



2022 Operating Budget & Capital Improvement Program (CIP)





GOVERNMENT FINANCE OFFICERS ASSOCIATION

*Distinguished
Budget Presentation
Award*

PRESENTED TO

**City of Loveland
Ohio**

For the Fiscal Year Beginning

January 1, 2021

Christopher P. Morill

Executive Director

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.



LOVELAND CITY COUNCIL



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Mayor



Rob Weisgerber
Vice Mayor



Andrew Bateman



Kent Blair



Tim Butler



Neal Oury



Ted Phelps

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Assistant City Manager _____ Tom Smith

Director of Finance _____ Mark Medlar

Clerk of Council _____ Misty Brents

City Solicitor _____ Joseph Braun

Police Chief _____ Dennis Sean Rahe

Fire Chief _____ Otto Huber

Public Works Director _____ Scott Wisby

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Michael Veroni, Vice Chair

Michael Colangelo

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.

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Mayor Bailey and Council Members,

On behalf of Director of Finance, Mark Medlar, I am pleased to present to you, the 2022 Operating Budget and Capital Improvements Program (CIP) for the City of Loveland. Preparation of the first budget of Mark's career with the city was, as always, a comprehensive task which included the assistance of numerous staff members, and the articulate oversight of the finance commission. The budget before you is one that addresses critical infrastructure needs, begins the implementation of key city plans, maintains all services to our residents, and expands our public outreach to the community.

Overview

With the pandemic impacting city operations throughout much of 2020, the city began the implementation of numerous key infrastructure projects in 2021 including the Main and Chestnut Street project, MiamiView Drive Culvert Replacement, State Route 48 Sewer Main Extension, and the new Public Works Building. In early 2021, the city also completed the much-delayed Broadway Street Stabilization project.

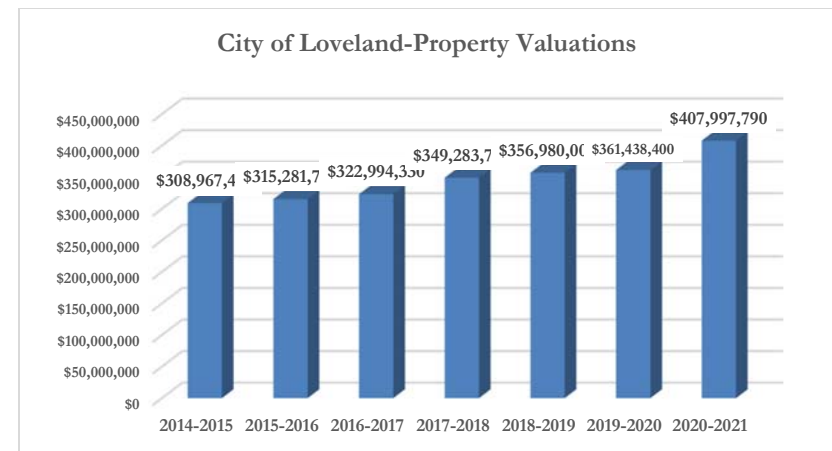
Another notable factor in 2021 was the new faces at City Hall with three positions being filled including Mark Medlar, as the city's Director of Finance, Human Resources Manager, Joy Deardorff and Krista Rose filling the newly created position of Marketing and Communications Coordinator. Each of these new staff members have made an immediate impact to the city and play an important role in the city's operations.

No longer facing the challenge of preparing a budget during a pandemic, much of the focus on the 2022 budget was continuing the momentum towards completing large scale infrastructure projects thereby meeting one of city council's goals to "*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*".

With the unpredictability of revenues experienced during the 2021 budget process now a thing of the past, Mark Medlar was able to supply more precision with the 2022 forecasts. This assisted all department heads in better understanding of revenue as they evaluated their budget needs. In the end, input from heads of all city departments, guidance from the finance commission, and closely monitoring revenue and expenses throughout the summer, produced more accurate budget calculations.

Valuation

Property valuation continues to increase in the City to the 2020-2021 assessed total of \$407,997,790. This valuation marks an increase of 32.05%, or \$99,029,570 since the 2014-2015 reporting.



Expenditures

The 2022 budget includes \$34,631,420 (including bond fund transfers) in total expenditures, with General Fund expenditures totaling \$8,296,332. The budget includes \$12,304,473, in capital investments through construction projects, technology, and equipment purchases.

Revenue

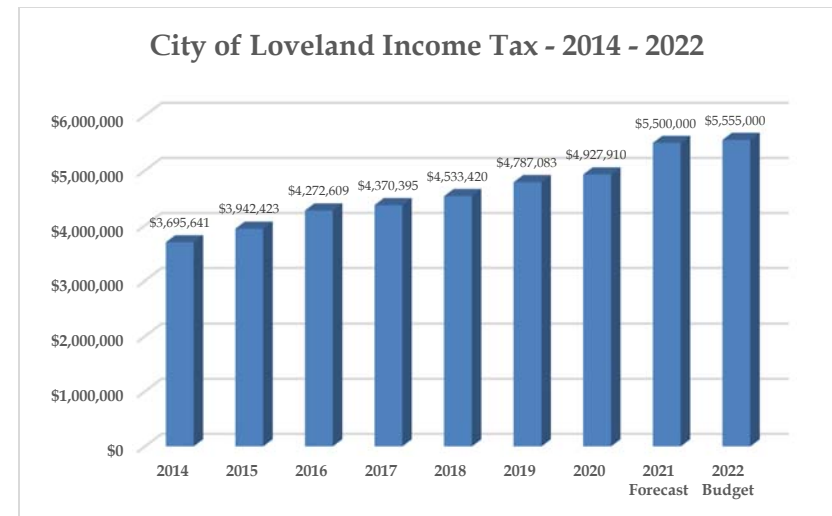
In 2022, city revenues are forecasted at \$32,050,554. General Fund revenues for 2022 are conservatively estimated at \$8,322,988. The General Fund is projected to benefit from its ninth-consecutive year with an increase in real estate tax collections, following a decline from 2012 (tax year 2011) to 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	\$1,085,283	0.81%
2021 Forecast	\$1,217,824	12.21%
2022 Budget	\$1,248,975	2.56%

Increases in real estate taxes represent continued private investment into the city, which totaled over \$7,500,000 through October of 2021.

At the time of budget preparation, the 2021 forecast for income tax collections is \$5,500,000. In addition to the first \$5 million plus in income tax revenues in city history, this figure also represents an increase of over \$500,000 from the 2020 actuals. The 2022 budgeted income tax revenues are \$5,555,000.

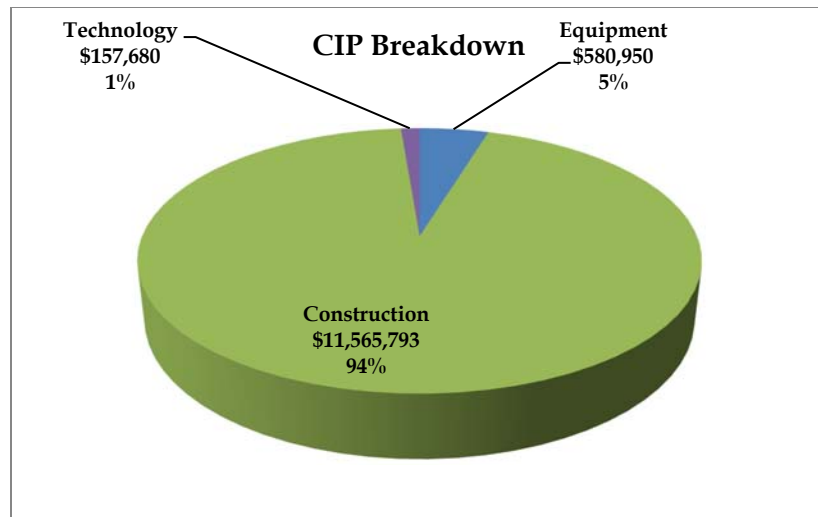
The steady increase in tax revenues is attributed to the city's diverse economy, a customer service based economic development staff and aggressive tax incentives to encourage new development. The city's commerce park, with nearly a full occupancy rate, remains a large contributor to the city's rising income tax revenues which includes an average annual increase of 5.28% since 2014.



With real estate and income tax revenue directly related to the city's economic development efforts, the city continues to increase its efforts to attract and retain businesses. The revitalization of the Loveland Madeira Road Business District is a primary focus of the comprehensive plan which is nearing completion. Included in the 2022 budget is funding for the design and cost estimates for modifications to the business district's streetscape as recommended in the comprehensive plan.

Capital Improvement Program (CIP)

The 2022 budget includes \$12,304,473 in capital investments through construction projects, equipment purchases and technology upgrades. The distribution between the categories is as follows:



Of the total capital investments within the budget, the city has submitted \$5,117,497 in grant funding requests, which is 44% of the total capital investments. Although not all of the funding requests will be approved, it does indicate the city's commitment to seeking state and federal funding to offset local tax revenues to compete capital investments.

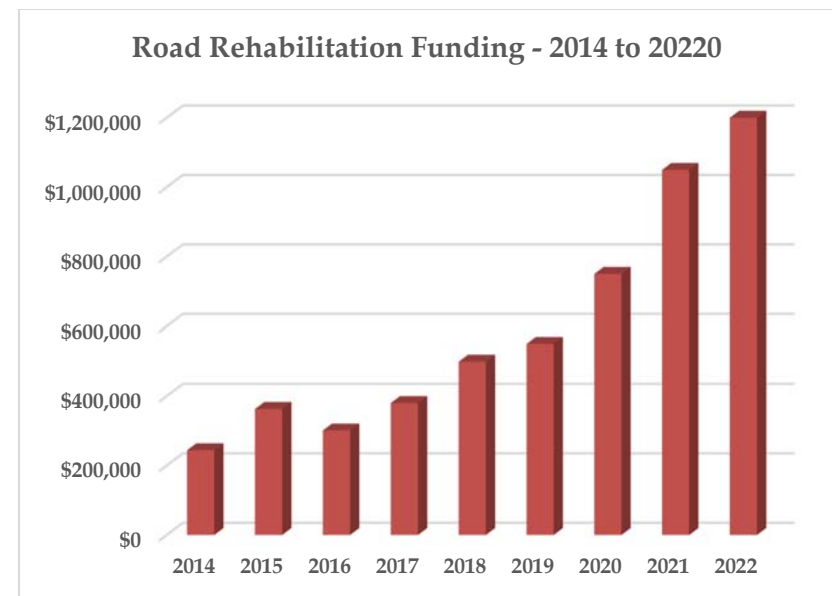
In addition to large scale projects such as the downtown parking facility, the city continues to invest in its park system with a new playset for Phillips Park, implementation of the Nisbet Park Master Plan and the city's first dog park being installed at Kiwanis Park.

Investment in our emergency services continues in 2022 with the completion of the Safety Center Parking Improvement project. The project will add both public and employee parking on the

adjacent parcel, which was acquired by the city in 2020. Other emergency services investment includes filling the long-time vacant position of Police Captain, expansion of GPS installations within the city's traffic signals, and the purchase of key medical service equipment to continue LSFD's high service levels.

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. For the second year in a row, the annual road paving program will exceed \$1,000,000.

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



Strategic Goals

City Council established two-year strategic goals at their March 10, 2020 meeting. City Council will establish new council goals early in 2022. The 2020 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.

Highlights in meeting the 2020 council goals included:

- 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.
- A Fire Station 63 Relocation Focus Group was created and a recommendation for a new station was submitted to council.
- Water rates were increased in an equitable manner in an effort to increase water capital funding.
- In 2021 the annual road program exceeded \$1,000,000, a first in the history of the city.
- A Comprehensive Master Development Plan with an emphasis on redeveloping the Loveland Madeira Road Business Corridor was commenced.
- The Community Improvement Corporation (CIC) was funded, so that they can play an active role in meeting City goals.
- Historic Preservation Design Guidelines and Boundaries were adopted by council.
- Multiple large infrastructure projects were completed or are currently underway including a continued investment in the city's park system.

Conclusion

Producing award winning budgets is not an easy task, especially for a new Director of Finance. Anchored by a solid staff, and an engaged finance commission, Mark's first budget was completed in a manner which maintains and improves the services and amenities our residents have come to expect, begins the implementation of key city plans and continues to make repairs and upgrades to aged infrastructure.

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.

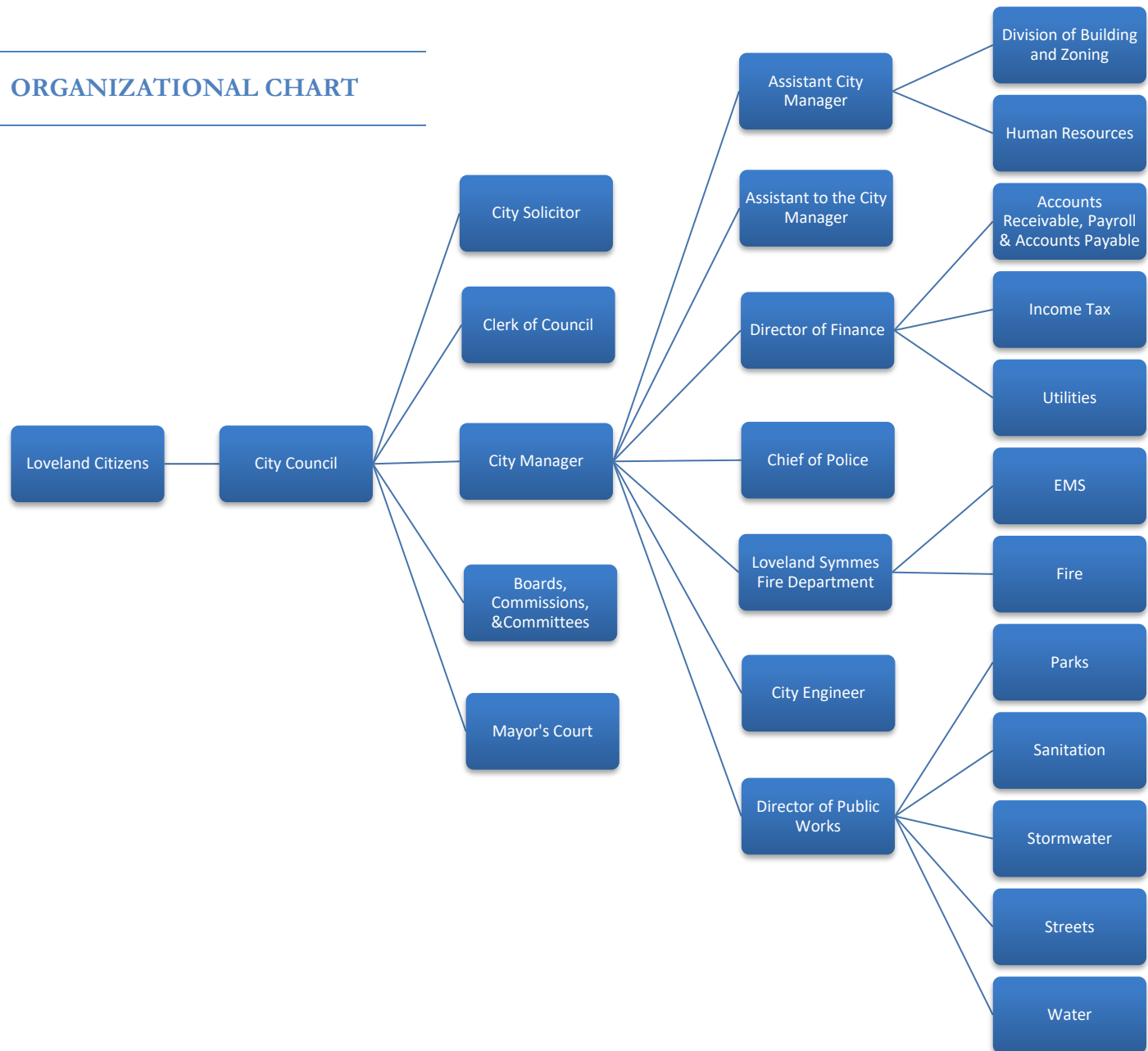
Loveland also engages citizens by encouraging participation on various City committees. The committee most involved in the budget process is the Finance Commission. This Commission consists of five citizens from the city. The Commission meets at various times during the year to review the City's finances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

2022 BUDGET CALENDAR

Jul 13	Tax Budget Public Hearing and Tax Budget Resolution to City Council
July 14	Transmit Tax Budget to County Budget Commission on or before July 15 per Section 7.01 of the City Charter
July 20	CIP Memo and Performance Measures distributed to departments
August 2-6	City Manager meets with Department Heads to discuss 2022 budget needs
August 10	Department CIP requests and updates due to City Manager
August 16 – 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
September 13	Performance Measurements and updated department narratives due to City Manager
September 15–30	Budget meetings for departments with City Manager, Director of Finance, and Assistant City Manager, and Assistant Finance Director

September 21	Resolution accepting amounts and rates as determined by County Budget Commission to City Council
Week of October 4	Finance Commission begins budget review
Week of October 18	Finance Commission continues review of budget
Week of November 1	Finance Commission reviews and finalizes recommendations for 2022 budget.
November 15	Draft Budget Delivered to City Council and Department Directors
November 23	First Reading of 2022 Appropriation Ordinance and 2021 Supplemental Appropriations Ordinance by City Council
December 14	Second Reading of 2022 Appropriation Ordinance and 2021 Supplemental Ordinance by City Council
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

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.

ATTRACTIONS

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 it's 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 State 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.

2021 GFOA Distinguished Budget Presentation Award

For the eight 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 2020 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.

Officer Kyle Bibelhausen and K9 Mack were honored with the Merit/Bravery Award.

LPD received the 2020 Partners in Crime Prevention award from the Ohio Crime Prevention Association

LPD received recognition and an award from Lexipol for "excellence in policy management."

LPD Officer Tim Wilmes - Honorary Chief for the Loveland-Symmes Fire Department

Ohio Crime Prevention Association's Partner in Policing Award, 2020 (received in 2021)

Lexipol Connect Gold Award for policy and policy training compliance

Chief Dennis Sean Rahe board certified as a Physical Security Professional through ASIS International

Officer Vicky Johnson certified as an auto accident reconstructionist through IPTM.

Lieutenant Mike Szpak certified as a pistol optics instructor through Sig Sauer and as a de-escalation instructor through the Force Science Institute.

Lieutenant Scott Humphrey certified as a pistol optics instructor through Sig Sauer

Officer Jesse Moore certified as a de-escalation instructor through the Force Science Institute.

Officer Angela Smallwood certified as bicycle mechanic through IPMBA.

LSFD achieves ISO 1 Classifications from the Insurance Services Office

Chief Otto Huber - Clermont Chamber of Commerce Salute to Leaders Award

Deputy Chief Billy Goldfeder - CFSI/Motorola Solutions Mason Lankford Fire Service Leadership Award

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.

