Maintenance Enforcement Services	11,380	12,000	10,000	12,000	12,000	12,000
13.51.5218	Property Maintenance Remediation Services	7,345	5,000	7,000	5,000	5,000	5,000
13.51.5600	Outside Contracted Services	2,083	5,000	2,000	8,000	5,000	5,000
13.51.5300	Office Supplies	1,729	1,250	1,000	7,200	1,000	1,000
13.51.5275	State Fees	1,444	3,500	2,000	3,500	3,500	3,500
13.51.5306	Miscellaneous	1,071	1,500	750	1,500	1,000	1,000
Personnel Subtotal		140,644	180,354	176,828	179,704	192,803	199,728
Non-Personnel Subtotal		89,477	92,450	84,950	99,400	90,700	90,700
Total		\$ 230,122	\$ 272,804	\$ 261,778	\$ 279,104	\$ 283,503	\$ 290,428

POLICE DEPARTMENT

The Loveland Police Department team operates through the combined efforts of 19 sworn Police Officers, a Systems Manager, and an Operations Assistant. The department works in conjunction with the Mayor's Clerk of Courts.

Administration

The Systems Manager leads the Operations Assistant in the administration of the police department. The team handles the paperwork for ten different court systems, invoicing, supplies, permits, public records, and building systems.

Patrol

Four lieutenants support ten police officers, one detective, and three school resource officers. Officers assigned to patrol generally work shifts of 12 hours. Officers respond to approximately 9,600 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 community services. Officers utilize a variety of strategies including mountain bikes, plainclothes surveillance, and directed enforcement to help resolve criminal offenses, traffic accidents and violations, or nuisance complaints. Patrol officers also work on other projects including coordinating the crime prevention activities of the department for Loveland businesses, neighborhoods, and schools. In addition, officers coordinate child-safety seat installation, appear at numerous

community outreach events, and coordinate the Citizens Police Academy and Junior Police Academy. Graduates of the Citizens Police Academy are invited to participate in an alumni organization which utilizes community partners who assist the department during times of community emergencies or with special events and programs.



Mayors Court

The Clerk of Courts coordinates the Loveland Mayor's Court. The Court hears cases involving traffic, misdemeanor, parking, and code offenses.

Core Values

1. **Integrity.** The department is a certified Ohio Collaborative Agency and uses Lexipol policy and training, which provides the most advanced training and highest professional standards for its team. In addition, all officers receive annual training in de-escalation, defensive tactics, less lethal tools, and firearms.
2. **Community Service.** The department attends numerous community and professional law enforcement functions throughout the year to build positive relationships including the Ohio Association of Chiefs of Police Conference, Ohio Attorney General's Conference, Law Enforcement Administrative Professional's Conference, Veterans and Memorial Day functions, Independence Day Celebration, and Christmas in Loveland. The department also maintains Nextdoor, Facebook, and Twitter accounts to enhance communications with the community.

The department participates in cooperative drug enforcement efforts with Clermont, Hamilton, and Warren counties, through sharing information and resources. These multi-agency cooperatives provide more effective results in combating drug trafficking in our community.

3. **Continuous Improvement.** Additional professional development is provided for officers and supervisors to enhance their personal abilities, as well as the capabilities of the entire agency. Supervisor Training and Evaluation Program (STEP), Police Executive Leadership College (PELC), the Certified Law Enforcement Executive Program (CLEE), and the FBI National Academy.



2021 Police Department Goals

Each year the Police Department sets goals to further the police mission and achieve its strategic priorities. The department met its 2020 goals. The goals for 2021 are:

1. Enhance the department's auditing and annual reporting to increase professional standards and transparency.
2. Review and propose a professional development program for 2021.
3. Review and propose a records management replacement for 2021.

POLICE		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.21.5100	Salary	1,688,407	2,029,146	1,865,916	1,922,617	2,097,296	2,160,214
13.21.5110	Ohio Public Employee Retirement System	32,551	39,044	34,827	35,428	36,491	37,586
13.21.5111	Ohio Police and Fire	314,750	379,888	350,917	361,756	372,609	383,787
13.21.5112	Medicare	25,404	26,554	24,767	25,279	30,411	31,323
13.21.5113	Workers' Compensation	19,334	22,941	22,259	22,445	23,118	23,812
13.21.5114	Longevity & Vacation Sellback	16,920	18,840	16,680	17,400	18,000	18,240
13.21.5229	Health Savings Account Contributions	83,943	118,992	107,378	100,950	89,995	89,995
13.21.5230	Health Insurance	191,719	274,392	228,573	244,651	269,116	296,028
13.21.5231	Life Insurance	9,529	11,813	10,622	11,112	11,445	11,789
13.21.5235	Employee-Paid Supplemental Benefits	13,874	18,183	20,501	22,152	11,489	11,489
13.21.5200	Association Dues and Subscriptions	3,038	5,225	5,225	5,225	5,100	5,100
13.21.5201	Continuous Training (state-mandated line item)	-	1,600	1,600	1,600	1,600	1,600
13.21.5204	Professional Development and Conferences	34,429	37,700	37,700	35,000	40,000	40,000
13.21.5211	Employee Administration and Relations	14,785	20,000	23,000	12,700	10,000	20,000
13.21.5207	Special Operations	8,083	10,000	10,000	10,000	10,000	10,000
13.21.5308	Policing Tools and Equipment	37,715	30,000	34,000	30,000	20,000	165,000
13.21.5300	Office Supplies	27,898	30,000	30,000	10,000	10,000	10,000
13.21.5301	Office Equipment Leasing and Maintenance	3,299	3,600	3,600	2,400	2,400	2,400
13.21.5221	Municipal Facilities Maintenance and Supplies	30,865	25,500	40,000	35,000	84,000	26,000
13.21.5233	Property Liability Insurance	19,345	21,000	21,000	21,000	21,500	22,000
13.21.5270	Electric and Gas Utilities	14,677	14,000	14,000	14,000	15,000	15,000
13.21.5240	Communication (Phone, Internet, Radio)	36,956	36,000	40,000	43,200	43,200	43,200
13.21.5262	Hamilton County Communications Center PSAP	11,538	11,700	11,700	1,923	2,019	2,120
13.21.5261	Dispatching Charges	182,769	185,000	159,000	138,000	175,000	175,000
13.21.5226	IT Software Maintenance Contract	30,783	32,000	32,000	32,000	33,600	35,280
13.21.5219	IT Hardware & Software (Non-CIP)	3,905	7,200	7,200	7,200	7,200	7,200
13.21.5304	Uniforms	20,191	22,500	22,500	22,500	18,000	18,000
13.21.5220	Vehicle & Equipment Repairs	51,157	103,400	103,400	103,400	43,400	43,400
13.21.5310	Fuel	31,547	35,000	26,000	35,000	36,000	36,000
13.21.5205	Reimbursable Cost Items	-	5,000	32,000	5,000	5,000	5,000
13.21.5216	Outside Contracted Services	2,340	10,000	4,500	20,400	3,800	4,000
13.21.5612	Lease Payments	-	50,400	26,500	60,000	57,600	57,600
13.21.5306	Miscellaneous	3,487	4,000	6,000	4,000	4,000	4,000
13.21.5405	CIP Equipment	44,844	65,747	65,747	35,000	108,000	225,000
13.21.5601	Transfer to Bond Fund, Debt Service	48,625	48,125	48,125	47,625	49,500	48,813
Personnel Subtotal		2,396,430	2,939,793	2,682,440	2,763,790	2,959,970	3,064,262
Non-Personnel Subtotal		662,277	814,697	804,797	732,173	805,919	1,021,713
Total		\$ 3,058,707	\$ 3,754,490	\$ 3,487,237	\$ 3,495,963	\$ 3,765,889	\$ 4,085,975
Percent Change		12.28%	22.75%	14.01%	0.25%	7.72%	14.850%

PUBLIC WORKS DEPARTMENT



In 2020, Covid-19 impacted revenues from the gas tax and license plate fees. Though the road budget scope was reduced accordingly, paving was able to be performed downtown, on Riverside Dr., and in Pheasant Hills subdivision.