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 Re-certification – Police Chief Dennis Sean Rahe

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.

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.
- 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
- 2019 Top City for Downsizing
- Cincinnati Magazine named the City of Loveland as one of the top area cities for downsizing.
- 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.
- 2018 City Launches its checkbook on Ohio Checkbook.com
- 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.
- 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).
- 2017 Clermont County Investigations Award
- Lieutenant Jose Alejandro and Officer Shawn Parks, along with several FBI and BCI agents, were recognized for their investigation into the Kaylynn Crawford kidnapping and murder.
- 2017 Ohio Law Enforcement Foundation
- Chief Dennis Sean Rahe received the designation of Certified Law Enforcement Executive
- 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





2022 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

<i>Utility Department</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Number of Utility Billing Accounts	5,097	5,100	5,100	5,100
Sewer Delinquency Revenue as a Percentage of all Sewer Revenue	0.66%	75.00%	0.61%	0.75%
Total Utility Bill Service Charges	\$7,301,008	\$7,575,681	\$7,575,681	\$7,581,533
Average Monthly Bill Charges for City Residents*	\$134.42	\$141.27	\$142.39	\$142.50

* Assumes 8,000 gallons of usage per month

<i>Income Taxes</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Gross Income Tax Collections	\$4,927,911	\$4,533,420	\$5,000,000	\$5,150,000
Income Tax Refunds	\$208,877	\$200,000	\$200,000	\$200,000
Income Tax Collections After Refunds	\$4,719,033	\$4,333,420	\$4,800,000	\$4,950,000
Tax Collection Costs	\$111,424	\$140,100	\$140,000	\$140,000
Tax Collection Costs as a Percent of Net Collections	2.36%	3.23%	2.92%	2.83%

<i>Treasury</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Treasury & Cash Reserve	\$11,028,767	\$9,800,000	\$11,250,000	\$11,250,000
Interest Income	\$90,317	\$150,000	\$35,000	\$35,000
City Annual Yield on Treasury	0.82% ²⁵	1.53%	0.31%	0.31%

2022 Performance Measures

STAR Ohio Yield	0.12%	2.00%	0.08%	0.08%
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<i>Debt</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
All Outstanding Debt (Notes, GO, Installment Loan, Cap Leases, SCIP)	\$11,299,012	\$11,101,108	\$11,101,108	\$10,167,752
Net Assessed Valuation	407,997,790	367,769,721	412,077,768	416,198,546
Total Debt Principal as a Percentage of Assessed Value *	2.77%	3.02%	2.69%	2.44%
Total General Obligation (GO) Debt	\$7,813,519	\$7,219,927	\$7,219,927	\$6,605,129
GO Debt as a % of Assessed Valuation	1.92%	1.96%	1.75%	1.59%
Outstanding Debt Principal per Capita	\$859.57	\$844.51	\$840.99	\$767.38

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

City Manager's Office	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
City Limits, Square Miles	5.27	5.27	5.27	5.27
City Population *	13,145	13,200	13,250	13,310
Residents per Square Mile	2,494	2,505	2,514	2,526

* 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.

<i>Human Resources and Personnel</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Number of FTE Authorized Employees	50	50.5	49.05	50.5
Total City Salary and Wages	\$3,834,807	\$3,912,883	\$3,829,205	\$4,154,642
Total City Paid Hours	110,466	108,327	106,247	111,622
Average Hourly Rate per Labor Hour	\$34.71	\$36.12	\$36.04	\$37.22
Open Recruitments *	1	1	1	2
Total Applications	82	70	72	80
Average Applicants per Job	91	40	35	40
Avg. Tenure of Full-Time City Employees in Yrs	11.59	11.36	11.36	11.08

2022 Performance Measures

City Healthcare Expenditures ** \$723,056 \$712,381 \$672,604 \$823,528

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

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

<i>Property Maintenance</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Total Violations Issued	250	350	475	450
Violations Complied With	250	340	425	400
Violations Abated by City Contractor	50	50	42	75
Contractor Charges	\$6,500	\$9,000	\$10,000	\$10,000
Cited to Mayor's Court	0	10	2	5
Total Property Maintenance Assessments	\$9,130	\$10,000	\$11,500	\$12,000

Police Department	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Loveland Population	13,145	13,200	13,250	13,310
Loveland Police Expenditures Per Capita	\$268	\$268	\$305	\$305

<i>Crime Response</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Total Arrests	217	313	313	313
Drug Related Arrests (All)	12	27	27	27
Juvenile Arrests	22	32	32	32
Juvenile Drug Related Arrests	5	7	7	7
Arrests / 1,000 residents	17	24	24	24
Use of Force Incidents	5	3	2	3
Loveland Average Response Time to Priority Calls in minutes (from dispatch to arrival)	5:46	5:30	2:21	5:30

<i>Part I Crime</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Murder	0 27	0	0	0

2022 Performance Measures

Rape	9	7	6	8
Robbery	0	0	0	0
Aggravated Assault	1	2	1	2
Burglary, Breaking and Entering	14	16	7	13
Theft/Larceny	100	93	90	97
Motor Vehicle Theft	5	4	1	3
Arson	2	1	1	1
Total Part I Crime	131	123	106	124
Loveland Part I Crime per 1,000 residents	10.1	9.4	8.1	10

<i>Traffic Enforcement</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Parking Citations	30	74	109	79
Total Traffic Charges	296	563	470	472
Traffic Warnings	303	462	417	402
Operating Vehicle While Intoxicated (OVI)	24	25	15	20
OVI per 1,000 Residents	1.84	1.94	1.15	2
Auto Accidents	137	184	117	155
Injury Auto Accidents	8	8	8	8
Auto Accidents/Alcohol	5	7	5	7
Fatal Auto Accidents	0	0	0	0

<i>Employee Development</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Total hours of training	2,732	3,000	3,500	3,000
Off site training	1,391	1,500	1,500	1,500
In-house training	1,341	1,500	2,000	1,500
Average Hours of Training per Police Officer	144	158	184	158

2022 Performance Measures

* 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>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Mayor's Court Revenue	36861.61	\$59,832.20	\$71,714.00	\$71,714.00
Mayor's Court Expenditure	93165.6	\$98,566.10	\$86,093.00	\$86,093.00
Court Cost Recovery Ratio	0.4	0.61	0.83	\$0.83

Loveland-Symmes Fire Department *	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
<i>Population Served</i>	28,745	29,217	28,928	29,217
City of Loveland	13,145	13,200	13,250	13,310
Symmes Township	15,434	15,666	15,511	15,666
<i>Average Response Time</i>				
Fire	3:43	3:28	3:43	3:38
EMS	3:32	3:25	3:38	3:31
Hydrants Serviced	3,927	3,342	3,950	3,950
Fire Inspections	1,821	1,052	1,555	1,555
Total Training Hours	29,204	19,253	25,220	25,000
Training Hours per Employee	470.00	320.88	420.33	416.67
Total LSFD Budget	\$5,452,010	\$5,284,156	\$5,598,736	\$5,834,778
LSFD Expenditures per Capita	\$189.67	\$180.86	\$193.54	\$199.70

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

<i>Fire Incidents</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Total Fire Incidents	2,207	1,950	1,816	1,991
Total Fire Incidents per 1,000 Population Served	76.77	66.74	62.78	68.83
Structure Fires	9	8	13	9
LSFD Structure Fires per 1,000 Population Served	0.31 ₂₉	0.27	0.45	0.31

2022 Performance Measures

Firefighters on Scene, Structure Fire	36	33	36	36
Inspectable Properties/ Commercial Fires	1226/0	1,052/0	1,434/2	1434/0
Total Property Losses to Fires, LSFD District	\$556,000	\$241,564	\$209,000	\$241,564
<small> ^ \$1,341,500 Loss from 200, 204, 208 West Loveland Ave (Bishop Building) Structure Fire 05/28/17 \$/00,000 Loss 906 / Fields-Ertyl (Laco Bell) Structure Fire 03/25/17 </small>				

<i>EMS Incidents</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Total EMS Responses	2,724	2,575	3,055	2,724
Cardiac Arrests	21	20	20	20
Fractal Response for Cardiac Arrest	90%<4 min	90%<4 min	90%<4 min	90%<4 min
	99%>5min	99%>5min	99%>5min	99%>5min

Building and Zoning

<i>Permits and Valuation</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
New Housing Unit Starts	4	5	20	20
Residential Permits	144	109	150	175
Commercial Permits	69	45	50	50
Residential Inspections	357	150	250	250
Commercial Inspections	239	95	120	100
Residential Investment Valuation	\$4,170,902	\$3,199,463	\$6,000,000	\$6,500,000
Commercial Investment Valuation	\$2,373,209	\$1,314,372	\$2,000,000	\$1,500,000
Total Property Investment	\$6,544,111	\$4,513,835	\$8,000,000	\$8,000,000

<i>Cost Recovery Ratio</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Building and Zoning Revenue	\$90,561	\$76,130	\$100,000	\$120,000
Building and Zoning Expenditures	\$195,544	\$261,778	\$290,000	\$295,000
Building and Zoning Cost Recovery Ratio	0.46 ₃₀	0.29	0.58	0.52

2022 Performance Measures

<i>Planning and Zoning Commission</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Site Plan Reviews	5	2	6	4
Special Exemptions	0	1	0	0
Conditional Uses	1	2	2	1
Zoning Code Text and Map Amendments	4	3	3	4
Loveland Madeira Overlay District	1	1	2	1
Other	1	0	0	0
Total Cases *	12	9	13	10
* Total number of cases does not include performance bond renewals and reductions				

<i>Board of Zoning and Appeals</i>	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Appeals Requested	0	0	1	1
Variances Requested	2	3	4	5
Total Cases	2	3	5	6
Cases Denied	0	0	0	0

Water	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Millions of Gallons of Water Pumped Per Year	414.98	400	437	400
Millions of Gallons of Water Billed Per Year	384	364	364	364
Non-Revenue Water	5%	9%	17%	9%
AWWA Best Practice Benchmark For Non-Revenue Water	10%	10%	10%	10%
Linear Feet of Water Distribution System Replaced	513	2,830	1,542	2,620
Percent of Water System Replaced	0.13%	73.00%	0.40%	0.67%
Linear Feet of 4" Diameter Water Line in System	8,385	6,735	6,300	6,300

2022 Performance Measures

Average Remaining Useful Life, Water Distribution System	25	24.5	24.2	23.4
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Street Maintenance	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Loveland Population**	13,145	13,200	13,250	13,310
Road Rehabilitation Expenditures *	\$620,000	\$1,049,750	\$1,049,750	\$1,200,000
Loveland Road Rehabilitation Expenditures per Capita	\$47.17	\$79.53	\$79.23	\$90.16
Lane-Mile of Roadways Rehabilitated	5.5	14.3	7.1	10.4
Road Rehabilitation Expenditures per Lane-Mile	\$112,727	\$73,409	\$147,852	\$115,385
Tons of Road Salt Used	900	1,000	421	1,000
Hours of Street Sweeping	140	180	150	160
Total Loveland Lane Miles of Roadway (Accepted/Dedicated)	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

** 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.

Public Works	2020 Actual	2021 Estimate	2021 Projected	2022 Estimate
Catch Basins Cleaned	75	70	80	70
Catch Basins Repaired	45	50	40	50
Emergency Callout Events	125	100	100	100
Fire Hydrants Repaired	25	20	9	20
Fire Hydrants Replaced	6	6	6	5
Water Main Breaks	15	10	16	10
Water Service Leaks	44	50	30	40

GUIDE FOR REVIEWING THE CITY OF LOVELAND'S 2022 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 2022 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

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.

resources, the budget process takes close to six months to complete.

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.

	General	Fire	EMS	Fire & EMS	Water Operations	Sanitation & Environment	Street Maintenance	Storm-water	Sewer Billing
DEPARTMENT									
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).

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 2022 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 Clean water 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 Clean water 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, 2021 revenues and expenditures by fund, which gives a basis for 2021 end of year fund balances. The table also shows budgeted, or requested, 2022 revenue and expenditure by fund to give a projected 2022 end of year balance. The projected 2022 and 2021 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 2022 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	344,827
24 Fire & EMS Fund - 2001 Levy	191,707
29 Fire & EMS Fund - 2014 Levy	24,403
30 Training Tower Building Fund	354
31 Street Maintenance Fund	49,700
44 Recreation TIF	52,195
58 Historic Loveland TIF	167,852
60 Water Operations Fund	245,977
61 Water Capital Improvement Fund	30,000
62 Sanitation & Environment	63,167
65 Stormwater Fund	57,914
64 Sewer Billing Fund	96,208
TOTAL TRANSFERS OUT	1,324,304

Transfers In	
13 General Fund	561,116
31 Street Maintenance Fund	75,000
50 Bond Fund	419,806
42 Special Projects	183,382
60 Water Operations Fund	30,000
51 Sinking Fund	55,000
TOTAL TRANSFERS IN	1,324,304

Cash Advance Out	
13 General Fund	52,195
Total Advances Out	52,195

Cash Advance In	
44 Recreation Land TIF	52,195
Total Advances In	52,195

Total Transfers and Cash Advances	1,376,499	1,376,499
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Table 1: Summary of Fund Balances

Explanation of Ending Balance Changes Greater than 10%

Special Revenue Funds

23 E.M.S./RESCUE FUND - 2006 LEVY**	Contract increase in 2022.
24 FIRE & E.M.S. FUND - 2001 LEVY**	No CIP Equipment purchases planned for 2022.
25 FIRE FUND - 2006 LEVY**	Contract increase in 2022.
29 FIRE & EMS FUND - 2014 LEVY	Contract increase in 2022.
31 STREET MAINTENANCE FUND	Re-established emphasis on road rehabilitation after COVID budget cuts in 2020.
32 STATE HIGHWAY FUND	Lower road salt expenditures expected in 2022.
33 LOVELAND ROAD CAP IMP FUND	Re-established emphasis on road rehabilitation after COVID budget cuts in 2020.
38 LOCAL FISCAL RECOVERY	Special fund established for American Rescue Plan Act projects. Timing of projects and costs to be determined.

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 in 2026.
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Capital Projects

30 TRAINING TOWER BLDG FUND	Balance to be used to pay a portion of scheduled debt service.
42 SPECIAL PROJECTS FUND	Additional projects in 2022 and reduced interest income.
58 HISTORIC LOVELAND TIF**	Estimates for bond issue/grant funding and parking garage construction included.

Enterprise Funds

60 WATER OPERATION FUND	Additional revenue from change in rate structure.
61 WATER CAPITAL IMP FUND	Increased expenditures related to capital projects.
62 SANITATION & ENVIRONMENT FUND	Increased expenditures for vehicle and equipment repairs and utility billing software.
64 SEWER BILLING FUND	Lower project costs in 2022.
65 STORMWATER	Higher CIP equipment costs in 2022.

Table 2: Consolidated Financial Schedule, General Fund

	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Revenues					
Real Estate Taxes	1,060,653	1,076,595	1,085,283	1,217,824	1,248,975
Income Taxes	4,533,420	4,787,084	4,927,910	5,500,000	5,555,000
Estate Tax	-	-	-	-	-
Intergovernmental Revenues	189,694	214,931	214,178	208,000	208,000
Fines, Forfeitures, and Penalties	59,867	68,640	37,757	50,000	50,000
Special Assessments	11,504	3,122	2,247	2,100	2,100
Charges for Service	130,060	115,250	164,500	290,500	277,200
Interfund Charges	544,773	544,773	544,773	544,773	561,116
Miscellaneous Revenue	363,804	552,690	626,091	408,168	405,597
Total Revenues	6,893,775	7,363,083	7,602,739	8,221,365	8,307,988
Other Financing Sources					
Debt and Loan Proceeds					-
Grants	7,594	-	1,396	2,800	-
Transfers/Advances In	80,000	95,000	163,516	15,000	15,000
Total Other Sources	87,594	95,000	164,912	17,800	15,000
Total Revenues + Other Sources \$	6,981,369	\$ 7,458,083	\$ 7,767,651	8,239,165	8,322,988

Table 2: Consolidated Financial Schedule, General Fund					
	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Expenditures					
Personnel-Related Expenses					
City Council	65,675	65,568	66,426	66,426	66,429
City Manager's Office	313,756	445,263	528,564	526,299	526,917
Mayor's Court	86,050	85,790	84,618	84,618	96,699
Finance	284,947	317,766	335,892	340,502	360,737
Building & Zoning	131,090	140,644	179,704	179,704	185,330
Police	2,179,907	2,396,430	2,763,790	2,763,790	3,100,734
Public Works - Parks & Engineer	324,311	354,270	380,547	380,547	393,279
General City Operations	-	-	-	-	-
Operating Expenses					
Legislative, Admin & Legal	117,724	141,339	141,510	147,150	150,350
Finance	26,002	5,662	12,950	12,950	13,950
Building & Zoning	64,454	89,477	99,400	99,400	123,900
Policing	494,588	568,808	649,548	659,163	684,348
Public Works - Parks & Engineer	145,703	177,409	189,550	189,550	259,200
General City Operations	1,064,249	1,177,793	949,016	949,016	1,016,627
Capital Improvement Program (CIP)					
CIP Equipment	124,708	137,031	240,500	232,500	115,560
CIP Infrastructure	287,580	370,500	600,000	600,000	750,250
Non-Operating Expenses					
Debt Service Payments	30,281	72,840	70,865	70,865	86,445
Other	75,328	921,055	35,000	35,000	55,000
Interfund Charges					
Total Expenditures	5,816,353	7,467,646	7,327,880	7,337,480	7,985,755
Other Financing Uses					
Transfers Out - Reserve and Escrow l	115,766	41,496	-	-	-
Transfers/Advance Out - Other	380,776	473,254	191,680.00	191,680	310,577
Total Other Financing Uses	496,542	514,750	191,680	191,680	310,577
Ttl Exp + Other Financing U	6,312,895	7,982,396	\$ 7,519,560	7,529,160	8,296,332
Net Change in Fund Balance	668,473	\$ (524,313)	\$ 248,091	710,005	26,656
Fund Balance					
Beginning Fund Balance	3,509,014	4,391,382	4,092,035	4,899,904	5,609,909
Ending Fund Balance	4,177,488	3,867,069	4,340,126	5,609,909	5,636,565
Restricted Reserves					
Undesignated Ending Fund	4,177,488	3,867,069	4,340,126	5,609,909	5,636,565
% Change Undesignated Fund					
Balance	19%	-7%	12%	29.26%	0.48%

Table 3: Consolidated Financial Schedule, Excluding General Bond Fund

	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Revenues					
Real Estate Taxes	4,100,602	4,156,418	4,204,994	4,343,238	4,400,773
Income Taxes	4,533,420	4,787,084	4,927,910	5,500,000	5,555,000
Estate Tax	-	-	-	-	-
Intergovernmental Revenues	805,784	1,009,710	1,133,910	1,145,050	1,146,000
Fines, Forfeitures, and Penalties	106,789	113,410	68,320	90,500	90,500
Special Assessments	67,212	32,601	23,556	28,364	23,548
Charges for Service	7,669,880	7,616,082	7,829,994	8,117,830	8,283,400
Interfund Charges	544,773	544,773	544,773	544,773	561,116
Miscellaneous Revenue	651,198	905,626	1,207,970	499,300	568,928
Total Revenues	18,479,658	19,165,703	19,941,427	20,269,055	20,629,266
Other Financing Sources					
Debt and Loan Proceeds	2,559,651	352,391	4,548	1,550,562	7,238,061
Grants	104,377	290,246	99,935	317,557	2,639,600
Transfers/Advances In	781,908	833,540	506,016	291,680	410,577
Total Other Sources	3,445,937	1,476,178	610,499	2,159,799	10,288,238
Total Revenues + Other Source	\$ 21,925,595	\$ 20,641,881	\$ 20,551,926	22,428,854	30,917,504

Expenditures					
Personnel-Related Expenses	4,541,162	5,079,419	5,707,733	5,710,078	6,142,542
Operating Expenses					
Legislative, Admin & Legal	154,080	148,996	146,510	142,350	155,350
Finance	26,002	5,662	12,950	12,950	13,950
Building & Zoning	69,454	89,477	99,400	99,400	123,900
Policing	494,864	568,808	649,548	659,163	684,848
Public Works and Utilities	1,707,992	1,818,613	1,983,520	2,044,820	2,078,548
General City Operations	1,079,978	1,209,027	1,240,851	1,054,359	1,303,962
Fire & EMS	2,542,439	2,662,127	2,899,118	2,899,118	2,965,964
Capital Improvement Program (CIP)					
CIP Equipment	887,762	2,797,330	327,378	327,378	475,516
CIP Infrastructure	1,452,265	590,428	1,708,650	1,152,407	9,167,755
Non-Operating Expenses					
Debt Service Payments	1,206,225	1,351,328	1,174,696	1,174,696	1,215,876
Other	4,049,742	4,567,157	4,023,050	3,811,000	4,074,050
Interfund Charges	544,773	544,773	544,773	554,773	561,116
Total Expenditures	18,756,738	21,433,144	20,518,177	19,642,491	28,963,377
Other Financing Uses					
Transfers/Advances Out	781,908	833,540	506,016	291,680	410,577
Total Other Financing Uses	781,908	833,540	506,016	291,680	410,577
Total Expenditures + Other Uses	\$ 19,538,646	\$ 22,266,684	\$ 21,024,193	19,934,171	29,373,954
Net Change in Fund Balance	\$ 2,386,949	\$ (1,624,803)	\$ (472,267)	2,494,683	1,543,550
Fund Balance					
Beginning Fund Balance	8,451,286	10,838,235	9,213,432	8,741,165	11,235,848
Ending Fund Balance	10,838,235	9,213,432	8,741,165	11,235,848	12,779,398
Restricted Reserves	1,414,350	1,415,175	1,393,450	1,393,450	1,494,532
Undesignated Ending Fund Balance	9,423,884	7,798,257	7,347,715	9,842,398	11,284,867
Percentage Change in Undesignated Fund Balance		-17%	-6%	34%	15%

Table 4: 2022 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance

	General Fund	Special Projects Fund	Fire & EMS Fund (2001 Levy)	Fire Fund (2006 Levy)	EMS Fund (2006 Levy)	Fire & EMS Fund (2014 Levy)	Street Maintenance Fund	State Highway Fund	Citywide Road Capital Improvement Fund	County MVR Funds
Revenues										
Real Estate Taxes	1,248,975		577,273	687,071	1,017,250	587,900				
Income Taxes	5,555,000									
Estate Tax	-									
Intergovernmental Revenues	208,000						720,000	58,000	115,000	45,000
Fines, Forfeitures, and Penalties	50,000									
Special Assessments	2,100	-								
Charges for Service	277,200	-			325,000					
Interfund Charges	561,116									
Miscellaneous Revenue	405,597	35,000	-	-	-		9,668		5,000	
Total Revenues	\$ 8,307,988	\$ 35,000	\$ 577,273	\$ 687,071	\$ 1,342,250	\$ 587,900	\$ 729,668	\$ 58,000	\$ 120,000	\$ 45,000
Other Financing Sources										
Debt and Loan Proceeds	-	1,877,434					-			
Grants	-	1,478,600								
Transfers/Advances In	15,000	183,382					75,000			
Total Other Sources	\$ 15,000	\$ 3,539,416	\$ -	\$ -	\$ -	\$ -	\$ 75,000	\$ -	\$ -	\$ -
Total Revenues + Other Sources	\$ 8,322,988	\$ 3,574,416	\$ 577,273	\$ 687,071	\$ 1,342,250	\$ 587,900	\$ 804,668	\$ 58,000	\$ 120,000	\$ 45,000
Expenditures										
Personnel-Related Expenses	4,730,125						408,424			
Operating Expenses										
Legislative, Admin & Legal	150,350									
Finance	13,950									
Building & Zoning	123,900									
Policing	684,348									
Public Works and Utilities	259,200						148,150	10,500		
General City Operations	1,016,627	7,450								
Fire & EMS			339,147	686,778	1,524,464	415,575				
Capital Improvement Program (CIP)										
CIP Equipment	115,560	-	-	25,000	-	70,907	64,000			
CIP Infrastructure	750,250	1,341,378					295,000		135,000	44,750
Non-Operating Expenses										
Debt Service Payments	86,445		93,857			24,403	49,700			
Other	55,000		-			184,400				
Interfund Charges			97,850							
Total Expenditures	\$ 7,985,755	\$ 1,348,828	\$ 530,854	\$ 711,778	\$ 1,524,464	\$ 695,285	\$ 965,274	\$ 10,500	\$ 135,000	\$ 44,750
Other Financing Uses										
Transfers/Advances Out - REF	-									
Transfers/Advances Out - Other	310,577									
Total Other Financing Uses	\$ 310,577	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expenditures + Other Financing Uses	\$ 8,296,332	\$ 1,348,828	\$ 530,854	\$ 711,778	\$ 1,524,464	\$ 695,285	\$ 965,274	\$ 10,500	\$ 135,000	\$ 44,750
Net Change in Fund Balance	\$ 26,656	\$ 2,225,588	\$ 46,419	\$ (24,707)	\$ (182,214)	\$ (107,385)	\$ (160,606)	\$ 47,500	\$ (15,000)	\$ 250
Fund Balance										
Beginning Fund Balance	\$ 5,609,909	\$ 1,867,689	\$ 223,172	\$ 180,565	\$ 361,687	\$ 363,537	\$ 248,729	\$ 119,945	\$ 38,133	\$ 35,182
Ending Fund Balance	\$ 5,636,565	\$ 4,093,277	\$ 269,592	\$ 155,858	\$ 179,473	\$ 256,152	\$ 88,123	\$ 167,445	\$ 23,133	\$ 35,432
Restricted Reserves										
Undesignated Ending Fund Balance	\$ 5,636,565	\$ 4,093,277	\$ 269,592	\$ 155,858	\$ 179,473	\$ 256,152	\$ 88,123	\$ 167,445	\$ 23,133	\$ 35,432
Percentage Change in Undesignated Fund Balance	0%	119%	21%	-14%	-50.38%	-30%	-65%	40%	-39%	1%

Table 4: 2022 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						282,304		
Income Taxes								
Estate Tax								
Intergovernmental Revenues								
Fines, Forfeitures, and Penalties			500	6,000				
Special Assessments								10,648
Charges for Service								
Interfund Charges								
Miscellaneous Revenue						-		
Total Revenues	\$ -	\$ -	\$ 500	\$ 6,000	\$ -	\$ 282,304	\$ -	\$ 10,648
Other Financing Sources								
Debt and Loan Proceeds	-				-	5,360,627		
Grants		-				1,132,000		
Transfers/Advances In	55,000	-			-	-	52,195	
Total Other Sources	\$ 55,000	\$ -	\$ -	\$ -	\$ -	\$ 6,492,627	\$ 52,195	\$ -
Total Revenues + Other Sources	\$ 55,000	\$ -	\$ 500	\$ 6,000	\$ -	\$ 6,774,931	\$ 52,195	\$ 10,648
Expenditures								
Personnel-Related Expenses								
Operating Expenses								
Legislative, Admin & Legal				5,000		-		
Finance								
Building & Zoning								
Policing			500					
Public Works and Utilities								
General City Operations					1,200	268,000		10,685
Fire & EMS								
Capital Improvement Program (CIP)								
CIP Equipment								
CIP Infrastructure	-				-	6,292,627		
Non-Operating Expenses								
Debt Service Payments						112,852	52,195	
Other		23,650			-			
Interfund Charges								
Total Expenditures	\$ -	\$ 23,650	\$ 500	\$ 5,000	\$ 1,200	\$ 6,673,479	\$ 52,195	\$ 10,685
Other Financing Uses								
Transfers/Advances Out - REF								
Transfers/Advances Out - Other					-	70,000		
Total Other Financing Uses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 70,000	\$ -	\$ -
Total Expenditures + Other Financing Uses	\$ -	\$ 23,650	\$ 500	\$ 5,000	\$ 1,200	\$ 6,743,479	\$ 52,195	\$ 10,685
Net Change in Fund Balance	\$ 55,000	\$ (23,650)	\$ -	\$ 1,000	\$ (1,200)	\$ 31,452	\$ -	\$ (37)
Fund Balance								
Beginning Fund Balance	\$ 275,000	\$ 1,393,450	\$ 19,714	\$ 12,123	\$ 177,833	\$ 130,371	\$ 6,317	\$ 52,788
Ending Fund Balance	\$ 330,000	\$ 1,369,800	\$ 19,714	\$ 13,123	\$ 176,633	\$ 161,823	\$ 6,317	\$ 52,751
Restricted Reserves		\$ 1,369,800						
Undesignated Ending Fund Balance	\$330,000	\$0	\$19,714	\$13,123	176,633	\$161,823	\$6,317	\$52,751
Percentage Change in Undesignated Fund Balance	N/A	-2%	0%	8%	-0.67%	24%	0%	0%

Table 4: 2022 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	2022 Budget Total	2021 Forecast	2020 Actual
Revenues									
Real Estate Taxes							4,400,773	4,343,238	4,204,994
Income Taxes							5,555,000	5,500,000	4,927,910
Estate Tax							-	-	-
Intergovernmental Revenues							1,146,000	1,145,050	1,133,910
Fines, Forfeitures, and Penalties					34,000		90,500	90,500	68,320
Special Assessments	1,400	500	2,500	600	800	5,000	23,548	28,364	23,556
Charges for Service	1,200,200	800,000	1,155,000	440,000	275,000	3,811,000	8,283,400	8,117,830	7,829,994
Interfund Charges							561,116	544,773	544,773
Miscellaneous Revenue	15,715	86,915	3,621	2,413	4,999		568,928	499,300	1,207,970
Total Revenues	\$ 1,217,315	\$ 887,415	\$ 1,161,121	\$ 443,013	\$ 314,799	\$ 3,816,000	\$ 20,629,266	\$ 20,269,055	\$ 19,941,427
Other Financing Sources									
Debt and Loan Proceeds		-		-			7,238,061	1,550,562	4,548
Grants		-	29,000	-			2,639,600	317,557	99,935
Transfers/Advances In	30,000						410,577	291,680	506,016
Total Other Sources	\$ 30,000	\$ -	\$ 29,000	\$ -	\$ -	\$ -	\$ 10,288,238	\$ 2,159,799	\$ 610,499
Total Revenues + Other Sources	\$ 1,247,315	\$ 887,415	\$ 1,190,121	\$ 443,013	\$ 314,799	\$ 3,816,000	\$ 30,917,504	\$ 22,428,854	\$ 20,551,926
Expenditures									
Personnel-Related Expenses	643,249		151,474	106,612	102,658		6,142,542	5,710,078	5,707,733
Operating Expenses									
Legislative, Admin & Legal					-		155,350	142,350	146,510
Finance							13,950	12,950	12,950
Building & Zoning							123,900	99,400	99,400
Policing							684,848	659,163	649,548
Public Works and Utilities	315,130	40,900	1,052,948	155,670	96,050		2,078,548	2,044,820	1,983,520
General City Operations							1,303,962	1,054,359	1,240,851
Fire & EMS							2,965,964	2,899,118	2,899,118
Capital Improvement Program (CIP)									
CIP Equipment		92,750	20,000	84,000	3,300		475,516	327,378	327,378
CIP Infrastructure		284,750		24,000		-	9,167,755	1,152,407	1,708,650
Non-Operating Expenses									
Debt Service Payments		579,949		216,475			1,215,876	1,174,696	1,174,696
Other						3,811,000	4,074,050	3,811,000	4,023,050
Interfund Charges	245,977		63,167	57,914	96,208		561,116	554,773	544,773
Total Expenditures	\$ 1,204,356	\$ 998,349	\$ 1,287,589	\$ 644,671	\$ 298,216	\$ 3,811,000	\$ 28,963,377	\$ 19,642,491	\$ 20,518,177
Other Financing Uses									
Transfers/Advances Out - REF				-			-	291,680	506,016
Transfers/Advances Out - Other		30,000			-		410,577	-	-
Total Other Financing Uses	\$ -	\$ 30,000	\$ -	\$ -	\$ -	\$ -	\$ 410,577	\$ 291,680	\$ 506,016
Total Expenditures + Other Financing Uses	\$ 1,204,356	\$ 1,028,349	\$ 1,287,589	\$ 644,671	\$ 298,216	\$ 3,811,000	\$ 29,373,954	\$ 19,934,171	\$ 21,024,193
Net Change in Fund Balance	\$ 42,959	\$ (140,934)	\$ (97,468)	\$ (201,658)	\$ 16,583	\$ 5,000	\$ 1,543,550	\$ 2,494,683	\$ (472,267)
Fund Balance									
Beginning Fund Balance	\$ 276,205	\$ 429,251	\$ 149,115	\$ 423,276	\$ 65,994	\$ 248,045	\$ 11,235,848	\$ 8,741,165	\$ 9,213,432
Ending Fund Balance	\$ 319,164	\$ 288,317	\$ 51,647	\$ 221,618	\$ 82,577	\$ 253,045	\$ 12,779,398	\$ 11,235,848	\$ 8,741,165
Restricted Reserves		\$ 124,732					\$ 1,494,532	\$ 1,393,450	\$ 1,393,450
Undesignated Ending Fund Balance	\$ 319,164	\$ 163,586	\$ 51,647	\$ 221,618	\$ 82,577	\$ 253,045	\$ 11,284,867	\$ 9,842,398	\$ 7,347,715
% Change in Undesignated Fund Balance	16%	-33%	-65%	-48%	25.13%	2%	15%	34%	-22%

TABLE 5: Income Tax Forecasting Model								
4-Year Historical Data used to Forecast Current-Year Gross Income Tax Revenues								
Month	2017	Percent Collected	2018	Percent Collected	2019	Percent Collected	2020	Percent Collected
Jan	\$ 354,333	8.11%	\$ 413,652	9.12%	\$ 393,954	8.23%	\$ 344,767	7.00%
Feb	\$ 691,356	15.82%	\$ 780,924	17.23%	\$ 783,836	16.37%	\$ 805,348	16.34%
Mar	\$ 958,056	21.92%	\$ 1,050,782	23.18%	\$ 1,095,289	22.88%	\$ 1,144,689	23.23%
Apr	\$ 1,286,815	29.44%	\$ 1,430,760	31.56%	\$ 1,424,867	29.76%	\$ 1,532,261	31.09%
May	\$ 1,942,224	44.44%	\$ 2,031,544	44.81%	\$ 2,093,440	43.73%	\$ 1,986,827	40.32%
Jun	\$ 2,252,141	51.53%	\$ 2,478,042	54.66%	\$ 2,631,457	54.97%	\$ 2,313,619	46.95%
Jul	\$ 2,704,002	61.87%	\$ 2,902,510	64.02%	\$ 3,093,137	64.61%	\$ 2,664,962	54.08%
Aug	\$ 3,106,672	71.08%	\$ 3,210,017	70.81%	\$ 3,396,142	70.94%	\$ 3,347,051	67.92%
Sep	\$ 3,356,049	76.79%	\$ 3,509,293	77.41%	\$ 3,717,071	77.65%	\$ 3,758,852	76.28%
Oct	\$ 3,763,003	86.10%	\$ 3,901,522	86.06%	\$ 4,150,600	86.70%	\$ 4,203,670	85.30%
Nov	\$ 4,013,522	91.83%	\$ 4,299,794	94.85%	\$ 4,640,461	96.94%	\$ 4,585,434	93.05%
Dec	\$ 4,370,395	100.00%	\$ 4,533,420	100.00%	\$ 4,787,084	100.00%	\$ 4,927,911	100.00%

Month	Collections		Forecasted 2021 YE	Forecasted 2022 YE
	by Month	YTD		
Jan	\$ 374,630	\$ 374,630	\$ 4,616,826	\$ 4,662,994
Feb	\$ 522,679	\$ 897,309	\$ 6,026,995	\$ 6,087,265
Mar	\$ 445,799	\$ 1,343,108	\$ 5,873,709	\$ 5,932,446
Apr	\$ 396,096	\$ 1,739,204	\$ 5,750,519	\$ 5,808,024
May	\$ 651,731	\$ 2,390,935	\$ 5,536,685	\$ 5,592,051
Jun	\$ 732,531	\$ 3,123,465	\$ 5,999,294	\$ 6,059,287
Jul	\$ 521,996	\$ 3,645,462	\$ 5,971,517	\$ 6,031,232
Aug	\$ 409,776	\$ 4,055,238	\$ 5,803,253	\$ 5,861,285
Sep	\$ 397,648	\$ 4,452,886	\$ 5,821,598	\$ 5,879,814
Oct	\$ 514,384	\$ 4,967,270	\$ 5,851,957	\$ 5,910,476
Nov	\$ -			
Dec	\$ -			
Forecast Average:			\$ 5,725,235	\$ 5,782,488