The City of Loveland operates a full-service Public Works Department, consisting of 14 full-time employees. This includes the Director of Public Works, City Engineer, two Maintenance Crew Leaders, a Mechanic/Maintenance Worker, and nine 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 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 Director of Public Works and 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 of 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
- Stormwater capital project management
- Storm sewer, drainage swale, and culvert construction and maintenance
- Stormwater education and enforcement activities
- Sidewalk repair and replacement
- Dead animal removal and disposal

- Set up, support during, and clean-up after special events
- Water main installation and maintenance
- Water generation and treatment
- Building maintenance
- Park and recreation facility maintenance
- Snow removal
- Pavement markings
- Maintenance of traffic control lights
- Review and approve right of way permits
- Traffic studies
- Funding applications for construction projects
- Review site plans for private developments
- Coordination with Duke Energy on streetlight 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 Bodley Park. 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 Director of Public Works, 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.

2021 Public Works Department Goals

1. Manage annual road maintenance program.
2. Manage outside funding-contingent projects such as E. Loveland Avenue Improvements, Miamiview Drive Culvert Replacement, Main Street and Chestnut Street Water Main Replacement and park improvement projects.
3. Observe construction of public infrastructure installations and review subdivision and other private developments.
4. Continue needed steps towards the design and securing of funding for the stabilization of Riverside Drive.

DEPARTMENT OF PUBLIC WORKS

ENGINEERING (20%)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.18.5100	Salary	18,575	19,879	19,490	19,706	20,297	20,906
13.18.5200	Association Dues and Subscriptions	2,389	1,000	1,000	1,000	1,000	1,000
13.18.5204	Professional Development and Conferences	245	750	750	750	750	750
13.18.5306	Miscellaneous	1,665	1,500	1,500	1,500	1,500	1,500
	Personnel Subtotal	18,575	19,879	19,490	19,706	20,297	20,906
	Non-Personnel Subtotal	4,299	3,250	3,250	3,250	3,250	3,250
	Total	\$ 22,873	\$ 23,129	\$ 22,740	\$ 22,956	\$ 23,547	\$ 24,156
	Percent Change	14.00%	1.12%	-0.58%	0.95%	2.58%	2.59%

PARKS & LEISURE, OPERATIONS

		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.41.5100	Salary	222,988	243,058	236,741	233,197	240,193	247,399
13.41.5110	Ohio Public Employee Retirement System	58,293	64,110	62,262	61,325	63,165	65,060
13.41.5230	Health Insurance	31,039	31,271	31,271	39,091	43,000	47,300
13.41.5229	Health Savings Account Contributions	13,224	12,943	12,943	14,786	13,254	13,254
13.41.5114	Longevity & Vacation Sellback	2,645	3,470	2,477	2,136	2,649	2,279
13.41.5231	Life Insurance	1,332	1,455	1,428	1,447	1,461	1,476
13.41.5113	Workers' Compensation	2,565	2,974	3,058	2,953	3,042	3,133
13.41.5112	Medicare	3,610	3,849	3,726	3,547	3,971	4,081
13.41.5216	Outside Contracted Services	6,987	34,500	34,500	35,000	8,000	8,000
13.41.5217	Portolet Service	2,777	3,500	3,500	3,500	3,500	3,500
13.41.5240	Communications (Phone, Internet, Radio)	12,357	12,500	12,500	12,500	12,500	12,500
13.41.5270	Electric and Gas Utilities	18,530	18,000	18,000	19,500	19,750	20,000
13.41.5310	Fuel	11,168	11,125	11,125	11,250	11,500	11,500
13.41.5319	Vehicle and Equipment Repairs	19,383	17,860	17,860	15,000	11,000	11,000
13.41.5323	Material & Supplies	35,216	33,000	33,000	33,000	27,000	27,000
13.41.5329	Beautification	6,925	8,700	8,700	5,450	8,500	8,500
13.41.5340	Special Events	25,592	30,000	7,000	10,000	5,000	5,000
13.41.5411	Miscellaneous	1,131	1,100	1,100	1,100	1,100	1,100
13.41.5421	Veteran's Memorial	-	-	500	3,500	-	-
13.41.5423	Fourth of July	22,808	25,000	10,000	25,000	25,000	25,000
13.41.5424	Historic Loveland Materials	1,971	4,000	4,000	4,000	4,000	4,000
13.41.5425	Christmas in Loveland	5,636	6,000	6,000	6,000	6,000	6,000
13.41.5430	Trees	420	1,500	1,500	1,500	500	500
	Personnel Subtotal	337,905	365,595	356,371	360,841	371,865	385,142
	Non-Personnel Subtotal	170,901	206,785	169,285	186,300	143,350	143,600
	Subtotal, Operations	\$ 508,806	\$ 572,380	\$ 525,656	\$ 547,141	\$ 515,215	\$ 528,742
	Percent Change	13.08%	12.49%	3.31%	4.09%	-5.84%	2.63%

PARKS & LEISURE, CAPITAL

		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.41.5410	CIP Equipment	78,485	80,566	53,000	58,000	141,400	20,000
13.41.5431	Transfer to Reserve and Escrow Fund	10,000	-	-	-	10,000	10,000
	Subtotal, Capital (Non-Operating)	\$ 88,485	\$ 80,566	\$ 53,000	\$ 58,000	\$ 151,400	\$ 30,000
	Percent Change	-16.44%	-8.95%	-40.10%	9.43%	161.03%	-80.18%
	Total Parks & Leisure	\$ 597,290	\$ 652,946	\$ 578,656	\$ 605,141	\$ 666,615	\$ 558,742

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 also 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. 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.

GENERAL CITY OPERATIONS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
13.16.5211	Employee Administration & Relations	6,862	13,000	13,000	13,000	13,000	13,000
13.16.5201	Continuous Improvement Training	2,392	8,000	5,000	8,000	6,000	6,000
13.16.5203	Wellness Program	6,074	12,500	7,000	12,500	12,500	12,500
13.22.5621	Ohio Net Profit Cost	56	100	100	100	100	100
13.22.5622	Regional Income Tax Agency (RITA) Charges	120,486	140,000	120,000	140,000	150,000	150,000
13.22.5280	Income Tax Refunds	242,758	200,000	200,000	200,000	160,000	160,000
13.16.5300	Office Supplies	10,712	10,000	10,000	10,000	8,000	8,000
13.16.5305	Postage	3,047	4,500	3,500	4,500	6,000	6,000
13.16.5328	Public Relations and Communications	36,494	18,000	13,000	20,000	1,500	1,500
13.16.5226	Office Equipment Leasing and Maintenance	8,267	9,000	7,000	9,000	9,000	9,000
13.16.5301	Furniture & Fixtures	1,839	3,500	3,500	2,000	1,000	1,000
13.16.5221	Municipal Facilities Maintenance	40,289	40,000	70,000	51,000	35,000	35,000
13.16.5223	Property Liability Insurance	47,235	50,000	57,000	56,000	50,000	50,000
13.16.5233	Property & Liability Claim	5,733	2,500	8,000	2,500	2,500	2,500
13.16.5270	Electric and Gas Utilities	22,940	24,000	24,000	25,200	27,000	27,500
13.16.5222	Street Lights	62,985	65,000	65,000	68,000	68,500	69,000
13.16.5240	Communications (Phone, Internet, Radio)	27,572	48,040	25,000	61,400	28,000	28,000
13.16.5216	Information Technology (IT) Contract Services	73,281	71,100	67,644	71,026	\$74,578	\$78,306
13.16.5219	IT Software Maintenance Contract	32,129	33,000	33,000	34,690	35,557	36,446
13.16.5302	IT Hardware & Software (Non-CIP)	7,109	10,350	15,000	18,100	8,500	8,500
13.16.5205	Reimbursable Cost Items	20,474	17,427	60,000	15,000	13,000	13,000
13.16.5306	Miscellaneous	32,746	1,500	15,000	1,500	1,500	1,500
13.16.5241	Legal and Job Advertisement	12,066	12,000	12,000	12,000	12,000	12,000
13.16.5244	Recodification Services and Code Printing	8,072	6,000	6,000	6,000	6,000	6,000
13.16.5260	Health Inspections Contract with Hamilton Cnty	15,155	16,500	16,500	16,500	17,500	18,500
13.16.5273	Board of Elections Expenses	-	10,000	10,000	10,000	10,000	10,000
13.16.5212	County Auditors Fees	13,076	15,000	15,000	15,000	15,000	15,000
13.16.5213	State G.A.A.P. Report & Audit	17,105	18,500	18,500	18,200	18,200	18,200
13.16.5214	Bank Fees	2,194	3,000	3,000	3,000	3,000	3,000
13.16.5600	Outside Contracted Services	55,890	74,300	304,000	44,800	25,000	25,000
13.16.5406	IT CIP	13,702	152,551	150,000	139,500	70,000	
13.22.5409	Road Rehabilitation	370,500	400,000	298,200	600,000	600,000	600,000
13.16.5407	Records Retention and Digitization	-	8,000	8,000	8,000	2,500	2,500
13.22.5500	Property Acquisition	894,093					
13.22.5600	Revenue Sharing Loveland School District	26,962	21,000	21,000	35,000	20,000	20,000
13.22.5601	Transfer to Bond Fund, Debt Service	24,215	23,728	23,728	23,240	22,640	22,040
13.22.5116	Transfer to Escrow Fund for Vested Leave Reserve	31,496	-	-	-	35,035	17,063
13.16.5602	Transfer to Street Maintenance Fund	75,000	75,000	75,000	75,000	75,000	75,000
13.16.5617	Advance to Recreation Land TIF Fund	48,254	47,467	47,467	46,680	46,680	52,195
13.16.5721	Transfer to Special Projects Fund	350,000	35,000	35,000	70,000	150,000	125,000
Non-Personnel Subtotal		2,769,258	1,699,562	1,865,139	1,946,436	1,839,790	1,738,351
Total		\$ 2,769,258	\$ 1,699,562	\$ 1,865,139	1,946,436	\$ 1,839,790	\$ 1,738,351
Undesignated Fund Balance		\$ -	\$ 3,945,610	\$ 4,145,531	4,767,063	\$ 4,192,186	\$ 3,536,656
Total Expenditures, General Fund		\$ 7,736,273	\$ 11,498,280	\$ 11,490,336	12,286,623	\$ 11,987,592	\$ 11,484,090
Percent Change		26.84%	48.63%	48.53%	6.93%	-2.43%	-4.20%
Personnel Expenditures		3,804,576	4,495,910	4,204,934	4,339,541	4,606,997	4,765,821
Non-Personnel Expenditures		3,931,697	7,002,370	7,285,402	7,947,082	7,380,595	6,718,270