Table 6: Total Personnel Costs, Wages and Benefits

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Total Salary	\$2,882,587	\$3,133,090	\$3,509,623	\$3,799,254	\$ 3,910,618	\$ 4,158,243
Pension	\$638,577	\$649,448	\$784,778	\$908,569	\$ 879,265	\$ 928,464
Health Insurance Premiums	\$306,078	\$355,116	\$415,311	\$466,606	\$ 514,655	\$ 610,301
Medicare	\$44,659	\$49,049	\$54,099	\$58,257	\$ 53,791	\$ 56,014
Life Insurance	\$15,059	\$18,186	\$20,008	\$22,985	\$ 22,720	\$ 24,289
Health Savings Account Contributions	\$174,500	\$169,304	\$190,351	\$210,090	\$ 211,676	\$ 252,414
Longevity	\$36,840	\$34,320	\$34,920	\$33,720	\$ 31,800	\$ 27,481
Workers' Compensation	\$57,283	\$106,419	\$40,169	\$45,869	\$ 45,681	\$ 45,678
Employee-Paid Supplemental Benefits	\$22,170	\$25,065	\$29,004	\$35,630	\$ 39,872	\$ 39,658
Unemployment Insurance	\$0	\$0	\$0	\$0	\$0	\$0
Total Personnel Costs/Year	\$4,177,753	\$4,539,998	\$5,078,263	\$5,580,980	\$ 5,710,078	\$ 6,142,542

Table 7.1: Payroll, General Fund

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Council	39,196	41,205	41,205	41,205	41,205	41,205
City Clerk Salary	10,994	10,187	10,475	11,136	11,198	11,228
City Manager Salary	102,600	106,870	110,001	105,704	116,700	116,700
City Manager's Office Salary	63,734	112,162	194,830	210,929	243,365	244,723
Mayor's Court Salary	52,108	52,448	54,153	55,810	57,081	58,152
Finance Director Salary*	86,262	71,290	81,327	-	-	-
Finance Salary	121,845	120,170	132,955	231,277	235,451	247,358
City Engineer (GF portion only)	17,566	18,061	18,575	20,801	19,706	20,297
B&Z Salary	83,672	88,660	93,848	116,178	118,476	123,195
Police Salary	1,416,692	1,521,723	1,688,407	1,905,545	1,922,617	2,124,891
Parks and Leisure Salary	176,258	206,340	222,988	224,601	233,197	238,040
Subtotal General Fund	\$ 2,170,928	\$ 2,349,115	\$ 2,648,763	\$ 2,923,185	2,998,996	3,225,789

Payroll, Other Funds

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Street Maintenance Salary	204,778	230,051	249,161	253,094	262,619	268,255
Water Operations Salary	324,768	354,601	391,944	399,611	413,668	422,580
Sanitation & Environment Salary	76,974	84,387	92,295	95,495	98,324	100,736
Stormwater Salary	53,244	59,545	65,677	61,896	69,873	71,910
Sewer Billing Salary	51,893	55,391	61,783	65,973	67,138	68,973
Subtotal, All other Funds	\$ 711,658	\$ 783,975	\$ 860,860	\$ 876,069	911,622	932,454
Total Payroll	\$ 2,882,587	\$ 3,133,090	\$ 3,509,623	\$ 3,799,254	3,910,618	4,158,243

Table 7.2: Pension (OPERS and Police & Fire)

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Council	11,612	11,550	12,398	13,869	12,576	12,584
City Manager's Office	40,449	47,445	72,893	85,202	87,247	86,972
Mayor's Court	12,645	11,859	13,121	14,603	13,843	14,071
Finance	50,303	40,744	51,472	60,151	57,079	59,871
Building & Zoning	20,221	19,875	22,592	29,938	28,963	30,037
Police - Ohio Police and Fire	264,018	264,560	314,750	372,371	361,756	399,193
Police - Civilian (OPERS)	21,571	26,491	32,551	38,496	35,428	37,781
Parks & Leisure	47,520	49,996	58,293	64,337	61,325	62,469
Street Maintenance	49,538	50,723	60,374	66,426	63,682	64,867
Water Operations	77,178	79,234	93,708	104,431	100,325	102,199
Sanitation & Environment	18,160	18,807	21,532	24,755	23,832	24,356
Stormwater	13,046	13,689	16,771	16,967	16,913	17,367
Sewer Billing	12,316	14,476	14,322	17,023	16,296	16,697
Total Pension Payments	\$ 638,577	\$ 649,448	\$ 784,778	\$ 908,569	879,265	928,464

Table 7.3: Medicare Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Council	819	1,871	613	857	836	836
City Manager's Office	2,747	3,536	4,886	5,326	5,264	5,263
Mayor's Court	813	819	846	876	831	745
Finance	3,303	3,025	3,366	3,624	3,519	3,628
Building & Zoning	1,277	1,438	1,513	1,887	1,676	1,748
Police	21,023	22,321	25,404	27,873	25,279	27,241
Parks & Leisure	2,950	3,341	3,610	3,739	3,547	3,575
Street Maintenance	3,174	3,514	3,765	3,897	3,683	3,712
Water Operations	5,079	5,315	5,817	6,080	5,803	5,848
Sanitation & Environment	1,097	1,222	1,319	1,420	1,393	1,415
Stormwater	915	1,016	1,184	1,069	1,000	1,023
Sewer Billing	1,461	1,631	1,777	1,609	960	980
Total Medicare Costs	44,659	49,049	54,099	58,257	53,791	56,014

Table 7.4: Life Insurance Costs						
	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Manager's Office	1,035	1,520	1,939	2,251	2,236	2,225
Mayor's Court	300	338	347	387	367	378
Finance	1,251	1,086	1,424	1,534	1,532	1,610
Building & Zoning	510	587	607	734	757	788
Police	7,194	8,929	9,529	11,244	11,112	12,357
Parks & Leisure	1,025	1,235	1,332	1,474	1,447	1,494
Street Maintenance	1,064	1,282	1,383	1,530	1,502	1,551
Water Operations	1,670	2,015	2,176	2,409	2,369	2,447
Sanitation & Environment	429	508	541	603	591	609
Stormwater	283	333	354	393	384	394
Sewer Billing	299	353	376	426	423	436
Total Life Insurance Costs	15,059	18,186	20,008	22,985	22,720	24,289

Table 7.5: Workers' Compensation						
	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Council	994	862	877	666	611	576
City Manager's Office	3,221	6,201	3,361	3,910	4,230	3,971
Mayor's Court	1,050	1,943	628	690	667	638
Finance	4,018	7,758	2,450	2,793	2,748	2,717
Building & Zoning	1,799	3,119	1,083	1,365	1,383	1,353
Police	28,311	52,813	19,334	22,784	22,445	23,343
Parks & Leisure	3,615	6,571	2,565	2,794	2,953	2,838
Street Maintenance	4,161	7,634	2,865	3,141	3,066	2,946
Water Operations	6,484	12,730	4,491	4,956	4,829	4,642
Sanitation & Environment	1,551	2,870	1,059	1,179	1,149	1,106
Stormwater	1,071	1,985	749	784	816	790
Sewer Billing	1,006	1,935	707	807	784	758
Total Workers' Comp Costs	57,283	106,419	40,169	45,869	45,681	45,678

Table 7.6: Health Insurance Premiums						
	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Manager's Office	10,660	21,669	34,833	40,861	44,484	43,884
Mayor's Court	9,660	9,899	7,838	5,966	6,488	13,507
Finance	23,555	24,510	24,879	23,610	22,410	28,014
Building & Zoning	20,403	9,899	13,611	19,661	20,699	20,699
Police	143,358	175,320	191,719	211,802	244,651	314,998
Parks & Leisure	20,331	24,273	31,039	36,579	39,091	42,205
Street Maintenance	22,098	25,202	32,247	37,996	40,619	43,863
Water Operations	35,641	41,747	52,754	59,579	63,886	68,998
Sanitation & Environment	8,553	9,625	11,456	13,392	14,123	14,971
Stormwater	5,517	6,227	7,440	8,822	9,192	9,729
Sewer Billing	6,301	6,744	7,495	8,338	9,012	9,433
Total Healthcare Costs	306,078	355,116	415,311	466,606	514,655	610,301

Table 7.7: Health Savings Account Contributions						
	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Manager's Office	6,750	9,825	17,467	18,550	18,550	19,650
Mayor's Court	6,750	6,550	6,550	3,275	3,275	6,550
Finance	17,920	10,708	14,082	14,083	14,083	14,083
Building & Zoning	13,500	6,550	6,550	6,550	6,550	6,550
Police	73,400	80,225	83,943	103,800	100,950	123,888
Parks & Leisure	11,826	11,709	13,224	13,722	14,786	18,074
Street Maintenance	12,263	12,142	13,719	14,239	15,348	18,773
Water Operations	19,360	19,158	21,617	22,425	24,155	29,451
Sanitation & Environment	5,295	5,187	5,570	5,693	5,960	6,718
Stormwater	3,436	3,371	3,630	3,713	3,890	4,422
Sewer Billing	4,001	3,880	3,999	4,040	4,129	4,255
Total HSA Contribution Cost	174,500	169,304	190,351	210,090	211,676	252,414

Table 7.8: Longevity						
	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Manager's Office	1,800	1,800	2,160	2,040	1,200	960
Mayor's Court	1,080	960	840	720	600	480
Finance	2,220	2,136	1,571	1,536	1,380	1,104
Building & Zoning	1,080	960	840	1,200	1,200	960
Police	16,320	15,480	16,920	16,560	17,400	15,960
Parks & Leisure	3,154	2,784	2,645	3,024	2,136	1,709
Street Maintenance	3,276	2,892	2,748	2,394	2,220	1,776
Water Operations	5,162	4,612	4,436	3,862	3,569	2,856
Sanitation & Environment	1,185	1,122	1,116	966	859	687
Stormwater	767	697	666	577	517	414
Sewer Billing	796	877	978	841	719	575
Total Longevity	36,840	34,320	34,920	33,720	31,800	27,481

Table 7.9: Employee-Paid Supplemental Benefits						
	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
City Manager's Office	2,010	2,730	2,894	2,975	3,023	2,569
Mayor's Court	1,235	1,235	1,466	1,466	1,466	2,178
Finance	841	494	873	922	2,300	2,352
Building & Zoning	674	-	-	-	-	-
Police	9,302	12,046	13,874	19,117	22,152	21,082
Parks & Leisure	1,748	1,862	2,210	2,498	2,359	2,578
Street Maintenance	1,814	1,931	2,297	2,595	2,453	2,681
Water Operations	2,854	3,016	3,621	4,062	3,932	4,228
Sanitation & Environment	719	757	774	885	907	876
Stormwater	470	507	498	586	549	563
Sewer Billing	504	489	496	524	731	551
Total Employee-Paid Supplemental Benefits	22,170	25,065	29,004	35,630	39,872	39,658

Table 8.1: 2022 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	Economic Development Administration (EDA) Grant application submitted in the amount of \$3,146,313	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	\$6,292,627	\$3,146,314						\$6,292,627			\$3,146,314
2	2022 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.	\$1,200,000	\$1,200,000	\$700,000				\$500,000				
3	East Loveland Avenue Improvements	Ohio Public Works Commission (OPWC) Grant and Loan Application Submitted in the amounts of \$501,200 (Grant) & \$501,200 (0% interest loan)	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.	\$1,002,400	\$501,200							\$1,002,400		\$501,200
4	Harrison Avenue Widening, Sidewalks and Drainage Improvements	Ohio Public Works Commission (OPWC) Grant and Loan Application Submitted in the amounts of \$231,300 (Grant) & \$231,300 (0% interest loan)	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.	\$510,600	\$279,300				\$24,000	\$24,000		\$510,600		\$231,300
5	Cherokee Water Main Replacement	Ohio Public Works Commission (OPWC) Grant and Loan Application Submitted in the amounts of \$746,100 (Grant) & \$746,100 (0% interest loan)	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.	\$1,617,200	\$871,100			\$125,000				\$1,492,200		\$746,100
6	Nisbet Park Gazebo	ODNR NatureWorks Grant Application Submitted in the amount of \$85,000	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.	\$115,000	\$30,000							\$115,000		
7	Water Plant Generator Replacement	Ohio EPA Grant Application Submitted in the amount of \$93,750	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.	\$133,750	\$40,000			\$133,750						
8	Water Tower Cleaning (Lever, Union Cemetery & Commerce)		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.	\$26,000	\$26,000			\$26,000						

Table 8.1: 2022 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
9	Phillips Park Playset 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.	\$60,000	\$60,000							\$60,000		
10	Safety Center Parking Lot		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.	\$191,000	\$191,000	\$191,000								
11	Kiwanis Dog Park		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.	\$38,000	\$38,000							\$38,000		
12	Five Points - Signal Upgrade		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		
13	Loveland Heights Tot-Lot Playset Replacements	State Capital Budget Application-Hamilton County, Submitted in the amount of \$117,742	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.	\$138,520	\$20,778							\$20,778		
14	Nisbet Park Seating Area	State Capital Budget Application-Clermont County, Submitted in the amount of \$196,092	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.	\$230,696	\$34,604							\$230,696		
Total Cost by Funding Source				\$11,565,793	\$6,448,296	\$891,000	\$0	\$284,750	\$24,000	\$524,000	\$6,292,627	\$3,479,674	\$0	\$4,624,914

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: 2022 CIP Equipment by Department

Equipment Requests					Funding Source							
					General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer	
Total Requests by Fund					\$738,630	\$115,560	\$80,027	\$92,750	\$84,000	\$20,000	\$64,000	\$20,000
Police Department			#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Front Door Safety Center			Replacement	1	\$20,000	\$20,000						
Access Control			Replacement	1	\$12,000	\$12,000						
Storage Building			New	1	\$22,000	\$22,000						
Department Request Totals by Fund					\$54,000	\$54,000	\$0	\$0	\$0	\$0	\$0	\$0
Fire Department			#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Staff Vehicle			Replacement	1	\$40,000	\$40,000						
Ultra Sound			New	1	\$19,800	\$19,800						
FEMA Fire Acts Grant - Thermal Cameras, Training & Air Compressor			New		\$212,400	\$212,400		\$9,655				
FEMA Fire Acts Grant - Fire Inspector, smoke detectors & literature			New		\$61,000	\$61,000		\$1,452				
Department Request Totals by Fund					\$333,200	\$0	\$70,907	\$0	\$0	\$0	\$0	\$0
Public Works			#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Dump Truck			Replacement	1	\$150,000	\$150,000		\$50,000	\$50,000		\$50,000	
1/2 Ton Pickup Truck			Replacement	1	\$35,000	\$35,000		\$11,667	\$11,667		\$11,666	
Remote Read Meters			New	35	\$250	\$8,750		\$8,750				
Department Request Totals by Fund					\$193,750	\$0	\$0	\$70,417	\$61,667	\$0	\$61,666	\$0
Information Technology			#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Utility Billing Software			Replacement	1	\$80,000	\$80,000		\$20,000	\$20,000	\$20,000		\$20,000
Plotter			Replacement	1	\$7,000	\$7,000		\$2,333	\$2,333		\$2,334	
General City			#	Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Optimum GPS Pre-emption units (traffic signals)			New	5	\$7,000	\$35,000	\$35,000					
Model 2100 Opticom System vehicle kits			New	3	\$3,040	\$9,120		\$9,120				
LED Message Board - Loveland Madeira Road			New	1	\$26,560	\$26,560	\$26,560					
Department Request Totals by Fund					\$157,680	\$61,560	\$9,120	\$22,333	\$22,333	\$20,000	\$2,334	\$20,000
Grand Total					\$738,630	\$115,560	\$80,027	\$92,750	\$84,000	\$20,000	\$64,000	\$20,000

Table 8.3: 2022-2025 Capital Improvement Program (CIP) Summary

Project	2022	2023	2024	2025	2026	TOTALS
<i>Loveland / Symmes Fire Department</i>						
Fire & EMS Fund 29						
Staff Vehicle	40,000					40,000
Ultra Sound	19,800					19,800
FEMA Fire Acts Grant - Thermal Cameras, Training & Air Compressor	212,400					212,400
FEMA Fire Acts Grant - Fire Inspector, smoke detectors, literature & smoke detectors	61,000					61,000
Fire Station 63		3,000,000				3,000,000
Permanent Storage Building (station 62)			75,000			75,000
Ladder Truck		850,000				850,000
<i>Police</i>						
Storage Shed	22,000					22,000
Building Access Control	12,000					12,000
Parking Lot Improvements	191,000					191,000
Concrete Repairs - Safety Center				50,000		50,000
Security Bollards		10,000				10,000
Safety Center Front Door Replacement	20,000					20,000
Body Cameras		250,000	150,000			400,000
VHF Band Radio System Replacement				60,000		60,000
<i>Public Works</i>						
Parks & Recreation						
Nisbet Park Gazebo	115,000					115,000
Phillips Park Playset	60,000					60,000
Kiwanis Dog Park	38,000					38,000
Cherokee & Navaho Park Playsets		72,000				72,000
Boike Park Soccer Field		15,000				15,000
Nisbet Park Outdoor Seating	230,696					230,696
Nisbet Park Stage			425,000			425,000
Intersection Improvements						
Five Points - Signal Upgrade	10,000					10,000
Neighborhood Connectivity						
LECC and St. Columban Pedestrian Connectivity				830,000		830,000
Streets						
Annual Road Rehabilitation Program	1,200,000	1,200,000	1,200,000	1,200,000	1,200,000	6,000,000
Harrison Avenue Wideing	558,600					558,600
Loveland Madeira Road Streetscape Improvements		225,000	300,000	350,000	325,000	1,200,000
Riverside Drive Bank Stability		3,000,000				3,000,000

Table 8.3: 2022-2025 Capital Improvement Program (CIP) Summary

Project	2022	2023	2024	2025	2026	TOTALS
<i>Public Works Equipment</i>						
Dump Truck	150,000					150,000
1/2 Ton Pick-up	35,000		35,000		35,000	105,000
Mower			13,000	13,000		26,000
Mini-Track Loader		85,000				85,000
Fire Hydrants		15,000		15,000		30,000
Snow Plows		9,500				9,500
Storage Building - Phillips Park		15,000				15,000
<i>Water Fund</i>						
<i>Waterline Replacements</i>						
Cherokee Water Main Replacement	1,617,200					1,617,200
Loveland-Madeira Road Water Service Transfer & 4" Waterline Abandonment		280,000				280,000
Rich Road Waterline Replacement, Phase I			775,000			775,000
Hidden Creek Waterline Replacement, Phase I				500,000		500,000
Riverside Drive Waterline Replacement					420,000	420,000
<i>Water Tank Projects</i>						
Water Tower Cleaning	26,000					26,000
<i>Water System Improvements</i>						
Water Plant Generator	133,750					133,750
Remote Read Meters	8,750	9,000	9,000	9,000	9,000	44,750
Loveland Heights Valve Replacement		75,000				75,000
Automatic Water Meter Reading				1,250,000		1,250,000
<i>Stormwater</i>						
E. Loveland Ave. Improvements, Phase 1	\$1,002,400					1,002,400
<i>Information Technology (All Departments)</i>						
Utility Billing Software	80,000					80,000
Plotter - City Engineer	7,000					7,000
Opticom GPS-Pre-emption Units	35,000					35,000
Model 2100 Opticom System	9,120		9,200			18,320
Security Cameras - City Hall		20,000				20,000

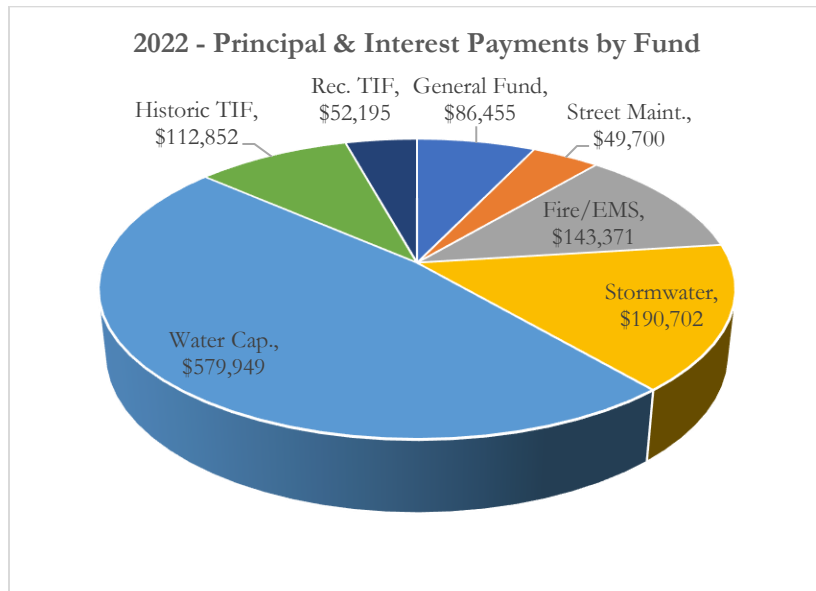
Table 8.3: 2022-2025 Capital Improvement Program (CIP) Summary

Project	2022	2023	2024	2025	2026	TOTALS
<i>General City</i>						
Downtown District Parking Garage	6,292,627					6,292,627
Video Board Signs (3 Phases)	20,000	20,000	20,000			60,000
Downtown Streetscape Improvements		250,000	250,000	250,000		750,000
TOTALS	\$ 12,207,343	\$ 9,400,500	\$ 3,261,200	\$ 4,527,000	\$ 1,989,000	\$ 31,385,043

CITY DEBT

The city's total outstanding debt at the end of the 2022 fiscal year will be \$12,081,713. This includes debt payments that continue until 2041 and numerous interest free loans through the Ohio Public Works Commission (OPWC) for infrastructure improvements.

Total principal and interest payments for 2022 is \$1,232,396, these payments are broken down among various funds as shown within the following chart.



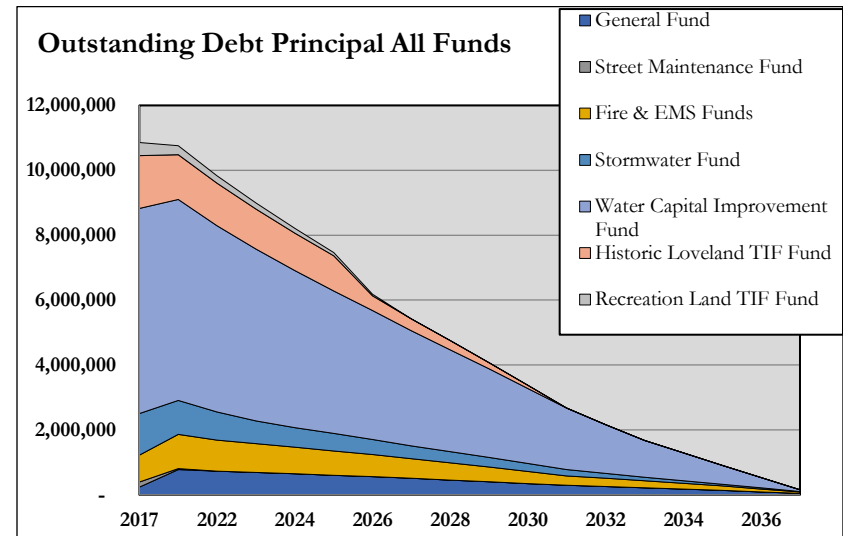
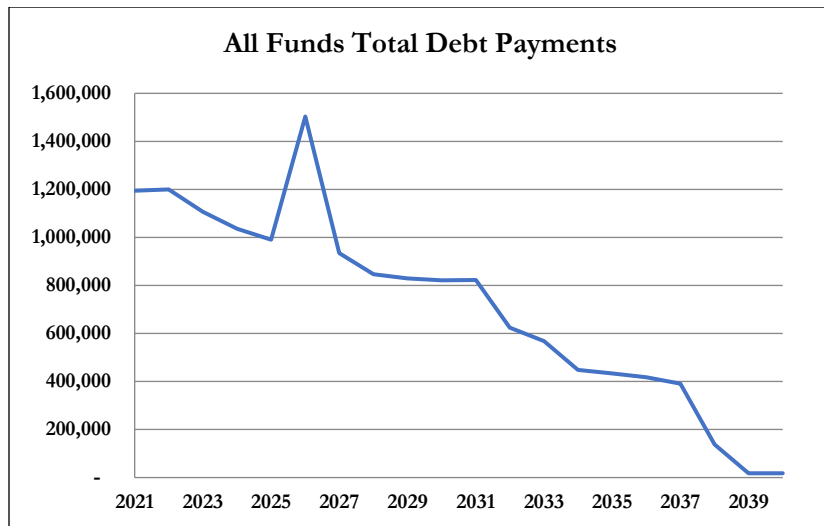
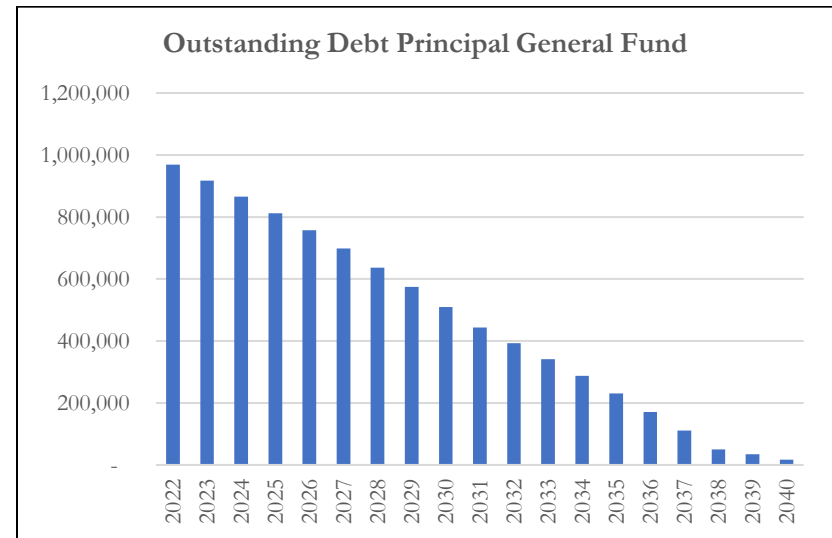
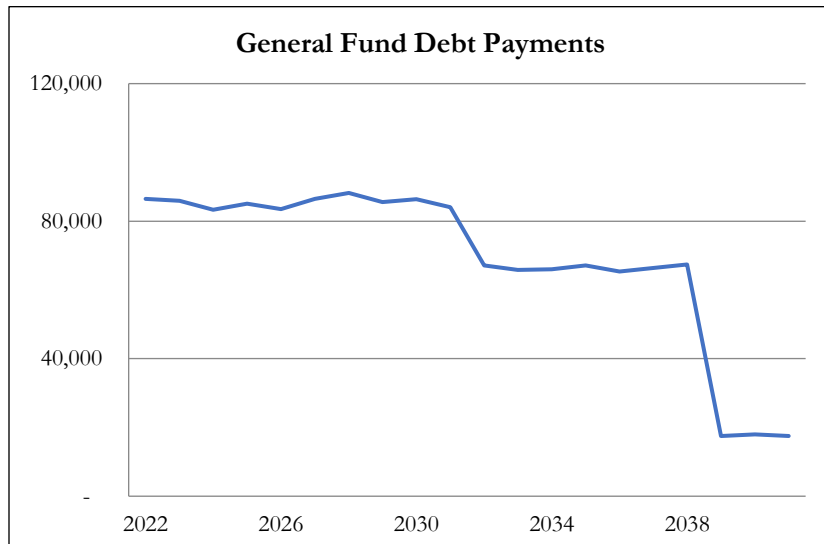
The Water Capital Improvement Fund accounts for nearly 50% of all of the city's 2022 debt service payments. Although numerous Water Capital Improvement Fund loan payments scheduled for 2022 are 0% OPWC loans, the debt service in the fund is approximately 37% of annual utility service charges, and adversely affects needed upgrades to the city's water system. The average debt service for the water fund over the next ten years is \$527,346.

Debt payments from the city's Stormwater Fund will total \$190,702 in 2022. 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 was completed, with additional debt being retired within this fund in 2023 and 2024. At the end of fiscal year 2024, annual debt payments will have decreased by \$107,000 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 which encompasses property on Butterworth Road, has been undeveloped for many years, was recently sold and is currently being developed into the ChimneyRidge Subdivision. With this development, the property will begin to generate revenue for the TIF.

The city's General Fund debt service payments includes a total 2021 allocation of \$86,445. In 2021, the city council, in conjunction with approving financing for the new public works building, refinanced the 2011 and 2013 series bonds. The refinancing of these bonds represents a total savings of approximately \$511,949 over the life of the debt. This savings was due to a drop in the average interest rates from 3.89% to 2.26%.

City Debt-Charts



CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2022

Governmental Funds				
2021 Various Purpose Bonds (GO)				
Funds 13/58/31	Total		Balance	
Years	Principal	Interest	Debt Service	31-Dec
2022	100,000	46,354	146,354	1,328,000
2023	100,400	43,354	143,754	1,227,600
2024	102,200	40,342	142,542	1,125,400
2025	103,800	37,276	141,076	1,021,600
2026	107,600	34,162	141,762	914,000
2027-41	914,000	160,862	1,074,862	-
	<u>1,428,000</u>	<u>362,350</u>	<u>1,790,350</u>	
2012 Various Purpose Refunding (GO) - Govt. Funds				
Fund 31 SCMR & 24 Fire 2001 Levy	Total		Balance	
Years	Principal	Interest	Debt Service	31-Dec
2022	75,000	1,875	76,875	-
	<u>75,000</u>	<u>1,875</u>	<u>76,875</u>	
2017 Various Purpose Refunding (GO) - Govt. Funds				
Fund 44 Rec Land TIF	Total		Balance	
Years	Principal	Interest	Debt Service	31-Dec
2022	45,000	7,195	52,195	230,000
2023	45,000	6,110	51,110	185,000
2024	45,000	4,822	49,822	140,000
2025	45,000	3,639	48,639	95,000
2026	45,000	2,457	47,457	50,000
2027	50,000	1,312	51,312	-
	<u>275,000</u>	<u>25,535</u>	<u>300,535</u>	

2016 Building Imp Bonds- Training Tower (GO)				
Fund 29 Fire & EMS - 2014 Levy	Total		Balance	
Years	Principal	Interest	Debt Service	31-Dec
2022	34,798	14,716	49,514	375,125
2023	36,047	13,467	49,514	339,078
2024	37,341	12,173	49,514	301,737
2025	38,682	10,833	49,515	263,055
2026	40,070	9,444	49,514	222,985
2027-31	222,985	24,580	247,565	-
	<u>409,923</u>	<u>85,213</u>	<u>495,135</u>	
2018 Safety Building (GO)				
Fund 13 General/Fire & EMS	Total		Balance	
Years	Principal	Interest	Debt Service	31-Dec
2022	55,000	44,000	99,000	1,200,000
2023	55,000	42,625	97,625	1,145,000
2024	55,000	41,250	96,250	1,090,000
2025	60,000	39,600	99,600	1,035,000
2026	60,000	37,800	97,800	975,000
2027-38	975,000	254,400	1,229,400	-
	<u>1,260,000</u>	<u>459,675</u>	<u>1,719,675</u>	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2022

Total General Obligation Bonds - Govt. Funds				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec
2022	309,798	114,140	423,938	3,133,125
2023	236,447	105,556	342,003	2,896,678
2024	239,541	98,587	338,128	2,657,137
2025	247,482	91,348	338,830	2,414,655
2026	252,670	83,863	336,533	2,161,985
2026-27	2,161,984	441,154	2,603,138	-
	<u>3,447,922</u>	<u>934,648</u>	<u>4,382,569</u>	
Capital Leases				
Fund 29 Fire & EMS				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec
2022	138,577	45,823	184,400	1,191,687
2023	143,453	40,947	184,400	1,048,234
2024	148,503	35,896	184,400	899,731
2025	121,238	30,665	151,903	778,492
2026	121,238	26,276	147,514	657,254
2027-35	657,254	76,057	733,311	-
	<u>1,330,264</u>	<u>255,663</u>	<u>1,585,927</u>	
2012 Stormwater System Refunding 2003 (GO)				
Fund 65 Stormwater				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec
2022	75,000	3,625	78,625	70,000
2023	70,000	1,750	71,750	-
			-	
			-	
	<u>145,000</u>	<u>5,375</u>	<u>150,375</u>	

2017 Special Revenue Bonds				
Fund 58 Historic Loveland				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec
2022	-	20,625	20,625	550,000
2023	-	20,625	20,625	550,000
2024	-	20,625	20,625	550,000
2025	-	20,625	20,625	550,000
2026	550,000	20,625	570,625	-
			-	-
	<u>550,000</u>	<u>103,125</u>	<u>653,125</u>	
Business-Type Funds				
2012 Stormwater System Refunding 2005 (GO)				
Fund 65 Stormwater				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec
2022	15,000	1,425	16,425	40,000
2023	20,000	1,050	21,425	20,000
2024	20,000	550	21,050	-
			-	
	<u>55,000</u>	<u>3,025</u>	<u>58,900</u>	
2021 Various Purpose Bonds (GO)				
Funds 61/62/65/64				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec
2022	165,000	111,846	276,846	3,367,000
2023	169,600	106,896	276,496	3,197,400
2024	172,800	101,808	274,608	3,024,600
2025	176,200	96,624	272,824	2,848,400
2026	182,400	91,338	273,738	2,666,000
2027-37	2,666,000	559,938	3,225,938	-
	<u>3,532,000</u>	<u>1,068,450</u>	<u>4,600,450</u>	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2022

					2017 Stormwater System Refunding 2007 (GO)				
					Fund 65 Stormwater		Total	Balance	
Years	Principal	Interest	Debt Service	31-Dec	Years	Principal	Interest	Debt Service	31-Dec
2022	15,000	2,761	17,761	95,000	2022	15,000	2,761	17,761	95,000
2023	15,000	2,347	17,347	80,000	2023	15,000	2,347	17,347	80,000
2024	20,000	2,134	22,134	60,000	2024	20,000	2,134	22,134	60,000
2025	20,000	1,611	21,611	40,000	2025	20,000	1,611	21,611	40,000
2026	20,000	1,087	21,087	20,000	2026	20,000	1,087	21,087	20,000
2027	20,000	525	20,525	-	2027	20,000	525	20,525	-
	110,000	10,465	120,465			110,000	10,465	120,465	
					Total General Obligation Bonds - Business Type Funds				
2018 Water Tower Project Bonds (GO)					Fund 61 Water Cap. Impr.		Total	Balance	
Years	Principal	Interest	Debt Service	31-Dec	Years	Principal	Interest	Debt Service	31-Dec
2022	65,000	31,800	96,800	850,000	2022	335,000	151,457	486,457	4,422,000
2023	65,000	30,175	95,175	785,000	2023	339,600	142,218	481,818	4,082,400
2024	70,000	28,550	98,550	715,000	2024	282,800	133,042	415,842	3,799,600
2025	70,000	26,450	96,450	645,000	2025	266,200	124,685	390,885	3,533,400
2026	70,000	24,350	94,350	575,000	2026	272,400	116,775	389,175	3,261,000
2027-33	575,000	94,450	669,450	-	2026-31	3,261,000	654,913	3,915,913	-
	915,000	235,775	1,150,775		Totals	4,757,000	1,323,090	6,080,090	
Ohio Public Works Commission (OPWC) State Issue II Loans					CB19G				
2002 W. Loveland Waterline (SCIP)					2004 Elysian Extension (SCIP)				
Fund 61 Water Cap. Impr. CB34E		Total	Balance		Fund 61 Water Cap. Impr.		Total	Balance	
Years	Principal	Interest	Debt Service	31-Dec	Years	Principal	Interest	Debt Service	31-Dec
2022	15,000	-	15,000	7,500	2022	23,836	-	23,836	71,506
2023	7,500	-	7,500	-	2023	23,836	-	23,836	47,670
		-	-	-	2024	23,836	-	23,836	23,835
				-	2025	23,836	-	23,836	-
				-			-	-	-
				-			-	-	-
	22,500	-	22,500			95,344	-	95,344	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2022

CB20F

2004 W. Loveland Improvements (Storm/Bikepath) (SCIP)

Fund 65 Stormwater		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	16,670	-	16,670	33,339
2023	16,670	-	16,670	16,670
2024	16,670	-	16,670	-
		-	-	-
		-	-	-
		-	-	-
	50,009	-	50,009	

CB03J

2007 Historic Downtown Waterline (SCIP)

Fund 61 Water Cap. Impr.		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	24,350	-	24,350	133,926
2023	24,350	-	24,350	109,576
2024	24,350	-	24,350	85,226
2025	24,350	-	24,350	60,876
2026	24,350	-	24,350	36,526
2027-28	36,526	-	36,526	(0)
	158,277	-	158,277	

CB30M

2010 Wall Street Waterline (SCIP)

Fund 61 Water Cap. Impr.		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	24,031	-	24,031	216,275
2023	24,031	-	24,031	192,244
2024	24,031	-	24,031	168,214
2025	24,031	-	24,031	144,183
2026	24,031	-	24,031	120,153
2027-31	120,153	-	120,153	-
	240,306	-	240,306	

CB10H

2005 Walker Extension (SCIP)

Fund 61 Water Cap. Impr.		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	19,133	-	19,133	66,964
2023	19,133	-	19,133	47,832
2024	19,133	-	19,133	28,699
2025	19,133	-	19,133	9,566
2026	-	-	-	9,566
2026	-	-	-	-
	76,530	-	76,530	

CB15K

2008 Broadway/Hanna Waterline (SCIP)

Fund 61 Water Cap. Impr.		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	9,621	-	9,621	62,537
2023	9,621	-	9,621	52,916
2024	9,621	-	9,621	43,295
2025	9,621	-	9,621	33,674
2026	9,621	-	9,621	24,052
2027-29	24,052	-	24,052	-
	72,158	-	72,158	