SPECIAL PROJECTS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
Special Projects, Operations							
42.16.5213	State G.A.A.P. Report & Audit	2,367	2,350	2,400	2,450	2,450	2,450
42.16.5212	State & County Auditors Fees	-	500	-	-	-	-
42.16.5409	Sidewalk Repair	-	5,000	5,000	5,000	5,000	5,000
42.16.5274	Economic Development	-	-	-	-	-	-
42.16.5306	Miscellaneous	-	-	-	-	-	-
Subtotal, Operations		\$ 2,367	\$ 7,850	\$ 7,400	\$ 7,450	\$ 7,450	\$ 7,450
Special Projects, Capital							
46.16.5227	Nisbet Park Restroom	-	18,294	18,294	-	-	-
42.16.5214	Bike Trail Crossing Project	-	-	-	-	-	-
42.16.5215	McCoy Park Project	19,000	12,052	12,052	-	-	-
42.16.5306	Miscellaneous	-	-	-	-	-	-
42.16.5220	West Loveland/Wall Street Traffic Signals	-	230,000	12,000	215,000	-	-
	Broadway Street Stabilization Project		413,900		413,900	-	-
	Miamiview Drive Culvert Replacement				416,970	-	-
	Main & Chestnut Waterline & Storm Replacement						
	Parking Lot Resurfacing - Parks	279,476	-	-			
42.16.5274	Economic Development						
	Safety Center Facility Improvements	1,081,924		361,000			
	City Hall Improvements	14,159		58			
	Comprehensive Plan Update	43,709	-	60,279			
	SR48 & Lov Miamiville Water Main Replacement	598,287		10,000			
	Signage/City Logo Enhancements	16,270					
	City Hall Landscaping	9,875					
	Lov Madeira/W Loveland Intersection Improve.	132,092					
	E. Loveland Ave Improvements Phase I					1,257,925	
	Butterworth Road Stabilization (Phase I)				10,000		
	Trestle Safety Project		82,500	82,500			
	Boike Tennis Court Removal				16,000		
	Paxton Bridge Railing Replacement				69,400		
	Commerce Park Sign Replacement				25,000		
	Lever Park Court Resurfacing				24,000		
	Public Works Office Building Replacement				1,234,598		
	Other	16,723				250,000	250,000
42.81.5281	Undesignated Fund Balance	-	247,430	256,358	9,508	24,558	14,608
Subtotal, Capital		\$ 2,211,516	\$ 1,004,176	\$ 812,541	\$ 2,434,376	\$ 1,532,483	\$ 264,608
Total, Special Project Fund		\$ 2,213,882	\$ 1,012,026	\$ 819,941	\$ 2,441,826	\$ 1,539,933	\$ 272,058
Percent Change		365.02%	-54.29%	-62.96%	197.81%	-37.70%	-83.01%

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 just 100 firefighters and paramedics, both career and part-time staffing life squads, fire, and rescue apparatus. This highly skilled group of professionals provide 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. The department serves approximately 29,000 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 recertification. LSFD members attend daily shift drills where the entire department comes together to train on specialized topics.



The LSFD is committed to providing opportunities for the officers and future officers of the department to get the best instruction for leadership development. All senior staff members of the LSFD have completed the rigorous and highly coveted Ohio Fire Executive Program (OFE) through the Ohio Fire Chiefs' Association (OFCA). Executive Officer Bruce Haw is currently enrolled in OFE Class 19, which is set to graduate in 2021. Fire Chief Otto Huber maintains the Chief Fire Officer (CFO) designation from the Commission of Professional Credentialing, an achievement shared with only three percent of fire chiefs in the United States. Leaders from the LSFD, City of Mason Fire Department, and Goshen Township Fire Department participate in an intensive training program focused on leadership skills. The Leadership Academy began in 2019 and is led by Dr. Brian Crandell of Crandell Research Solutions who brings over 40 years of fire service leadership experience. Participants meet once a quarter completing various coursework materials between sessions. This exciting opportunity provides valuable skills and education to our leaders.



The Task Force One Rescue Team (TF-1) was started in 1988 as a cooperative effort between LSFD's Search and Rescue Dive Team, LSFD Technical Rescue Team, and the Hamilton County Sheriff Office's Dive Team. The collaboration and regionalization of these agencies were 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 recover, ice rescue, swift water rescue, building collapse rescue, confined space rescue, as well as hi and 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 LSFD, Clermont County Sheriff's Office, Hamilton County Sheriff's Office, and the Butler County Sheriff's Office.

The LSFD doesn't feel the residents they serve should just take their word that the services being provided are the very best possible. The third-party accolades are not just limited to the department's EMS service. The LSFD has maintained an Insurance Service Offices Inc. Public Protection 2 Classification (ISO 2) since 1996, putting the in the top one percent of fire service providers in Ohio. The department was chosen by the Insurance Service Offices Inc. to be the first department to be evaluated virtually in their pilot program.

The LSFD achieved and has maintained accreditation from the Commission on Accreditation on Ambulance Services (CAAS) for its emergency medical services. The LSFD was the first private Fire/EMS department in the United States to receive the prestigious CAAS 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 City Council, the

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 department.

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). In addition, the LSFD achieved reaccreditation status in 2018 from 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; and
- 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 LSFD 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 1999, the LSFD, the City of Loveland, and Symmes Township has provided an emergency public safety dispatch center to better serve our residents. The Northeast Communications Center is staffed by certified telecommunicators, and processes approximately 15,000 calls a year. In addition to the 9-1-1 calls for emergency requests for fire, EMS, police services, they also process customer service requests that do not require an immediate response. These include calls such as requests for police reports, vehicle lockouts, fire and crime prevention, auto accidents, and minor illness or injuries.

The 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, the LSFD joined the Northeast Fire Collaborative, which currently consists of fire departments from the City of Loveland, Symmes Township, City of Sharonville, City of Blue Ash, and the City of Mason. This initiative allows these four agencies serving five communities to share resources, reduce expenditures, operate with the same policies and procedures, ensure adequate staffing, and improve life safety practices for residents. This coordinated autonomy is cutting edge for

southwest Ohio and will serve as a model for other independent agencies that need to cooperate and collaborate in today's economy.