CB26O

2011 Wall and Fallis Waterline (SCIP)

Fund 61 Water Cap. Impr.		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	23,380	-	23,380	233,800
2023	23,380	-	23,380	210,420
2024	23,380	-	23,380	187,040
2025	23,380	-	23,380	163,660
2026	23,380	-	23,380	140,280
2027-32	140,280	-	140,280	-
	257,180	-	257,180	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2022

CB25P				
2012 Park Center Waterline (SCIP)				
Years	Fund 61 Water Cap. Impr. Principal	Interest	Total Debt Service	Balance 31-Dec
2022	16,714	-	16,714	183,849
2023	16,714	-	16,714	167,135
2024	16,714	-	16,714	150,422
2025	16,714	-	16,714	133,708
2026	16,714	-	16,714	116,995
2027-33	116,995	-	116,995	-
	<u>200,563</u>	<u>-</u>	<u>200,563</u>	

CB26P				
2012 Fallis Road to Tiger Trail (SCIP)				
Years	Fund 61 Water Cap. Impr. Principal	Interest	Total Debt Service	Balance 31-Dec
2022	26,808	-	26,808	281,488
2023	26,808	-	26,808	254,680
2024	26,808	-	26,808	227,871
2025	26,808	-	26,808	201,063
2026	26,808	-	26,808	174,255
2027-33	174,255	-	174,255	-
	<u>308,297</u>	<u>-</u>	<u>308,297</u>	

CB20Q				
2014 Stoneybrook Improvements (SCIP)				
Years	Fund 65 Stormwater Principal	Interest	Total Debt Service	Balance 31-Dec
2022	13,980	-	13,980	174,750
2023	13,980	-	13,980	160,770
2024	13,980	-	13,980	146,790
2025	13,980	-	13,980	132,810
2026	13,980	-	13,980	118,830
2027-35	118,830	-	118,830	-
	<u>188,730</u>	<u>-</u>	<u>188,730</u>	

CB24O				
2012 Bellwood Storm Drainage (SCIP)				
Years	Fund 65 Stormwater Principal	Interest	Total Debt Service	Balance 31-Dec
2022	14,612	-	14,612	146,123
2023	14,612	-	14,612	131,511
2024	14,612	-	14,612	116,898
2025	14,612	-	14,612	102,286
2026	14,612	-	14,612	87,674
2027-32	87,674	-	87,674	-
	<u>160,736</u>	<u>-</u>	<u>160,736</u>	

CB14Q				
2013 Twightwee Waterline (SCIP)				
Years	Fund 61 Water Cap. Impr. Principal	Interest	Total Debt Service	Balance 31-Dec
2022	11,700	-	11,700	140,395
2023	11,700	-	11,700	128,695
2024	11,700	-	11,700	116,996
2025	11,700	-	11,700	105,296
2026	11,700	-	11,700	93,597
2027-34	93,597	-	93,597	-
	<u>152,095</u>	<u>-</u>	<u>152,095</u>	

CB49R				
2015 Fifth Street Reconstruction (SCIP)				
Years	Fund 65 Stormwater Principal	Interest	Total Debt Service	Balance 31-Dec
2022	1,795	-	1,795	24,239
2023	1,795	-	1,795	22,444
2024	1,795	-	1,795	20,648
2025	1,795	-	1,795	18,853
2026	1,795	-	1,795	17,057
2027-36	17,057	-	17,057	-
	<u>26,034</u>	<u>-</u>	<u>26,034</u>	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2022

CB08R				
2016 Union Cemetery Waterline (SCIP)				
Fund 61 Water Cap. Impr.		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	28,249	-	28,249	395,484
2023	28,249	-	28,249	367,235
2024	28,249	-	28,249	338,986
2025	28,249	-	28,249	310,738
2026	28,249	-	28,249	282,489
2027-36	282,489	-	282,489	-
	423,733	-	423,733	
CB04W				
2020 State Route 48 Loveland-Miamiville Waterline (SCIP)				
Fund 61 Water Cap. Impr.		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	17,847	-	17,847	321,246
2023	17,847	-	17,847	303,399
2024	17,847	-	17,847	285,552
2025	17,847	-	17,847	267,705
2026	17,847	-	17,847	249,858
2027-40	249,858	-	249,858	-
	339,093	-	339,093	
Total OPWC SCIP Loans				
		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	313,385	-	313,385	3,022,969
2023	311,059	-	311,059	2,711,912
2024	303,559	-	303,559	2,408,354
2025	286,889	-	286,889	2,121,466
2026	243,920	-	243,920	1,877,546
2027-38	1,867,981	-	1,867,981	-
Totals	3,326,792	-	3,326,792	

CB21U				
2018 Loveland Maderia Road (SCIP)				
Fund 65 Stormwater		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	20,486	-	20,486	327,772
2023	20,486	-	20,486	307,286
2024	20,486	-	20,486	286,800
2025	20,486	-	20,486	266,315
2026	20,486	-	20,486	245,829
2027-38	245,829	-	245,829	-
	348,258	-	348,258	
CB10X				
2020 Broadway Street Stabilization (SCIP)				
Fund 65 Stormwater		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	5,174	-	5,174	201,776
2023	10,348	-	10,348	191,429
2024	10,348	-	10,348	181,081
2025	10,348	-	10,348	170,734
2026	10,348	-	10,348	160,386
2027-40	160,386	-	160,386	-
	206,950	-	206,950	
Total City Debt - Governmental and Business Activity				
		Total		Balance
Years	Principal	Interest	Debt Service	31-Dec
2022	1,096,759	332,044	1,428,804	12,319,781
2023	1,030,558	309,346	1,339,904	11,289,224
2024	974,403	288,150	1,262,553	10,314,821
2025	921,809	267,322	1,189,132	9,398,013
2026	1,440,229	247,539	1,687,768	7,957,784
2027-40	7,948,218	1,172,124	9,120,342	-
Totals	13,411,977	2,616,526	16,028,503	

CITY OF LOVELAND, OHIO
DEBT PAYMENT SCHEDULE
AS OF DECEMBER 31, 2022

Total Debt Fund 61					Total Debt Fund 65				
	Principal	Interest	Total Debt Service	Balance 31-Dec		Principal	Interest	Total Debt Service	Balance 31-Dec
2022	470,668	143,646	596,467	6,010,724	2022	177,717	7,811	180,354	911,223
2023	467,768	137,071	586,992	5,560,803	2023	182,891	5,147	178,065	738,681
2024	468,468	130,358	580,979	5,110,184	2024	117,891	2,684	110,727	631,137
2025	471,868	123,074	577,095	4,656,164	2025	81,221	1,611	72,484	560,263
2026	435,099	115,688	532,940	4,238,912	2026	81,221	1,087	71,961	489,390
2027-40	4,479,205	654,388	4,883,735	(0)	2027-40	649,776	525	489,915	-
	<u>6,793,075</u>	<u>1,304,225</u>	<u>7,758,207</u>			<u>1,290,717</u>	<u>18,865</u>	<u>1,103,507</u>	
					Total City Debt less Capital Leases				
Years	Principal	Interest	Total Debt Service	Balance 31-Dec					
2022	958,182	286,222	1,244,404	11,128,094					
2023	887,106	268,399	1,155,505	10,240,990					
2024	825,900	252,254	1,078,154	9,415,091					
2025	800,571	236,658	1,037,228	8,619,521					
2026	1,318,990	221,263	1,540,253	7,300,531					
2027-38	7,290,965	1,096,067	8,387,032	9,566					
Totals	<u>12,081,713</u>	<u>2,360,862</u>	<u>14,442,576</u>						

Table 9: Debt Principal and Interest Payments by Year											
General Fund (13)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2018 Safety Center Bond Issue	49,500	48,813	48,125	49,800	48,900	48,000	49,600	48,300	49,500	48,100	49,200
2021 Various Purpose	36,945	37,088	35,228	35,325	34,567	38,452	38,601	37,239	36,840	35,979	17,930
Total Debt Service Payments	86,445	85,900	83,353	85,125	83,467	86,452	88,201	85,539	86,340	84,079	67,130
General Fund Total	86,445	85,900	83,353	85,125	83,467	86,452	88,201	85,539	86,340	84,079	67,130
Street Maintenance Fund (31)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2012 Refunding of 2002 Rich Road Improvements	32,518										
2021 Various Purpose	17,182	18,112	17,206	17,718	17,806	17,174	18,056	17,584	18,030	18,126	17,930
Total Debt Service Payments	49,700	18,112	17,206	17,718	17,806	17,174	18,056	17,584	18,030	18,126	17,930
Fire & EMS Funds (24 and 29)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2012 Refunding of 2002 2nd Street Renovation	44,357										
2016 Building Improvement Bonds (Fire Training Tower)	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	49,514	
2018 Safety Center Bond Issue	49,500	48,813	48,125	49,800	48,900	48,000	49,600	48,300	49,500	48,100	49,200
Total Debt Service Payments	143,371	98,327	97,639	99,314	98,414	97,514	99,114	97,814	99,014	97,614	49,200
Stormwater Fund (65)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2004 W. Loveland Avenue Improvements (Storm Drain/	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	78,625	71,750									
2012 Refunding of 2005 \$250K Bond	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 2007 Stormwater Project	17,761	17,347	22,134	21,611	21,087	20,525					
SCIP 2018 Loveland Madeira 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	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348
2021 Various Purpose	17,182	18,112	17,206	17,718	17,806	17,174	18,056	17,584	18,030	18,126	17,930
Total Debt Service Payments	190,702	188,037	120,575	82,832	82,308	81,746	61,221	61,221	61,221	61,221	61,221
Sanitation and Environment Fund (62)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	8,591	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965
Total Debt Service Payments	8,591	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965
Sewer Billing Fund (64)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	8,591	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965
Total Debt Service Payments	8,591	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965

Table 9: Debt Principal and Interest Payments by Year											
Water Capital Improvement Fund (61)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2002 West Loveland Ave Waterline	15,000	7,500									
SCIP 2005 Elysian Avenue Waterline	23,836	23,836	23,836	23,836							
SCIP 2005 Walker, W.F., Will Waterline	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	12,175				
SCIP 2008 Broadway/Hanna Waterline	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	
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
SCIP 2013 Twightwee Waterline	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700	11,700
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	96,800	95,175	98,550	96,450	94,350	97,250	95,000	97,000	93,800	95,600	97,200
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
2021 Various Purpose	242,482	240,272	240,196	237,388	238,126	238,494	239,666	238,714	237,120	239,376	236,780
Total Debt Service Payments	579,949	568,614	564,413	559,505	524,741	518,443	505,190	489,252	479,648	483,704	458,677
Historic Loveland TIF Fund (58)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Special Obligation Revenue Bonds	20,625	20,625	20,625	20,625	570,625						
2021 Various Purpose	92,227	88,554	90,108	88,033	89,389	90,432	87,315	88,445	89,350	89,267	
Total Debt Service Payments	112,852	109,179	110,733	108,658	660,014	90,432	87,315	88,445	89,350	89,267	
Recreation Land TIF Fund (44)	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Refunding of 2007 Christman Farm	52,195	51,110	49,822	48,639	47,457	51,313	-				
Total Debt Service Payments	52,195	51,110	49,822	48,639	47,457	51,313					
Annual Total Debt Service Payments	1,232,396	1,137,391	1,060,947	1,019,509	1,532,013	960,248	877,153	857,440	851,633	852,137	672,088

Table 9.1: Outstanding Debt Principal by Year

General Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2018 Safety Center Bond Issue	572,500	545,000	517,500	487,500	457,500	427,500	395,000	362,500	327,500	292,500	255,000
2021 Various Purpose	396,080	371,762	348,329	324,096	299,717	271,021	241,317	211,699	181,533	151,000	137,600
Total Year-End Outstanding Debt Principal	968,580	916,762	865,829	811,596	757,217	698,521	636,317	574,199	509,033	443,500	392,600
General Fund Total	968,580	916,762	865,829	811,596	757,217	698,521	636,317	574,199	509,033	443,500	392,600
Street Maintenance Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2012 Refunding of 2002 Rich Road Improvements	-	-	-	-	-	-	-	-	-	-	-
2021 Various Purpose	252,000	241,800	232,200	221,800	211,000	200,400	188,600	176,800	164,200	151,000	137,600
Total Year-End Outstanding Debt Principal	252,000	241,800	232,200	221,800	211,000	200,400	188,600	176,800	164,200	151,000	137,600
Fire & EMS Funds	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2012 Refunding of 2002 2nd Street Renovation	-	-	-	-	-	-	-	-	-	-	-
2016 Building Improvement Bonds (Fire Training Tower)	375,130	339,083	301,742	263,060	222,990	181,481	138,482	93,940	47,798	-	-
2018 Safety Center Bond Issue	572,500	545,000	517,500	487,500	457,500	427,500	395,000	362,500	327,500	292,500	255,000
Total Year-End Outstanding Debt Principal	947,630	884,083	819,242	750,560	680,490	608,981	533,482	456,440	375,298	292,500	255,000
Stormwater Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2004 W. Loveland Avenue Improvements (Storm Drain/Bikepath)	33,339	16,670	-	-	-	-	-	-	-	-	-
SCIP 2012 Bellwood Drainage Improvements	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	70,000	-	-	-	-	-	-	-	-	-	-
2012 Refunding of 2005 \$250K Bond	40,000	20,000	-	-	-	-	-	-	-	-	-
SCIP 2013 Stoneybrook Improvements	174,750	160,770	146,790	132,810	118,830	104,850	90,870	76,890	62,910	48,930	34,950
SCIP 2014 Fifth Street Improvements	24,239	22,443	20,648	18,852	17,057	15,261	13,466	11,670	9,875	8,079	6,284
2017 Refunding of 2007 Stormwater Project	95,000	80,000	60,000	40,000	20,000	-	-	-	-	-	-
SCIP 2018 Loveland Madeira Road Storm Sewer	327,772	307,287	286,801	266,315	245,829	225,344	204,858	184,372	163,886	143,400	122,915
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
2021 Various Purpose	252,000	241,800	232,200	221,800	211,000	200,400	188,600	176,800	164,200	151,000	137,600
Total Year-End Outstanding Debt Principal	1,365,000	1,171,909	1,044,418	952,797	860,776	768,955	695,934	622,913	549,092	474,671	400,050
Sanitation and Environment Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	126,000	120,900	116,100	110,900	105,500	100,200	94,300	88,400	82,100	75,500	68,800
Total Year-End Outstanding Debt Principal	126,000	120,900	116,100	110,900	105,500	100,200	94,300	88,400	82,100	75,500	68,800
Sewer Billing Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	126,000	120,900	116,100	110,900	105,500	100,200	94,300	88,400	82,100	75,500	68,800
Total Year-End Outstanding Debt Principal	126,000	120,900	116,100	110,900	105,500	100,200	94,300	88,400	82,100	75,500	68,800

Table 9.1: Outstanding Debt Principal by Year											
Water Capital Improvement Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2002 West Loveland Ave Waterline	7,500										
SCIP 2005 Elysian Avenue Waterline	71,507	47,671	23,836	-							
SCIP 2005 Walker, W.F., Will Waterline	66,964	47,832	28,699	9,566							
SCIP 2007 Historic Loveland Waterline	133,926	109,575	85,225	60,875	36,525	12,175					
SCIP 2008 Broadway/Hanna Waterline	62,537	52,916	43,295	33,674	24,053	14,432	4,810				
SCIP 2010 Wall Street Waterline	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	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	281,488	254,679	227,871	201,063	174,254	147,446	120,638	93,829	67,021	40,213	13,404
SCIP 2012 Park, Centre, and Elm Waterline	183,850	167,136	150,422	133,709	116,995	100,282	83,568	66,854	50,141	33,427	16,714
SCIP 2013 Twightwee Waterline	140,395	128,696	116,996	105,296	93,597	81,897	70,198	58,498	46,798	35,099	23,399
SCIP 2016 Union Cemetery Waterline	395,484	367,235	338,986	310,737	282,488	254,239	225,991	197,742	169,493	141,244	112,995
2018 Water Tower Project Bonds	850,000	785,000	715,000	645,000	575,000	500,000	425,000	345,000	260,000	180,000	90,000
SCIP 2020 Loveland-Miamiville Waterline	321,246	303,399	285,552	267,705	249,858	232,011	214,164	196,317	178,470	160,623	142,776
2021 Various Purpose	2,863,000	2,713,800	2,560,200	2,404,800	2,244,000	2,076,400	1,902,600	1,722,800	1,539,200	1,346,000	1,149,600
Total Year-End Outstanding Debt Principal	5,827,970	5,380,603	4,931,336	4,480,268	4,057,203	3,631,904	3,212,580	2,799,241	2,381,914	1,959,986	1,548,888
Historic Loveland TIF Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Special Obligation Revenue Bonds	550,000	550,000	550,000	550,000	-						
2021 Various Purpose	679,920	614,038	544,871	475,704	403,283	326,379	250,283	170,101	86,667		
Total Year-End Outstanding Debt Principal	1,229,920	1,164,038	1,094,871	1,025,704	403,283	326,379	250,283	170,101	86,667	-	-
Recreation Land TIF Fund	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Refunding of 2007 Christman Farm	230,000	185,000	140,000	95,000	50,000	-	-				
Total Year-End Outstanding Debt Principal	230,000	185,000	140,000	95,000	50,000	-	-	-	-	-	-
Annual Total Year-End Outstanding Debt Principal	11,073,100	10,185,995	9,360,096	8,559,526	7,230,969	6,435,540	5,705,796	4,976,494	4,230,404	3,472,656	2,871,738

Table 10: Fund Forecast, Year-end Fund Balance, 2021-2026

FUND	2021	2022	2023	2024	2025	2026
Street Maintenance	248,729	88,123	41,274	29,858	15,735	(9,795)
Stormwater	403,786	202,128	202,333	294,117	435,089	602,478
Sanitation and Environment	149,115	71,647	12,040	(13,623)	(25,477)	(29,938)
Sewer Billing Fund	65,994	85,877	144,721	200,886	255,364	306,974
Water Operating	276,205	319,164	399,199	486,471	582,934	683,330
Water Capital	429,251	288,317	157,653	153,909	243,749	98,822
Water Reserve	0	124,732	117,953	152,352	159,128	169,564
Combined Total Water Fund Balances	705,455	732,212	674,804	792,732	985,811	951,717
Fire & EMS Fund (2001 Levy)	223,172	269,592	357,755	365,883	443,364	515,542
Fire Fund (2006 Levy)	164,425	139,718	30,354	(106,805)	(273,392)	(471,125)
EMS Fund (2006 Levy)	361,687	179,473	(60,638)	(365,200)	(737,781)	(1,182,131)
Fire & EMS Fund (2014 Levy)	363,537	256,152	156,185	(45,131)	(187,584)	(347,213)
Combined Total Fire & EMS Fund Balances	1,112,822	844,935	483,656	(151,253)	(755,393)	(1,484,927)