The LSFD trains in a state-of-the-art four-story fire training tower located in the City of Loveland. The tower is equipped with a two-story residential unit and a one-story annex. It features 12 single windows, one double window, five single doors, one double door, and a temperature monitoring system. The tower has an interior four-story stairwell, a ladder from the fourth floor to a roof hatch, a parapet roof system and four rappelling anchors. The industrial section includes four-inch attic space, a gabled roof structure with perimeter welded guardrails and two chop-outs and a second-floor live fire burn room. The annex

houses a second live fire burn room. The training tower is a joint project of the Northeast Fire Collaborative. Local fire and EMS departments consisting of agencies from Deerfield Township, Milford, Union Township, Miami Township, Georgetown, and Terrace Park pay to utilize the training tower, generating income to help with the maintenance and operating costs of the facility.



In 2020, renovations were completed to the department's headquarters, providing better living facilities for the 24-hour crews, along with more efficient office and training spaces. Additional LUCAS devices were added to the life squads. A Stryker power load system and power load cot were installed in the City of Loveland medic unit. An Automatic External Defibrillator (AED) and cabinet was installed in the heart of Loveland along the Little Miami Scenic Bike Trail. Knox box key secure devices were installed in the apparatus.

2021 LSFD Goals

1. Complete the replacement of Rescue 61.
2. Continue the Fire Station 63 relocation study.
3. Safety Center parking lot expansion.
4. City traffic light preemption system.

DEPARTMENT OF SAFETY

FIRE & EMS FUND (2001 LEVY) 2.0 MILLS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
24.24.5263	Contract Supplemental	75,028	78,779	76,899	82,718	86,854	91,197
24.24.5212	County Auditors Fees	6,782	7,500	7,500	7,575	7,575	7,651
24.24.5213	State G.A.A.P. Report & Audit	2,765	2,790	2,790	3,200	3,200	3,200
24.24.5226	Office Equipment Leasing and Maintenance	-	2,500	2,500	2,500	2,500	2,500
24.24.5216	Municipal Facilities Maintenance	50,498	39,084	50,000	37,233	37,223	37,223
24.24.5233	Property Liability Insurance	19,648	20,000	20,000	21,000	20,500	21,000
24.24.5270	Electric and Gas Utilities	24,683	29,495	24,000	29,495	29,495	30,970
24.24.5241	Communications (Phone, Internet, Radio)	45,368	43,900	43,900	38,400	38,400	38,400
24.24.5262	Hamilton County Communications Center PSAP	11,538	12,600	12,600	1,923	-	-
24.24.5242	Dispatching Charges	81,793	87,097	88,879	78,000	81,900	85,995
24.24.5266	IT Software Maint. Contract (CAD, Firetracker, & Locutions)	19,453	25,000	25,000	25,000	18,000	18,000
24.24.5306	Outside Contracted Services	10,766	9,500	9,500	9,500	6,500	6,500
24.24.5401	118 S Lebanon Lease/Improvements	3,600	4,000	-	-	-	-
24.24.5404	Professional Development	-	3,000	-	-	3,000	3,000
24.24.5305	Miscellaneous/Reimbursables	1,298	4,000	4,000	2,500	4,000	4,000
24.24.5606	CIP Equipment	15,936	20,000	20,000	-	-	75,000
24.24.5261	Transfer to the General Fund, Adminstrative Cost Recovery	95,000	95,000	95,000	95,000	95,000	95,000
24.24.5601	Transfer to Bond Fund, Debt Service	131,212	91,436.00	91,436	95,848	93,857	48,813
24.24.5281	Undesignated Fund Balance	-	173,196	168,736	211,031	260,301	274,263
Total		\$ 595,367	\$ 748,878	\$ 742,740	740,924	\$ 788,305	\$ 842,712
Percent Change		7.77%	25.78%	24.75%	-0.24%	-0.36%	7.66%

FIRE FUND (2006 LEVY) 2.10 MILLS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
25.25.5263	Contract with LSFD	557,656	585,539	585,539	614,816	645,557	677,835
25.25.5241	Emergency Support Unit (ESU)	4,757	5,500	5,500	5,500	5,500	5,500
25.25.5212	County Auditors Fees	8,046	8,400	8,400	8,569	8,484	8,569
25.25.5219	IT Hardware & Software (Non-CIP)	4,730	4,500	4,500	4,000	4,500	4,500
25.25.5220	Vehicle and Equipment Repairs	51,882	65,000	65,000	50,000	65,000	65,000
25.25.5306	Miscellaneous	150	-	300	-	-	-
25.25.5317	Material & Supplies	2,800	3,237	4,000	3,300	3,237	3,237
25.25.5318	Small Fire Equipment	12,421	13,000	2,000	13,000	13,000	13,000
25.25.5322	Turn-Out Gear	21,020	25,000	25,000	-	25,000	25,000
25.25.5319	CIP Equipment	37,940	-	-	-	-	-
25.25.5281	Undesignated Fund Balance	-	154,592	169,676	153,537	70,331	(39,118)
Total		701,402	864,767	869,915	852,722	840,608	763,523
Percent Change		4.0%	23.29%	24.03%	-2.0%	10.2%	4.2%

EMS FUND (2006 LEVY) 3.10 MILLS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
23.23.5263	Contract with LSFD	1,202,638	1,262,770	1,219,712	1,325,908	1,392,204	1,461,814
23.23.5323	Contract Supplement, Paramedic Pay	-	-	-	-	-	-
23.23.5317	Medical Supplies	31,886	36,322	36,322	35,000	36,322	36,685
23.23.5321	Small EMS Equipment	1,186	24,060	18,000	12,000	12,000	12,000
23.23.5318	EMS Equipment Maintenance	4,889	14,560	14,560	10,000	10,000	10,000
23.23.5212	County Auditors Fees	11,878	12,139	12,139	12,260	12,260	12,383
23.23.5219	IT Hardware & Software (Non-CIP)	3,106	3,000	3,000	3,000	3,000	3,000
23.23.5220	Vehicle and Equipment Repairs	20,356	26,000	26,000	26,000	26,000	26,000
23.23.5330	EMS Transport Fees	23,011	30,000	22,000	30,000	30,000	30,000
23.23.5320	Computer Replacements	757	3,000	3,000	-	-	-
23.23.5319	CIP Equipment	-	31,850	31,850	-	-	-
23.23.5281	Undesignated Fund Balance	-	223,691	346,736	225,872	46,336	(194,261)
Total		1,299,707	1,667,392	1,733,320	1,680,040	1,568,122	1,397,621
Percent Change		-2.02%	28.29%	33.36%	-3.07%	4.65%	4.61%

FIRE & EMS FUND (2014 LEVY) 1.75 MILLS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
29.29.5263	Contract with LSFD	344,284	361,498	351,883	379,573	398,552	418,479
29.29.5204	Professional Development and Conferences	-	3,000	0	3,000	0	0
29.29.5212	County Auditor Fees	7,384	7,300	7,300	7,373	7,373	7,447
29.29.5216	Outside Contracted Services	6,946	0	-	7,125	49,000	75,000
29.29.5317	Materials & Supplies	1,609	8,000	2,000	4,650	4,650	4,650
29.29.5318	Small Fire/EMS Equipment	7,295	7,300	2,000	5,000	5,000	5,000
29.29.5319	CIP Equipment	81,194	47,500	47,500	37,708	0	0
29.29.5601	Transfer to Bond Fund, Debt Service	24,757	24,757	24,757	24,757	24,757	24,757
29.29.5612	Lease Payments	138,864	138,864	138,864	184,400	184,400	184,400
New Acct.	Fire Station 63	-	-	-	-	-	3,000,000
	Transfer to the General Fund, Admin. Cost Recovery	-	-	-	-	-	-
	Undesignated Fund Balance	-	361,123	388,859	317,437	231,605	105,564
Total		612,332	959,342	963,163	971,023	905,337	3,825,297
Percent Change		33.3%	56.67%	57.29%	0.8%	3.1%	452.1%

STREET MAINTENANCE FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
31.61.5100	Salary	249,161	273,064	266,095	262,619	270,498	278,612
31.61.5110	Ohio Public Retirement System	60,374	66,582	64,661	63,682	65,592	67,560
31.61.5230	Health Insurance	32,247	32,483	32,483	40,619	26,198	26,198
31.61.5229	Health Savings Account Contributions	13,719	13,428	13,428	15,348	13,750	13,750
31.61.5114	Longevity & Vacation Sellback	2,748	3,606	2,574	2,220	3,276	3,276
31.61.5231	Life Insurance	1,383	1,510	1,482	1,502	1,423	1,423
31.61.5113	Workers' Compensation	2,865	3,089	3,175	3,066	3,158	3,253
31.61.5112	Medicare	3,765	3,997	3,869	3,683	4,463	4,593
31.61.5235	Employee-Paid Supplemental Benefits	2,297	2,563	2,563	2,453	2,202	2,202
31.61.5203	Association Dues and Subscriptions	192	200	300	200	150	150
31.61.5324	Road Salt	50,000	29,120	29,120	4,500	25,000	25,000
31.61.5315	Street Signage	7,715	9,000	5,000	9,000	9,000	9,000
31.61.5314	Traffic Control Maintenance	14,913	20,000	20,000	20,000	20,000	20,000
31.61.5306	BMV Audit	216	250	250	250	250	250
31.61.5221	Municipal Facilities Maintenance	2,995	4,333	4,333	4,000	4,000	4,000
31.61.5233	Property Liability Insurance	8,439	8,750	8,750	9,100	9,000	9,250
31.61.5270	Electric and Gas Utilities	10,288	11,750	10,500	11,750	12,000	12,000
31.61.5240	Communications (Phone, Internet, Radio)	5,618	7,500	7,500	7,500	7,500	7,500
31.61.5304	Uniforms	3,300	5,000	5,000	5,000	5,000	5,000
31.61.5220	Vehicle and Equipment Repairs	26,509	21,860	21,860	20,000	15,000	15,000
31.61.5310	Fuel	14,864	14,800	8,000	15,250	15,550	15,750
31.61.5323	Materials and Supplies	15,612	20,000	10,000	37,750	20,000	20,000
31.61.5216	Outside Contracted Services	3,600	13,750	13,750	88,500	5,000	5,000
31.61.5405	CIP Equipment	63,303	37,400	6,000	2,400	33,400	7,000
31.61.5409	Road Rehabilitation		270,000	200,100	270,000	270,000	270,000
31.61.5611	Transfer to Bond Fund, Debt Service	34,501	31,751	31,751	35,352	32,518	
31.61.5281	Undesignated Fund Balance	-	223,731	327,206	195,251	125,023	122,955
Personnel Total		368,559	400,322	390,330	395,192	390,560	400,867
Non-Personnel Total		262,064	729,195	709,421	735,803	608,391	547,855
Total		\$ 630,623	\$ 1,129,517	\$ 1,099,751	1,130,995	\$ 998,951	\$ 948,723
Percent Change		27.29%	79.11%	74.39%	21.12%	-6.61%	-5.51%

OTHER ROAD-RELATED FUNDS		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
State Route 48 Fund							
32.61.5324	Road Salt	35,015	70,000	70,000	10,500	50,000	50,000
32.61.5400	SR 48 Engineering and Improvements	1,800.00	-	1,800	-	-	-
32.61.5406	Undesignated Fund Balance	-	85,007	75,065	121,615	129,515	144,115
	Total	\$ 36,815	\$ 155,007	\$ 146,865	\$ 132,115	\$ 179,515	\$ 194,115
	Percent Change	573.96%	321.04%	298.93%	-10.04%	376.19%	0.00%
Citywide Road Capital Improvement Fund							
33.61.5409	Citywide Road Capital Improvement MVR Revenue	144,824	135,000	100,049	135,000	135,000	135,000
33.61.5281	Undesignated Fund Balance	-	13,988	31,977	23,977	15,977	7,977
	Total	\$ 144,824	\$ 148,988	\$ 132,026	\$ 158,977	\$ 150,977	\$ 142,977
	Percent Change	-12.32%	2.87%	-8.84%	20.41%	0.00%	0.00%
County Motor Vehicle Registration (MVR) Funds							
34.61.5409	Hamilton County MVR Fund	24,000	24,000	17,787	24,000	24,000	24,000
34.61.5410	Hamilton County MRF Funds	-	-	-	-	-	-
	Undesignated Fund Balance	-	8,601	11,327	11,327	11,327	11,327
	Subtotal, Hamilton County MVR Fund	\$ 24,000	\$ 32,601	\$ 29,114	\$ 35,327	\$ 35,327	\$ 35,327
	Percent Change	20.00%	35.84%	21.31%	21.34%	0.00%	0.00%
35.61.5409	Clermont County MVR Fund	19,000	19,000	14,081	19,000	19,000	19,000
	Undesignated Fund Balance	-	12,100	16,122	16,122	16,122	16,122
	Subtotal, Clermont County MVR Fund	\$ 19,000	\$ 31,100	\$ 30,203	\$ 35,122	\$ 35,122	\$ 35,122
	Percent Change	26.67%	63.68%	58.96%	16.29%	0.00%	0.00%
36.61.5409	Warren County MVR	1,500	1,750	1,297	1,750	1,750	1,750
36.61.5410	Warren County CVT Funds	-	-	7,045	-	-	-
	Undesignated Fund Balance	-	3,048	4,446	4,696	4,946	5,196
	Subtotal, Warren County MVR Fund	\$ 1,500	\$ 4,798	\$ 12,788	\$ 6,446	\$ 6,696	\$ 6,946
	Percent Change	0.00%	219.89%	752.51%	-49.59%	0.00%	0.00%
	Total County MVR Funds	\$ 44,500	\$ 68,499	\$ 72,104	\$ 76,894	\$ 77,144	\$ 77,394
ANNUAL ROAD REHAB PROGRAM							
	Combined MVR, Street & Road Cap Imp Funds	189,324	179,750	140,259	449,750	449,750	449,750
	General Fund Contribution	370,500	400,000	298,200	600,000	600,000	600,000
	CDBG Grant	-	-	-	-	-	-
	Total	\$ 559,824	\$ 579,750	\$ 438,459	\$ 1,049,750	\$ 1,049,750	\$ 1,049,750
	Percent Change	14.42%	3.56%	-21.68%	139.42%	0.00%	0.00%

WATER OPERATIONS FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
60.71.5100	Salary	391,944	429,999	419,049	413,668	426,078	438,860
60.71.5110	Ohio Public Retirement System (OPERS)	93,708	104,869	101,847	100,325	103,335	106,435
60.71.5230	Health Insurance	52,754	51,146	51,146	63,886	41,296	41,296
60.71.5229	Health Savings Account Contribution	21,617	21,159	21,159	24,155	21,677	21,677
60.71.5114	Longevity and Vacation Sellback	4,436	5,781	4,143	3,569	5,163	5,163
60.71.5231	Life Insurance	2,176	2,382	2,338	2,369	1,733	1,733
60.71.5113	Workers' Compensation	4,491	4,864	5,000	4,829	4,974	5,123
60.71.5112	Medicare	5,817	6,295	6,093	5,803	6,972	7,176
60.71.5235	Employee-Paid Supplemental Benefits	3,621	4,051	4,051	3,932	3,392	3,392
60.71.5200	Association Dues and Subscriptions	222	2,000	2,000	2,000	2,000	2,000
60.71.5320	Water Treatment Supplies	19,369	25,000	25,000	25,000	25,000	25,000
60.71.5321	New Meters & Repairs	12,904	20,000	20,000	20,000	20,000	20,000
60.71.5265	Western Water Payment	4,886	5,000	5,000	5,000	5,000	5,000
60.71.5300	Utility Billing Cost	6,274	6,600	6,600	7,000	7,000	7,000
60.71.5221	Municipal Facilities Maintenance	11,242	14,833	14,833	5,000	5,000	5,000
60.71.5233	Property Liability Insurance	12,738	13,750	13,750	14,000	14,250	14,500
60.71.5270	Electric and Gas Utilities	114,160	115,000	115,000	116,000	116,500	116,750
60.71.5240	Communications (Phone, Internet, Radio)	11,527	11,500	11,500	12,500	13,000	13,000
60.71.5261	Dispatching Charges	8,179	8,500	5,640	4,980	8,500	8,500
60.71.5219	IT Software Maintenance Contract	6,457	6,700	6,700	7,000	8,000	8,000
60.71.5304	Uniforms	3,300	5,000	5,000	4,000	4,000	4,000
60.71.5220	Vehicle and Equipment Repairs	23,801	35,310	35,310	19,000	19,000	19,000
60.71.5310	Fuel	9,833	9,775	6,000	9,850	9,850	9,875
60.71.5322	Materials and Supplies	47,595	45,000	35,000	41,750	35,000	35,000
60.71.5216	Outside Contracted Services	8,906	5,500	20,000	6,900	4,500	4,500
60.71.5275	State Fee	7,259	8,000	8,000	8,000	8,000	8,000
60.71.5213	State G.A.A.P. Report & Audit	3,651	3,700	3,900	4,000	4,000	4,000
60.71.5214	Bank Fees	4,489	4,500	4,500	4,500	4,500	4,500
60.71.5212	County Auditors Fees	54	400	200	200	200	200
60.71.5280	Refunds	2,079	1,500	1,500	1,500	1,500	1,500
60.71.5701	Transfer to the General Fund, Admin. Cost Recovery	238,813	238,813	238,813	238,813	238,813	238,813
60.71.5281	Undesignated Working Capital	-	2,493	128,777	190,059	286,679	390,745
	Personnel Total	580,564	630,546	614,826	622,536	614,620	630,855
	Non-Personnel Total	557,737	588,874	713,023	747,052	840,292	944,883
	Total	\$ 1,138,301	\$ 1,219,420	\$ 1,327,849	\$ 1,369,588	\$ 1,454,912	\$ 1,575,739
	Percent Change		3.42%	7.13%	16.65%	3.14%	-0.96%
							1.43%