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.
- Water consumption in 2021 is down compared to 2020 due to weather conditions. Consumption is expected to rebound in future years.
- No rate increases in the stormwater fee or sanitation charges were factored into the proposed budget.
- 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	2021	2022	2023	2024	2025	2026
Motor Vehicle Registrations	90,000	90,000	90,000	90,000	90,000	90,000
Gasoline Tax	630,000	630,000	630,000	650,000	650,000	650,000
Reimbursement/Operations	8,789	9,668	9,668	9,668	9,668	9,668
Employee Pay Withholdings	-	-	-	-	-	-
Advance from General Fund	-	-	-	-	-	-
Transfer from General Fund	75,000	75,000	75,000	75,000	75,000	75,000
Beginning Balance	383,654	248,729	88,123	41,274	29,858	15,735
Total	\$1,187,443	\$1,053,397	\$892,791	\$865,942	\$854,526	\$840,403
Expenditures	2021	2022	2023	2024	2025	2026
Salary	262,619	268,255	276,303	284,592	293,129	301,923
Ohio Public Retirement System (OPERS)	63,682	64,867	66,813	68,817	70,882	73,008
Health Insurance	40,619	43,863	26,198	26,198	26,198	26,198
Health Savings Account Contributions	15,348	18,773	13,750	13,750	13,750	13,750
Longevity & Vacation Sellback	2,220	1,776	3,276	3,276	3,276	3,276
Life Insurance	1,502	1,551	1,423	1,423	1,423	1,423
Workers' Compensation	3,066	2,946	3,034	3,125	3,219	3,316
Medicare	3,683	3,712	4,556	4,688	4,824	4,965
Employee-Paid Supplemental Benefits	2,453	2,681	2,202	2,202	2,202	2,202
Association Dues and Subscriptions	200	200	150	150	150	150
Road Salt	4,500	4,500	10,000	10,000	10,000	10,000
Street Signage	9,000	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	4,000	4,000	4,000	4,000	4,000	4,000
Property Liability Insurance	9,100	9,100	9,000	9,250	9,500	9,750
Electric and Gas Utility Charges	11,750	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	20,000	20,000	15,000	15,000	15,000	15,000
Fuel	15,250	15,250	15,550	15,750	14,375	14,375
Materials and Supplies	37,750	25,600	20,000	20,000	20,000	20,000
Outside Contracted Services	88,500	41,000	5,000	5,000	5,000	5,000
CIP Equipment	5,370	64,000	33,400	7,000	-	-
Road Rehabilitation	270,000	270,000	270,000	270,000	270,000	270,000
Transfer to Bond Fund, Debt Service	35,352	49,700	18,112	18,112	18,112	18,112
Undesignated Working Capital	248,729	88,123	41,274	29,858	15,735	(9,795)
Total	\$ 1,187,443	\$ 1,053,397	\$ 892,791	\$ 865,942	\$ 854,526	\$ 840,403

Table 10.2: Stormwater Pro Forma

Revenues		2021	2022	2023	2024	2025	2026
Employee Pay Withholdings		1,966	2,088	2,088	2,088	2,088	2,088
Utility Service Charges		440,000	440,000	440,000	440,000	440,000	440,000
Assessments, Utility Bills		731	600	600	600	600	600
Grants		-	-	-	-	-	-
SCIP Loans		-	-	-	-	-	-
Miscellaneous		-	-	-	-	-	-
Bond Proceeds		-	-	-	-	-	-
Investment Income		325	325	325	325	400	400
Beginning Balance		423,276	403,786	202,128	202,333	294,117	435,089
Total		866,298	846,799	645,141	645,346	737,205	878,177
Expenditures		2021	2022	2023	2024	2025	2026
Stormwater Operations							
Salary		69,873	71,910	74,067	76,289	78,578	80,935
Ohio Public Employee Retirement System (OPERS)		16,913	17,367	17,888	18,425	18,977	19,547
Health Insurance		9,192	9,729	6,400	6,400	6,400	6,400
Health Savings Account Contribution		3,890	4,422	3,681	3,681	3,681	3,681
Longevity & Vacation Sellback		517	414	767	767	767	767
Life Insurance		384	394	291	291	291	291
Workers' Compensation		816	790	814	838	863	889
Medicare		1,000	1,023	1,294	1,329	1,366	1,404
Employee-Paid Supplemental Benefits		549	563	616	616	616	616
Unemployment Insurance		-	-	-	-	-	-
Utility Billing		2,350	22,350	2,350	2,350	2,350	2,350
Office Equipment Maintenance		-	-	-	-	-	-
Municipal Facilities Maintenance		1,000	1,000	1,000	1,000	1,000	1,000
Property Liability Insurance		3,250	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		1,800	1,800	1,800	1,800	1,800	1,800
Vehicle Equipment and Repairs		11,000	11,000	2,000	2,000	2,000	2,000
Fuel		6,300	6,300	6,350	6,375	6,250	6,250
Materials and Supplies		2,000	7,600	2,000	2,000	2,000	2,000
State Fee		520	520	520	520	520	520
State G.A.A.P. Report & Audit		1,800	1,800	1,800	1,800	1,800	1,800
Outside Contract Services		51,000	92,000	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	3,900	1,500	1,500	1,500	1,500	1,500
Transfer to Escrow Fund for Vested Leave Resv	-	-	-	-	-	-
Debt Service Payments	184,281	216,475	215,205	146,984	101,892	72,485
Transfer to Gen'l Fund, Admin Cost Recovery	56,227	57,914	57,914	57,914	57,914	57,914
Subtotal, Operations	434,962	536,521	409,257	344,080	301,966	275,549

Stormwater Capital						
CIP Equipment	2,400	84,000	33,400	7,000	-	-
CIP Projects	25,000	24,000	-	-	-	-
Undesignated Working Capital	403,786	202,128	202,333	294,117	435,089	602,478
Subtotal, Capital	431,186	310,128	235,733	301,117	435,089	602,478
Total	866,148	846,649	644,991	645,196	737,055	878,027

Table 10.3: Sanitation and Environment Fund Pro Forma

Revenues		2021	2022	2023	2024	2025	2026
Utility Service Charges		1,145,000	1,155,000	1,166,550	1,178,216	1,189,998	1,201,898
Recycling Grants		29,554	29,000	26,000	26,000	26,000	26,000
Assessments, Utility Bills		3,679	2,500	2,300	2,100	2,100	2,100
Miscellaneous		27	-	-	-	-	-
Employee Pay Withholdings		2,140	3,221	3,221	3,221	3,221	3,221
Investment Income		460	400	400	400	400	400
Beginning Balance		182,589	149,115	71,647	12,040	(13,623)	(25,477)
Total		\$1,363,450	\$1,339,236	\$1,270,118	\$1,221,977	\$1,208,096	\$1,208,142
Expenditures		2021	2022	2023	2024	2025	2025
Salary		98,324	100,736	103,758	106,871	110,077	113,379
Ohio Public Retirement System (OPERS)		23,832	24,356	25,087	25,839	26,614	27,413
Health Insurance		14,123	14,971	9,874	9,874	9,874	9,874
Health Savings Account Contribution		5,960	6,718	5,655	5,655	5,655	5,655
Longevity & Vacation Sellback		859	687	1,185	1,185	1,185	1,185
Life Insurance		591	609	441	441	441	441
Workers' Compensation		1,149	1,106	1,139	1,173	1,209	1,245
Medicare		1,393	1,415	1,774	1,823	1,874	1,927
Employee-Paid Supplemental Benefits		907	876	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		1,870	2,057	2,263	2,489	2,738	3,012
Utility Billing		9,000	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		6,000	6,000	6,000	6,000	6,000	6,000
Fuel		8,750	8,750	8,750	8,750	8,750	8,750
Materials & Supplies		4,000	6,800	4,000	4,000	4,000	4,000
Outside Contracted Services		8,000	23,500	4,000	4,000	4,000	4,000
State G.A.A.P. Report & Audit		3,200	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
Debt Principal		-	4,500	5,100	4,800	5,200	5,400
Debt Interest		-	4,091	3,956	3,803	3,659	3,503
CIP Equipment		-	20,000	33,400	7,000	-	-
Transfer to Gen'l Fund, Admin Cost Recovery		61,327	63,167	63,167	63,167	63,167	63,167
Undesignated Working Capital		149,115	71,647	12,040	(13,623)	(25,477)	(29,938)
Total		1,363,450	1,339,236	1,270,118	1,221,977	1,208,096	1,208,142

Table 10.4: Water Operations Fund Pro Forma

Revenues	2021	2022	2023	2024	2025	2025
Utility Service Charges	1,164,840	1,200,000	1,224,000	1,248,480	1,273,450	1,298,919
Water Meter Sales	940	200	1,000	1,000	1,000	1,000
Assessments, Utility Bills	1,400	1,400	1,400	1,250	1,250	1,250
Employee Pay Withholdings	13,896	15,215	15,215	15,215	15,215	15,215
Miscellaneous	-	-	-	-	-	-
Investment	650	500	500	500	500	500
Transfer in From the Water Capital Fund	30,000	30,000	30,000	30,000	30,000	30,000
Beginning Balance	244,008	276,205	319,164	399,199	486,471	582,934
Total	1,455,734	1,523,520	1,591,279	1,695,644	1,807,885	1,929,818
Expenditures	2021	2022	2023	2024	2025	2026
Salary	413,668	422,580	435,257	448,315	461,765	475,618
Ohio Public Retirement System (OPERS)	100,325	102,199	105,265	108,423	111,676	115,026
Health Insurance	63,886	68,998	41,296	41,296	41,296	41,296
Health Savings Account Contribution	24,155	29,451	21,677	21,677	21,677	21,677
Longevity and Vacation Sellback	3,569	2,856	5,163	5,163	5,163	5,163
Life Insurance	2,369	2,447	1,733	1,733	1,733	1,733
Workers' Compensation	4,829	4,642	4,781	4,925	5,072	5,225
Medicare	5,803	5,848	7,119	7,327	7,542	7,762
Employee-Paid Supplemental Benefits	3,932	4,228	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	7,000	7,000	7,000	7,000	8,000	8,000
Municipal Facilities Maintenance	5,000	5,000	5,000	5,000	5,000	5,000
Property Liability Insurance	14,000	14,000	14,250	14,500	14,750	14,750
Electric and Gas Utilities	116,000	116,000	116,500	116,750	126,567	126,567
Communications (Phone, Internet, Radio)	12,500	12,500	13,000	13,000	20,082	20,082
Dispatching Charges	4,980	4,980	8,500	8,500	7,000	7,000
IT Software Maintenance Contract	7,000	7,000	8,000	8,000	8,000	8,000
Uniforms	4,000	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	19,000	19,000	19,000	19,000	19,000	19,000
Fuel	9,850	9,850	9,850	9,875	7,500	7,500
Materials and Supplies	41,750	40,600	40,600	40,600	35,000	35,000
Outside Contracted Services	6,900	5,000	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	4,000	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	245,977	245,997	245,997	245,997	245,997
Undesignated Working Capital	276,205	319,164	399,199	486,471	582,934	683,330
Total	1,455,734	1,523,520	1,591,279	1,695,644	1,807,885	1,929,818

Table 10.5: Water Capital Fund Pro Forma

Revenues	2021	2022	2023	2024	2025	2026
Utility Service Charges	776,550	800,000	816,000	832,320	848,966	865,946
Impact Fees, Water	11,600	57,300	15,000	15,000	15,000	15,000
Cell Phone Tower Lease Income	29,165	29,165	29,000	29,000	29,000	29,000
Assessments, Utility Bills	500	500	500	500	500	500
Interest Income	450	450	500	500	650	650
Beginning Balance	309,963	429,251	288,317	157,653	153,909	243,749
Total	1,128,229	1,316,666	1,149,317	1,034,973	2,298,026	1,154,845
Expenditures	2021	2022	2023	2024	2025	2023
CIP Equipment	41,400	92,750	153,400	77,000	1,250,000	-
Repair / Repaint Water Tanks	-	-	30,000	-	-	-
CIP Projects	25,000	284,750	200,000	200,000	200,000	300,000
Water System Repair and Replacement	5,000	5,000	5,000	5,000	5,000	5,000
G.I.S.	1,750	1,750	1,500	1,500	1,500	1,500
Outside Contracted Services	-	31,000	-	-	-	-
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)	-	124,732	117,953	152,352	159,128	169,564
Transfer to Water Operations Fund	30,000	30,000	30,000	30,000	30,000	30,000
Debt Service Payments	592,678	579,949	568,614	564,413	564,627	546,808
Undesignated Working Capital	429,251	163,586	39,700	1,557	84,621	98,822
Total	1,128,229	1,316,666	1,149,317	1,034,973	2,298,026	1,154,845

Table 10.6: Sewer Billing Fund Pro Forma

Revenues	2021	2022	2023	2024	2025	2026
Utility Service Charges	275,000	275,000	275,000	275,000	275,000	275,000
Late Payment Fees	34,000	34,000	34,000	34,000	34,000	34,000
Assessments, Utility Bills	1,256	800	800	800	700	700
Employee Pay Withholdings	2,101	1,999	1,999	1,999	1,999	1,999
Miscellaneous	-	-	-	-	-	-
Investment Income	3,000	3,000	3,000	3,025	4,125	4,125
Beginning Balance	74,485	65,994	85,877	144,721	200,886	255,364
Total	389,842	380,793	400,676	459,545	516,710	571,188
Expenditures	2021	2022	2023	2024	2025	2026
Salary	67,138	68,973	71,042	73,173	75,369	77,630
Ohio Public Retirement System (OPERS)	16,296	16,697	17,198	17,714	18,245	18,793
Health Insurance	9,012	9,433	6,820	6,820	6,820	6,820
Health Savings Account Contribution	4,129	4,255	4,113	4,113	4,113	4,113
Longevity & Vacation Sellback	719	575	796	796	796	796
Life Insurance	423	436	304	304	304	304
Workers' Compensation	784	758	781	804	828	853
Medicare	960	980	1,246	1,280	1,315	1,351
Employee-Paid Supplemental Benefits	731	551	497	497	497	497
Utility Billing	21,000	41,000	21,000	21,000	21,000	21,000
Telephones and Radio Service Charges	5,700	5,700	5,700	5,700	5,600	5,600
IT Software Maintenance Contract	7,000	7,000	8,000	8,000	8,000	8,000
Outside Contracted Services	70,000	17,500	200	200	200	200
State G.A.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	5,000	3,300	500	500	500	500
Transfer to Gen'l Fund, Admin Cost Recovery	93,406	96,208	96,208	96,208	96,208	96,208
Undesignated Working Capital	65,994	85,877	144,721	200,886	255,364	306,974
Total	389,842	380,793	400,676	459,545	516,710	571,188

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

Revenues		2021	2022	2023	2024	2025	2026
Real Estate Tax		508,618	513,704	518,841	524,029	529,270	534,562
Homestead Reimbursement		63,568	63,569	63,569	63,569	63,569	63,569
Miscellaneous		-	-	-	-	-	-
Beginning Balance		180,878	223,172	269,592	357,755	365,883	443,364
Total		753,064	800,445	852,002	945,353	958,722	1,041,496
Expenditures		2021	2022	2023	2024	2025	2026
Contract Supplemental		82,718	86,854	91,197	95,756	100,544	105,571
County Auditors Fees		7,575	7,575	7,575	7,651	7,727	7,805
State G.A.A.P. Report & Audit		3,200	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		37,233	37,223	37,223	37,223	37,223	37,223
Property Liability Insurance		21,000	20,500	20,500	21,000	21,500	22,000
Electric and Gas Utility Charges		29,495	29,495	29,495	30,970	31,291	32,230
Telephones and Radios Service Charges		38,400	38,400	38,400	38,400	38,400	38,400
Hamilton County Communications Cntr PSAP		1,923	-	-	-	-	-
Dispatching Charges		78,000	81,900	85,995	90,295	94,809	99,550
IT Software Maintenance Contract		25,000	18,000	18,000	18,000	18,000	18,000
Outside Contracted Services		9,500	6,500	6,500	6,500	6,500	6,500
Debt Issuance Costs		-	-	3,000	3,000	3,000	3,000
Miscellaneous/Reimbursables		2,500	7,000	4,000	4,000	4,000	4,000
CIP Equipment		-	-	-	75,000	-	-
Transfer to Gen'l Fund, Admin Cost Recovery		95,000	97,850	97,850	97,850	97,850	97,850
Transfer to Bond Fund, Debt Service		95,848	93,857	48,813	48,125	48,813	48,125
Undesignated Fund Balance		223,172	269,592	357,755	365,883	443,364	515,542
Total		753,064	800,445	852,002	945,353	958,722	1,041,496

Table 10.8: Fire Fund (2006 Levy) Pro Forma

Revenues		2021	2022	2023	2024	2025	2026
Real Estate Tax		606,011	612,071	618,192	624,374	630,617	636,924
Homestead Reimbursement		77,034	75,000	75,000	75,000	75,000	75,000
Lease Income		-	-	-	-	-	-
Beginning Balance		180,565	164,425	139,718	30,354	(106,805)	(273,392)
Total		863,610	851,496	832,910	729,728	598,813	438,531
Expenditures		2021	2022	2023	2024	2025	2026
Contract with LSFD		614,816	645,557	677,835	711,727	747,313	784,679
Emergency Support Unit (ESU)		5,500	5,500	5,500	5,500	5,500	5,500
County Auditors Fees		8,569	8,484	8,484	8,569	8,655	8,741
IT Hardware & Software (Non-CIP)		4,000	4,500	4,500	4,500	4,500	4,500
Vehicle and Equipment Repairs		50,000	6,500	65,000	65,000	65,000	65,000
Material & Supplies		3,300	3,237	3,237	3,237	3,237	3,237
Fire Supplies		13,000	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		164,425	139,718	30,354	(106,805)	(273,392)	(471,125)
Total		863,610	851,496	832,910	729,728	598,813	438,531

Table 10.9: EMS Fund (2006 Levy) Pro Forma

Revenues		2021	2022	2023	2024	2025	2026
Real Estate Tax		894,586	903,532	912,567	921,693	930,910	940,219
Homestead Reimbursements		113,718	113,718	113,718	113,718	113,718	113,718
EMS Runs Revenue		325,000	325,000	325,000	325,000	325,000	325,000
Beginning Balance		482,551	361,687	179,473	(60,638)	(365,200)	(737,781)
Total		1,815,855	1,703,937	1,530,758	1,299,773	1,004,428	641,156
Expenditures		2021	2022	2023	2024	2025	2026
Contract with LSFD		1,325,908	1,392,204	1,461,814	1,534,905	1,611,650	1,692,233
Medical Supplies		35,000	39,000	36,322	36,685	37,052	37,422
Small EMS Equipment		12,000	12,000	12,000	12,000	12,000	12,000
EMS Equipment Maintenance		10,000	10,000	10,000	10,000	10,000	10,000
County Auditors Fees		12,260	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		30,000	30,000	30,000	30,000	30,000	30,000
Computer Replacements		-	-	-	-	-	-
CIP Equipment		-	-	-	-	-	-
Undesignated Fund Balance		361,687	179,473	(60,638)	(365,200)	(737,781)	(1,182,131)
Total		1,815,855	1,703,937	1,530,758	1,299,773	1,004,428	641,156