WATER CAPITAL IMPROVEMENT FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
61.71.5612	CIP Equipment	46,008	230,900	211,000	41,400	153,400	77,000
61.71.5422	Repair / Repaint Water Tanks	15,604	-	-	-	30,000	-
61.71.5408	Commerce Park Water Tower & Booster Station	-	-	-	-	-	-
61.71.5440	CIP Projects	35,100	-	-	25,000	255,000	350,000
	Height Water Valve Replacement	-	-	-	-	-	-
61.71.5409	Water System Repair and Replacement	117,917	5,000	5,000	5,000	5,000	5,000
61.71.5450	G.I.S.	1,475	1,500	1,500	1,750	1,500	1,500
61.71.5216	Outside Contracted Services	13,173	3,500	3,500	-	-	-
61.71.5224	Debt Issuance Fees	-	-	-	-	-	-
61.71.5214	Bank Fees	2,893	3,000	3,000	3,000	3,000	3,000
61.71.5212	County Auditors Fees	24	150	150	150	150	150
61.71.5282	Water Fund Reserve (Resolution 2012-81)	-	110,067	-	124,081	132,785	136,959
61.71.5460	Transfer to Water Operations Fund	120,000	75,000	75,000	30,000	30,000	30,000
61.71.5602	Debt Principal	449,574	436,745	316,412	450,667	455,669	453,168
61.71.5603	Debt Interest	150,015	146,111	146,111	142,011	137,486	132,111
61.71.5281	Undesignated Working Capital	-	(60,175)	254,694	401,106	312,508	266,642
Total		\$ 951,781	\$ 951,798	\$ 1,016,367	\$ 1,224,165	\$ 1,516,498	\$ 1,455,530
Percent Change		-47.21%	0.00%	6.79%	20.45%	46.28%	-1.25%

SANITATION & ENVIRONMENT FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
62.73.5100	Salary	92,295	101,142	98,772	98,324	101,274	104,312
62.73.5110	Ohio Public Retirement System (OPERS)	21,532	24,654	23,991	23,832	24,547	25,283
62.73.5230	Health Insurance	11,456	11,777	11,777	14,123	9,874	9,874
62.73.5229	Health Savings Account Contribution	5,570	5,499	5,499	5,960	5,655	5,655
62.73.5114	Longevity & Vacation Sellback	1,116	1,405	1,009	859	1,185	1,185
62.73.5231	Life Insurance	541	595	585	591	441	441
62.73.5113	Workers' Compensation	1,059	1,144	1,178	1,149	1,183	1,219
62.73.5112	Medicare	1,319	1,482	1,438	1,393	1,734	1,782
62.73.5235	Employee-Paid Supplemental Benefits	774	859	859	907	879	879
62.73.5267	Garbage & Recycling Contract	930,335	940,000	940,000	940,000	940,000	940,000
62.73.5403	Street Sweeping Contract	5,148	10,000	10,000	10,000	10,000	10,000
62.73.5702	Brush Drop Off Contract	1,650	1,700	1,700	1,870	2,057	2,263
62.73.5300	Utility Billing	8,488	8,925	8,925	9,000	9,000	9,000
62.73.5233	Property Liability Insurance	2,786	3,000	3,000	3,000	3,400	3,600
62.73.5240	Communications (Phone, Internet, Radio)	3,313	3,500	3,500	3,500	3,500	3,500
62.73.5304	Uniforms	2,403	3,000	3,000	3,000	3,000	3,000
62.73.5609	Vehicle and Equipment Repairs	25,305	11,860	11,860	6,000	6,000	6,000
62.73.5310	Fuel	8,686	8,650	8,650	8,750	8,750	8,750
62.73.5227	Materials & Supplies	5,488	4,000	4,000	4,000	4,000	4,000
62.73.5600	Outside Contracted Services	11,425	4,000	4,000	8,000	4,000	4,000
62.73.5213	State G.A.P. Report & Audit	2,928	3,100	3,100	3,200	3,200	3,200
62.73.5214	Bank Fees	5,137	5,300	5,300	5,300	5,300	5,300
62.73.5212	County Auditors Fees	72	500	250	250	250	250
62.73.5606	CIP Equipment	5,567	7,400	2,400	-	33,400	7,000
62.73.5701	Transfer to the General Fund, Admin. Cost Recovery	61,327	61,327	61,327	61,327	61,327	61,327
62.73.5281	Undesignated Working Capital	-	91,777	135,958	93,007	19,145	(32,782)
	Personnel Total	135,663	148,557	145,108	147,138	146,772	150,631
	Non-Personnel Total	1,080,058	1,168,039	1,206,970	1,160,204	1,116,329	1,038,408
	Total	\$ 1,215,722	\$ 1,316,596	\$ 1,352,078	\$ 1,307,342	\$ 1,263,101	\$ 1,189,039

Percent Change

2.64%

8.30%

11.22%

-3.31%

2.44%

-1.78%

STORMWATER FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
Stormwater Operations							
65.75.5100	Salary	65,677	71,736	70,190	69,873	71,969	74,128
65.75.5110	Ohio Public Employee Retirement System	16,771	17,451	17,020	16,913	17,420	17,943
65.75.5230	Health Insurance	7,440	7,648	7,648	9,192	6,400	6,400
65.75.5229	Health Savings Account Contribution	3,630	3,583	3,583	3,890	3,681	3,681
65.75.5114	Longevity & Vacation Sellback	666	856	606	517	767	767
65.75.5231	Life Insurance	354	386	379	384	291	291
65.75.5113	Workers' Compensation	749	812	838	816	840	866
65.75.5112	Medicare	1,184	1,060	1,031	1,000	1,261	1,295
65.75.5235	Employee-Paid Supplemental Benefits	498	548	548	549	616	616
65.75.5300	Utility Billing	2,214	2,350	2,350	2,350	2,350	2,350
65.75.5221	Municipal Facilities Maintenance	1,665	1,333	1,333	1,000	1,000	1,000
65.75.5233	Property Liability Insurance	2,946	3,200	3,200	3,250	3,600	3,800
65.75.5240	Communications (Phone, Internet, Radio)	3,313	3,500	3,500	3,500	3,500	3,500
65.75.5304	Uniforms	2,078	2,000	2,000	1,800	1,800	1,800
65.75.5319	Vehicle and Equipment Repairs	11,917	17,860	17,860	11,000	2,000	2,000
65.75.5310	Fuel	6,204	6,175	6,175	6,300	6,350	6,375
65.75.5323	Materials and Supplies	2,765	2,000	2,000	2,000	2,000	2,000
65.75.5275	State Fee	512	520	520	520	520	520
65.75.5213	State G.A.A.P. Report & Audit	2,204	2,300	1,800	1,800	1,800	1,800
65.75.5216	Outside Contract Services	2,600	9,750	9,750	51,000	1,000	1,000
65.75.5225	Property Tax	761	800	800	800	800	800
65.75.5214	Bank Fees	1,974	2,100	2,100	2,100	2,100	2,100
65.75.5212	County Auditors Fees	46	250	150	150	150	150
65.75.5712	Miscellaneous	1,366	1,500	1,500	3,900	1,500	1,500
65.75.5116	Transfer to Escrow Fund for Vested Leave Reserve	8,790	-	-	-	-	-
65.75.5602	Debt Principal	162,543	162,543	128,772	172,717	182,891	182,891
65.75.5603	Debt Interest	15,471	13,558	13,558	11,564	7,811	5,147
65.75.5701	Transfer to the General Fund, Admin. Cost Recovery	56,227	56,227	56,227	56,227	56,227	56,227
Subtotal, Operations		\$ 382,565	\$ 392,046	\$ 355,438	\$ 435,112	\$ 380,645	\$ 380,947
Percent Change		8.49%	2.48%	-7.09%	22.42%	-12.52%	0.08%
Stormwater Capital							
65.75.5448	CIP Equipment	22,567	27,400	6,000	2,400	33,400	7,000
65.75.5449	CIP Projects	-	112,000	91,000	25,000		
65.75.5281	Undesignated Working Capital	-	216,233	357,093	337,472	366,415	421,456
Subtotal, Capital		\$ 22,567	\$ 355,633	\$ 454,093	\$ 364,872	\$ 399,815	\$ 428,456
Personnel Total		96,969	104,080	101,843	103,134	103,246	105,987
Non-Personnel Total		308,163	643,599	707,688	696,850	677,214	703,416
Total		\$ 405,131	\$ 747,679	\$ 809,531	\$ 799,984	\$ 780,460	\$ 809,403
Percent Change		11.61%	84.55%	99.82%	-1.18%	-10.48%	-6.30%

OTHER FUNDS

SEWER BILLING FUND	2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
Salary	61,783	68,383	66,912	67,138	69,152	71,227
Ohio Public Employee Retirement System	14,322	16,703	16,279	16,296	16,785	17,288
Health Insurance	7,495	7,842	7,842	9,012	6,820	6,820
Health Savings Account Contribution	3,999	3,975	3,975	4,129	4,113	4,113
Longevity and Vacation Sellback	978	1,152	855	719	796	796
Life Insurance	376	425	417	423	304	304
Workers' Compensation	707	773	798	784	808	832
Medicare	1,777	1,004	976	960	1,216	1,249
Employee-Paid Supplemental Benefits	496	566	566	731	497	497
Utility Billing	19,981	20,975	20,975	21,000	21,000	21,000
Communications (Phone, Internet, Radio)	5,601	5,600	5,600	5,700	5,700	5,700
IT Software Maintenance Contract	6,457	6,700	6,700	7,000	8,000	8,000
Outside Contracted Services	-	100,200	87,000	70,000	200	200
State G.A.A.P. Report & Audit	2,336	2,750	3,200	3,200	3,200	3,200
Bank Fees	17,500	18,100	18,100	18,100	18,100	18,100
County Auditors Fees	204	750	250	250	250	250
Miscellaneous	200	500	500	5,000	500	500
Transfer to the General Fund, Adminstrative Cost Recovery	93,406	93,406	93,406	93,406	93,406	93,406
Reimbursement to General Fund for Prior Advance	80,000	-	-	-	-	-
Undesignated Working Capital	0	50,090	56,724	47,777	111,395	172,402
Personnel Total	91,933	100,823	98,620	100,192	100,491	103,126
Non-Personnel Total	225,685	299,071	292,455	271,433	261,751	322,758
Total	\$ 317,618	\$ 399,894	\$ 391,075	\$ 371,625	\$ 362,241	\$ 425,884

Percent Change

SEWER CAPITAL IMPROVEMENT FUND							
Payment to Metropolitan Sewer District		3,593,748	3,690,000	3,600,000	3,780,000	3,969,000	4,167,450
Capital Improvements					383,735		
Due to MSD		-	632,727	637,987	79,252	-	
Total		\$ 3,593,748	\$ 4,322,727	\$ 4,237,987	4,242,987	\$ 3,969,000	\$ 4,167,450
Percent Change		-9.19%	20.28%	17.93%	0.12%	-6.46%	5.00%

TRAINING TOWER BUILDING FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
30.30.5409	Training Tower Project	-	-	-	-	-	-
	Undesignated Fund Balance	-	354	354	354	354	354
	Total	\$ -	\$ 354	\$ 354	\$ 354	\$ 354	\$ 354

GENERAL BOND FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
	Debt Service by Fund						
	General Fund	72,840	71,852.50	71,853	70,865	72,140	70,853
	Street Maintenance Fund	34,501	31,751.44	31,751	35,352	32,518	
	Fire and EMS Fund	131,212	91,436.00	91,436	95,848	93,857	48,813
	Training Tower Debt	49,514	49,514.06	49,514	49,514	49,514	49,514
	Historic Loveland TIF	123,298	126,347.50	126,348	124,235	126,635	123,835
	Recreation Land TIF	48,254	47,467.00	47,467	46,680	52,195	51,110
	Undesignated Fund Balance	-	-	-	-	-	-
	Total	\$ 459,618	\$ 418,368.50	\$ 418,369	\$ 422,494	\$ 426,859	\$ 344,125
	Percent Change	19.21%	-8.97%	-8.97%	0.99%	1.03%	-19.38%

SINKING FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
	Undesignated Fund Balance	-	220,000	220,000	275,000	330,000	385,000
	Total	\$ -	\$ 220,000	\$ 220,000	\$ 275,000	\$ 330,000	\$ 385,000

RESERVE AND ESCROW FUND (REF)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
26.26.5713	Emergency Reserve (Resolution 2010-59)	-	1,081,897.00	-	1,068,317	1,083,079	1,093,786
26.26.5714	Stormwater Reserve (Resolution 2012-81)	-	37,000.00	-	44,296	37,000	37,000
26.26.5715	Fire and EMS Reserve (Resolution 2012-81)	-	148,886.00	-	164,806	164,956	174,690
26.26.5623	Recreation Reserves	-	26,257.00	-	23,077	22,927	13,193
	Recreation Expenditures		22,616.00	21,725	-	-	
26.14.5715	Vested Employee Leave Reserve	-	77,316.00	-	69,304	49,453	64,958
26.14.5713	Vested Employee Leave Payouts	49,461	21,203.22	-	23,650	27,983	28,024
26.14.5116	Undesignated Balance	-	-	1,393,450	(0)	-	-
	Total	\$ 49,461.36	\$ 1,415,175	\$ 1,415,175	\$ 1,393,450	\$ 1,385,399	\$ 1,411,651

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
27.21.5307	Forfeiture, DUI	-	-	-	-	-	-
27.21.5308	Fines, Drugs	-	-	-	-	-	-
27.21.5306	Miscellaneous	-	500	-	500	500	500
27.21.5309	Undesignated Fund Balance		18,145	19,139	19,139	19,139	19,139
Total		\$ -	\$ 18,645	\$ 19,139	\$ 19,639	\$ 19,639	\$ 19,639
Percent Change						2.61%	0.00%
						0.00%	0.00%

MAYOR'S COURT COMPUTER FUND		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
17.17.5225	IT Hardware & Software (Non-CIP)	7,656	3,200	3,200	5,000	5,000	5,000
17.17.5281	Undesignated Fund Balance	-	17,638	12,914	13,914	13,914	13,914
Total		\$ 7,656	\$ 20,838	\$ 16,114	\$ 18,914	\$ 18,914	\$ 18,914
Percent Change						0.00%	0.00%
						0.00%	0.00%

COMMUNITY IMPROVEMENT CORPORATION (CIC)		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
28.14.5213	Property Acquisition	-	-	-	-	-	-
28.14.5270	897 Loveland Madeira Costs (Tax, Utilities, Misc.)	-	-	11,394	-	-	-
28.14.5271	Demolition (Grant)	-	-	-	-	-	-
28.14.5216	Outside Contracted Services	1,534	600	2,237	8,700	1,200	1,200
28.14.5470	Capital Projects	-	-	-	-	-	-
28.14.5703	Reimbursement to General Fund (for prior Advance)	-	-	148,516	-	-	-
28.14.5214	Undesignated Fund Balance	-	92,251	110,918	102,218	101,018	99,818
Total Expenditures		\$ 1,534	\$ 92,851	\$ 273,065	\$ 110,918	\$ 102,218	\$ 101,018
Percent Change						-94.63%	-86.21%
						0.00%	0.00%

Tax Increment Financing District Funds and Lighting District Funds		2019 Actual	2020 Budget	2020 Forecast	2021 Budget	2022 Forecast	2023 Forecast
HISTORIC LOVELAND TIF DISTRICT							
58.81.5225	Property Taxes	-	3,203	4,440	-	-	-
58.81.5220	Public Improvements	15,000	15,000	15,000	-	-	-
58.81.5228	Historic Bike Trail Parking Spur at McCoy	-	-	-	-	-	-
	Downtown District Parking Garage		6,000,000	-	5,663,670		
58.81.5218	BAN Debt Service	-	-	-	-	-	-
58.81.5224	Debt Issuance Costs		210,000	-	200,000		
58.81.5212	County Auditors Fees	3,295	3,500	4,500	5,000	5,000	5,000
58.81.5216	Outside Contracted Services	13,752	13,925	66,450	60,000	-	-
58.81.5210	Legal Fees	-	-	-	-	-	-
58.81.5226	Transfer to Bond Fund, Debt Service	123,298	126,348	126,348	124,235	126,635	123,835
58.81.5601	Transfer to Sinking Fund, Debt Service	55,000	55,000	55,000	55,000	55,000	55,000
58.81.5703	Reimbursement to Other Funds	55,000	831,993	70,033	1,010,944	65,000	80,033
58.81.5222	Undesignated Fund Balance	0	18,255	15,108	20,227	70,940	112,444
Total Expenditures		\$ 265,345	\$ 7,277,224	\$ 356,879	\$ 7,139,076	\$ 322,575	\$ 376,312
Percent Change		18.01%	2642.56%	34.50%	1900.42%	-96.47%	4.86%
RECREATION TIF DISTRICT							
44.81.5281	Transfer to Bond Fund, Debt Service	48,254	47,467	47,467	46,680	52,195	51,110
44.81.5602	Undesignated Fund Balance	-	6,317	6,317	6,317	6,317	6,317
Total Expenditures		\$ 48,254	\$ 53,784	\$ 53,784	\$ 52,997	\$ 58,512	\$ 57,427
LIGHTING DISTRICT FUNDS							
52.14.5210	Brandywine on the Little Miami Lighting District	3,415	3,409	3,409	3,500	3,500	3,500
52.14.5220	White Pillars Lighting District	5,733	5,762	5,762	6,000	6,000	6,000
52.14.5230	Hermitage Pointe Lighting District	725	726	726	750	750	750
52.14.5240	Sanctuary @ Miami Trails	411	412	412	425	425	425
52.14.5212	County Auditors Fees	2	10	10	10	10	10
52.14.5281	Undesignated Fund Balance	-	51,391	51,549	51,604	51,919	52,234
Total Lighting District		\$ 10,286	\$ 61,710	\$ 61,868	\$ 62,289	\$ 62,604	\$ 62,919
Percent Change		3.39%	499.95%	501.50%	0.68%	0.00%	0.00%

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.	✓
Post-Issuance Compliance Policies for Debt Obligations	2017-21	The post issuance ordinance was adopted by Council on February 28, 2017 and is intended to ensure that certain disclosure documents are accurate and comply with applicable federal and state securities laws in connection with the issuance of debt in accordance with the Securities and Exchange Act of 1934.	✓
Reserve Levels for Restricted Funds	2012-81	This policy sets forth reserve levels for the Water Operations Fund, Fire & EMS Fund, and the Stormwater Fund. These reserve levels were determined by a review of best practices in other high performing municipalities and a review of risk associated with revenue stability. Resolution 2012-81 also eliminated a reserve level for the Sanitation and Environment Fund because the City's contract for trash and recycling with Rumpke has a performance bond built into it, lowering the risk and thus the need for a reserve.	✓
Emergency Reserve	2010-59	The emergency reserve is essentially the City's "rainy day" fund and sets aside 15% of the General Fund revenue each year. While these funds are legally appropriated each year in the Reserve and Escrow Fund (REF), they may only be spent if City Council passes a resolution or the City faces an emergency pursuant to Chapter 157 of the Code of Ordinances.	✓
Leave Reserve Policy	2013-10	The City recognizes that employees are entitled to a pay out of unused vacation and compensable time, and potentially a portion of sick leave. Employee retirements can be predicted in most cases, and other types of separations happen	✓

		with some periodicity. This policy is based on an analysis of the City's labor force and a projection of when employees may leave service.													
Investment Policy	2016-66	The City seeks to maximize its yield from its treasury through careful cash needs analysis and the safe investment of idle cash until it is needed. The Finance Director develops a cash flow model each year based on periodic revenue flows and monthly cash needs, and this cash flow model is used to determine the best investment approach to time investment maturities. This policy sets forth the City's investment policy.	√												
Debt Policy	1997-15	<p>The City borrows funds from time to time to pay for capital expenditures, and this policy sets forth the manner in which the City may incur debt. Debt is also carefully monitored and is summarized in table 9 in the Budget Summary section.</p> <p>Debt limit calculation: total long-term general obligation (GO) debt will not exceed 3% of the assessed valuation of taxable property, excluding self-supported debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund):</p> <table> <tr> <td>Expected Total GO Debt, 2020 year-end:</td> <td>\$ 9,769,139</td> </tr> <tr> <td>Estimated Assessed Valuation:</td> <td>\$ 361,438,400</td> </tr> <tr> <td>Percent:</td> <td>2.70%</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> <tr> <td>Expected Total GO Debt Service 2020:</td> <td>\$ 401,869</td> </tr> <tr> <td>Total unrestricted governmental revenue, 2020:</td> <td>\$ 8,141,091</td> </tr> <tr> <td>Percent:</td> <td>4.94%</td> </tr> </table>	Expected Total GO Debt, 2020 year-end:	\$ 9,769,139	Estimated Assessed Valuation:	\$ 361,438,400	Percent:	2.70%	Expected Total GO Debt Service 2020:	\$ 401,869	Total unrestricted governmental revenue, 2020:	\$ 8,141,091	Percent:	4.94%	√
Expected Total GO Debt, 2020 year-end:	\$ 9,769,139														
Estimated Assessed Valuation:	\$ 361,438,400														
Percent:	2.70%														
Expected Total GO Debt Service 2020:	\$ 401,869														
Total unrestricted governmental revenue, 2020:	\$ 8,141,091														
Percent:	4.94%														

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.	✓
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**** Revenue Line Item Definition Codes ****

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

Construction and Development-Related Revenue

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

Payments, Voluntary or Compulsory

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

Reimbursements, Sales Proceeds

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

Utility-Related Revenue

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

Misc Revenue

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

**Expenditure Line Item Definition Codes **

Personnel Related Expenses

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

Operating Expenses

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

Non-Operating Expenses

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

Capital Expenses

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

Personnel Services

	<u>Definition</u>
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	Expansible 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 LSFD	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 LSFD
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 re-inspections, and other construction, renovation or similar project.
Property Maintenance Enforcement Services	Payments for supplemental property maintenance enforcement services pursuant to professional service contracts.
Property Maintenance Remediation Services	Payments to companies to remediate property maintenance or health violations, such as mowing grass, boarding buildings, removing junk and debris, etc.

Legal Services

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

City-operated Utility Costs

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

Roads

Road Salt	Salt procured in bulk to melt snow and ice on roadways.
Street Signage	New or replacement signs to safely direct traffic to and around the Loveland community.
Traffic Control Maintenance	Costs associated with the repairing and maintaining electronic traffic control devices, from traffic signals to the flashing amber light on the Loveland bike trail.
Road Rehabilitation	Payments for the annual road milling, resurfacing, and topical treatment to maintain roadway assets
Citywide Road Capital Improvement Fund	Expenditures on Road Rehabilitation from the fund of the same name
BMV Audit	Audit of addresses of driver's license holders to ensure the City is receiving revenue for motor vehicle registrations within the City.

Parks

Portolet Service	Costs for the provision of portolets in public spaces not served by permanent restroom facilities open to the public.
Landscape Services	Expenses for hiring unique landscaping services not normally provided by the Department of Public Works.
Veteran's Memorial	Charges for products and services associated with the maintenance and care of the Veteran's Memorial on Riverside Drive and West Loveland Avenue.
Historic Loveland Materials	Expenses for brick pavers, street furniture repair and replacement, ornamental gas lights, and other similar expenses paid for by special assessments.
Senior Citizen Expenses	Costs associated with the support of the Fifty Forward Committee which serves Loveland's active residents over 50 years of age.
Fourth of July	Expenditures associated with Independence Day fireworks, concerts, event signage, and other related expenses.
Beautification	Costs associated with the activities of the Beautification Committee. In 2012, costs not previously under the purview of Beautification were removed from this line item.
Trees	Tree removal, tree planting, and tree pruning services, equipment and procurement.
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 Resolution 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 Resolution 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 Resolution 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 Resolution 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.