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

Revenues		2021	2022	2023	2024	2025	2026
Real Estate Tax		573,493	579,228	585,020	590,870	596,779	602,747
Homestead Reimbursement		8,672	8,672	8,672	8,672	8,672	8,672
Grants		-	-	3,000,000	-	-	-
Beginning Balance		434,958	363,537	255,798	155,831	(45,485)	(187,938)
Total		1,017,123	951,437	3,849,491	755,374	559,966	423,481
Expenditures		2021	2022	2023	2024	2025	2026
Contract with LSFD		379,573	398,552	418,479	439,403	461,373	484,442
County Auditor Fees		7,373	7,373	7,373	7,447	7,521	7,596
Outside Contracted Services		7,125	-	49,000	75,000	-	-
Materials & Supplies		4,650	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		37,708	70,907	-	-	-	-
Transfer to Bond Fund, Debt Service		24,757	24,757	24,757	24,757	24,757	24,757
Lease Payment - Engine/Tower/Radios		184,400	184,400	184,400	244,602	244,602	244,602
Undesignated Fund Balance		363,537	255,798	155,831	(45,485)	(187,938)	(347,567)
Total		1,012,123	951,437	849,491	755,374	559,966	423,481

Table 11: Indirect Cost Recovery and Administrative Transfer

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Fire and EMS Fund	95,000	95,000	95,000	95,000	95,000	97,850
Stormwater	56,227	56,227	56,227	56,227	56,227	57,914
Water Operations	238,813	238,813	238,813	238,813	238,813	245,977
Sanitation and Environment Fund	61,327	61,327	61,327	61,327	61,327	63,167
Sewer Billing	93,406	93,406	93,406	93,406	93,406	96,208
Subtotal General Fund	544,773	544,773	544,773	544,773	544,773	561,116

Table 12: Property Liability Insurance Premiums

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Operations, General Fund	\$35,772	\$39,860	\$47,235	\$56,000	56,000	68,000
Police, General Fund	\$19,067	\$18,939	\$19,345	\$21,000	21,000	22,000
Street Maintenance	\$8,317	\$8,262	\$8,439	\$9,100	9,100	9,100
Fire and EMS	\$19,178	\$18,939	\$19,648	\$21,000	21,000	20,500
Stormwater	\$2,903	\$2,884	\$2,946	\$3,250	3,250	3,250
Water	\$12,554	\$12,470	\$0	\$0	-	-
Sanitation	\$2,746	\$2,728	\$2,786	\$3,000	3,000	3,000
Total	\$100,537	\$104,083	\$100,399	\$113,350	113,350	125,850

Table 13: Energy and Fuel Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Electricity and Natural Gas						
Street Lighting, General Fund, Operat	\$121,934	\$68,715	\$62,985	\$68,000	68,000	68,000
Utilities, General Fund, Operations	\$28,154	\$23,190	\$22,940	\$25,200	25,200	26,460
Police, General Fund	\$14,911	\$14,977	\$14,677	\$14,000	14,000	14,000
Parks, General Fund	\$17,725	\$19,292	\$18,530	\$19,500	19,500	19,500
Street Maintenance Fund	\$7,832	\$8,418	\$10,288	\$11,750	11,750	11,750
Fire & EMS	\$24,691	\$24,417	\$24,683	\$29,495	29,495	29,495
Utilities, Water	\$109,562	\$103,711	\$114,160	\$116,000	116,000	116,000
Subtotal	\$324,809	\$262,722	\$268,262	\$283,945	283,945	285,205
Gasoline and Diesel Fuel						
Fuel, General Fund, Police	\$23,449	\$35,187	\$31,547	\$35,000	35,000	30,000
Vehicle Fuel, General Fund, Parks	\$7,029	\$10,754	\$11,168	\$11,250	11,250	11,250
Vehicle Fuel, Street Maintenance	\$9,168	\$13,250	\$14,864	\$15,250	15,250	15,250
Vehicle Fuel, Stormwater	\$3,667	\$6,145	\$6,204	\$6,300	6,300	6,300
Fuel, Water	\$6,509	\$9,668	\$9,833	\$9,850	9,850	9,850
Fuel, Sanitation	\$5,501	\$8,065	\$8,686	\$8,750	8,750	8,750
Subtotal	\$55,324	\$83,069	\$82,302	\$86,400	86,400	81,400
Total	\$380,133	\$345,790	\$350,564	\$370,345	370,345	366,605

Table 14: Communication-Related Costs						
	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Forecast	2022 Budget
Telephone and Radio Charges/Communications						
General Fund Operations	\$15,915	\$25,681	\$27,572	\$61,400	61,400	62,000
Police	\$18,902	\$33,632	\$36,956	\$43,200	43,200	43,200
Parks & Leisure	\$5,035	\$9,558	\$12,357	\$12,500	12,500	12,500
Street Maintenance	\$4,577	\$4,649	\$5,618	\$7,500	7,500	7,500
Fire & EMS	\$23,925	\$39,825	\$45,368	\$38,400	38,400	38,400
Stormwater	\$3,016	\$3,266	\$3,313	\$3,500	3,500	3,500
Water	\$6,786	\$11,135	\$11,527	\$12,500	12,500	12,500
Sanitation & Environment	\$2,993	\$3,266	\$3,313	\$3,500	3,500	3,500
Sewer Billing	\$0	\$5,209	\$5,601	\$5,700	5,700	5,700
Subtotal	\$81,147	\$136,220	\$151,625	\$188,200	188,200	188,800
Information Technology (IT) Contract Services						
General Fund Operations	\$48,000	\$62,781	\$73,281	\$71,026	71,026	74,577
Subtotal	\$48,000	\$62,781	\$73,281	\$71,026	71,026	74,577
Data & Voice Transmission Services						
General Fund Operations	\$17,814	\$25,681	\$27,572	\$27,886	\$61,400	\$61,400
Police	\$8,513	\$28,355	\$30,783	\$22,935	\$32,000	\$32,000
Fire & EMS	\$12,738	\$72,842	\$75,028	\$70,473	\$82,718	\$82,718
Water Operations	\$6,457	\$3,016	\$3,621	\$4,062	\$3,932	\$3,932
Sewer Billing	\$6,457	\$5,605	\$6,457	\$3,265	\$7,000	\$7,000
Subtotal	\$51,979	\$135,499	\$143,461	\$128,621	\$187,050	\$187,050
IT Software Maintenance Contracts						
General Fund Operations	\$22,894	\$20,184	\$32,129	\$34,690	34,690	34,690
Mayor's Court	\$0	\$4,996	\$3,042	\$3,200	3,200	3,200
Police	\$16,629	\$28,355	\$30,783	\$32,000	32,000	32,000
Fire & EMS	\$17,883	\$16,083	\$19,453	\$25,000	25,000	18,000
Water Fund	\$5,442	\$5,605	\$6,457	\$7,000	7,000	7,000
Sewer Billing	\$5,442	\$5,605	\$6,457	\$7,000	7,000	7,000
Subtotal	\$68,290	\$80,828	\$98,322	\$108,890	108,890	101,890
Subtotal General Fund	\$249,416	\$415,328	\$466,689	\$496,737	555,166	552,317

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

	2018 Actual	2019 Actual	2020 Actual	2021 Budget	2022 Budget
City Clerk	0.50	0.50	0.50	0.50	0.50
City Manager's Office	2.50	3.00	3.00	3.50	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	2.00	2.00	2.00
Police	19.50	21.50	22.50	22.50	24.50
Public Works	13.75	14.75	14.75	14.75	14.75
Total Employees	45.00	48.50	50.00	50.50	52.50

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

The proposed 2022 Operating Budget reflects funding for 51.5 full-time equivalents (FTE) which includes 48 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:

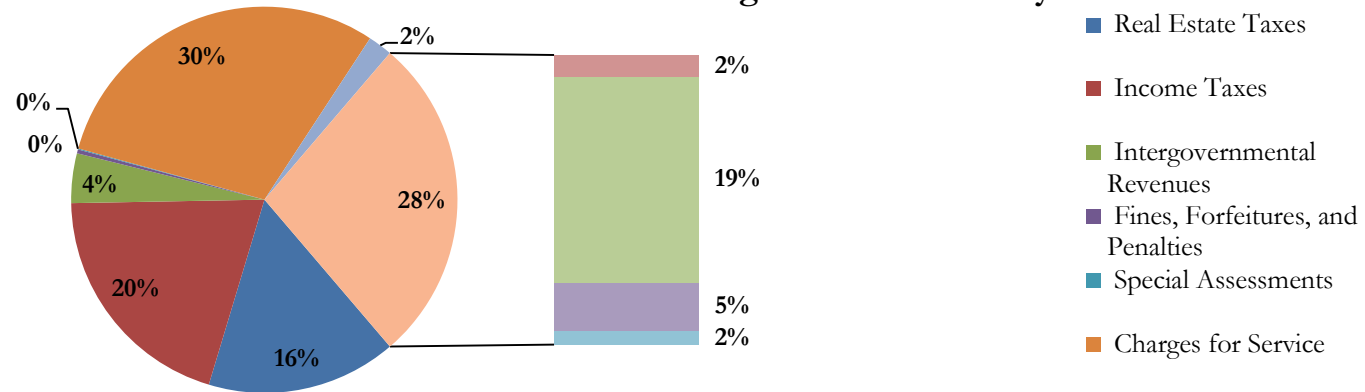
Full-time Police Captain

Full-time Police Officer

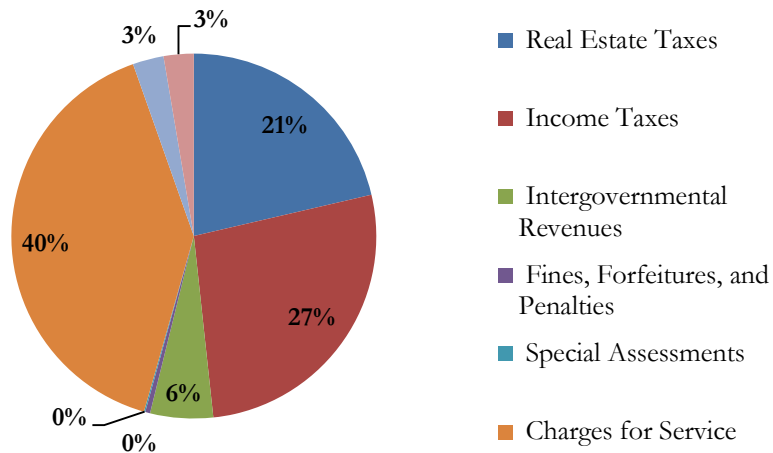
REVENUE – ALL FUNDS SUMMARY

The revenue section of the 2022 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 2022. Other financing sources are separated in the second set of pie charts to illustrate the difference between operating revenues and those other financing sources used to fund projects or transfers, which vary from year to year.

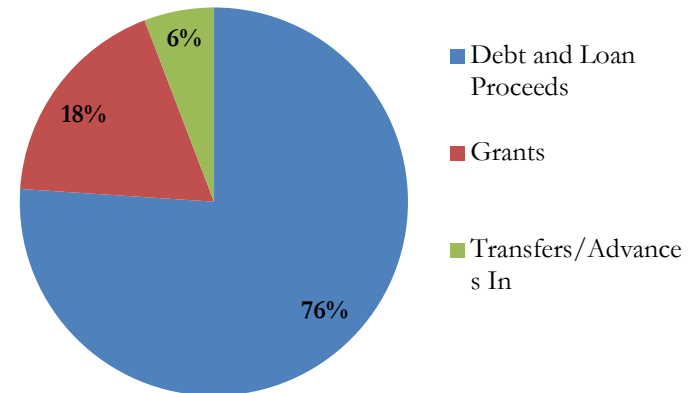
All Funds Revenue and Other Financing Sources Summary



All Funds Revenue Summary



All Funds Other Financing Sources Summary



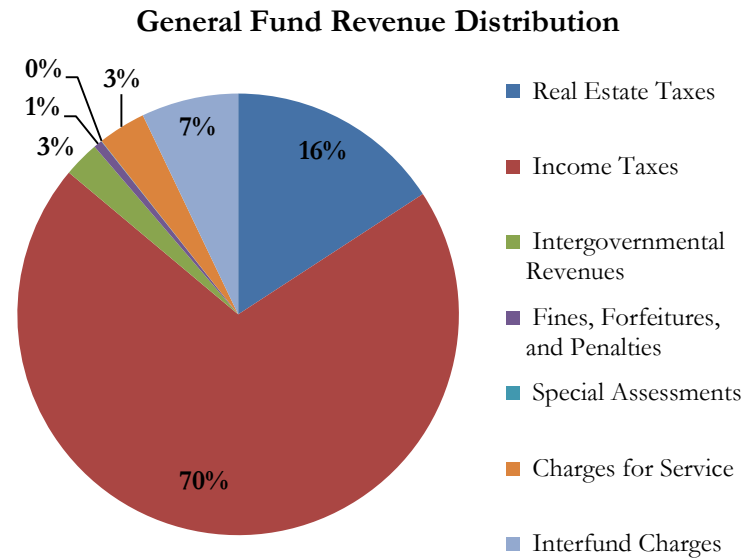
GENERAL FUND

The City of Loveland's General Fund receives all financial resources not restricted by law (or City policy) to any specific purposes. Its primary source of 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 over 90% of the General Fund's total revenue estimate for 2022.

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.



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.

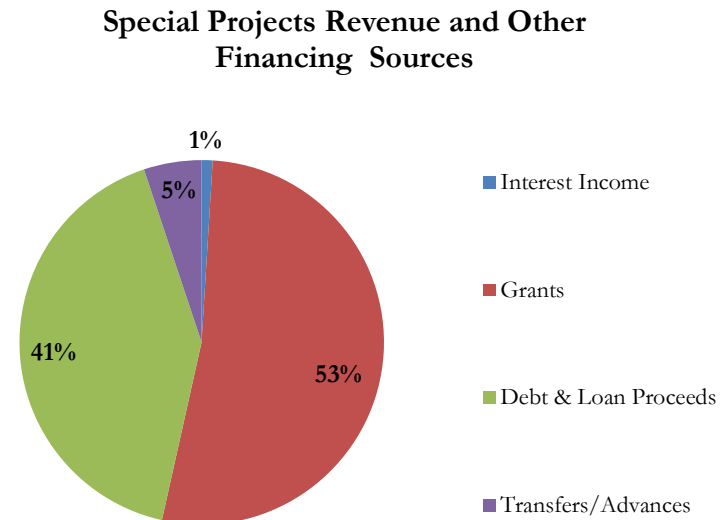
Projected General Government Revenues:						
GENERAL FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Beginning Balance	4,092,035	4,899,904	4,899,904	5,609,909	5,656,565	5,744,095
Income Tax Collections	4,927,910	4,556,455	5,500,000	5,555,000	5,610,550	5,666,656
Employee Insurance Withholdings	77,967	90,394	91,338	102,147	\$102,147	\$102,147
Real Estate Tax	962,248	978,510	1,087,824	1,107,238	1,115,542	1,123,909
Homestead Reimbursement	123,035	127,140	130,000	141,737	142,800	143,871
Local Government Fund, County	164,143	138,000	150,000	150,000	155,000	160,000
Local Government Fund, State	46,645	48,000	48,000	48,000	50,000	50,000
Liquor & Cigarette Tax	3,390	20,000	10,000	10,000	10,000	10,000
Cable Franchise Fee	154,784	155,000	155,000	155,000	155,000	155,000
Police Grants	1,396	-	2,800	-	-	-
Equipment Liquidation	9,196	100	100	100	100	100
Police Continuous Training State	-	1,000	1,000	1,000	1,600	1,600
S.R.O. School Payments	77,389	148,000	148,000	148,000	148,000	148,000
Water Tower Leases	29,136	29,075	29,075	30,000	30,000	30,000
Building Permits and Fees	85,536	120,000	120,000	106,700	100,000	100,000
Assessments, Property Maintenance	2,247	2,100	2,100	2,100	2,100	2,100
Parking Fees	-	-	27,000	18,000	18,000	18,000
Recreation Impact Fees	2,500	12,000	12,000	12,250	4,000	4,000
Veterans Park Donations	340		3,000	-	-	-
Magistrate Court	37,757	50,000	50,000	50,000	50,000	50,000
Recreation Usage and Rental	1,575	-	22,500	22,500	22,500	22,500
Reimbursements of Prior Advances	15,000	1,010,944	15,000	15,000	65,000	65,000
Refunds and Reimbursements	345,196	75,000	75,000	75,000	75,000	75,000
Lease Income	4,640	2,100	2,100	2,100	2,100	2,100
Insurance Claims	-	-	-	-	-	-
Miscellaneous Receipts	2,332	22,500	2,555	-	-	-
Transfer from CIC	148,516					
Administrative Cost Recovery to General Fund	544,773	544,773	544,773	561,116	561,136	561,136
Special Event Contributions	-	10,000	10,000	10,000	10,000	10,000
Revenue Total	\$ 7,767,651	\$ 8,141,091	\$ 8,239,165	\$ 8,322,988	\$ 8,430,575	\$ 8,501,118
Total Revenue + Beginning Balance	\$ 11,859,686	\$ 13,040,995	\$ 13,139,069	\$ 13,932,897	\$ 14,087,140	\$ 14,245,213
Total less beginning balance	\$ 7,767,651	\$ 8,141,091	\$ 8,239,165	\$ 8,322,988	\$ 8,430,575	\$ 8,501,118

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.

Several projects accounted for in this fund are contingent on grant fund or financing through the State Capital Improvement Program (SCIP) or other funds which city staff submits for to complete various projects. The 2022 budget includes SCIP funding requests for the East Loveland Improvement, Harrison Avenue Widening and Cherokee Water Main projects. Other grant funded projects included in the 2022 budget/Special Projects Fund are improvements to Nisbet Park and the replacement of the playsets within the Cherokee and Navaho tot-lots in within the Loveland Heights.

The Special Projects fund will be utilized to complete non-grant/loan funded projects in 2022, including replacement of the Phillips Park playset, a dog park at Kiwanis Park and modifications to the traffic signals at the five-points intersection.



SPECIAL PROJECTS	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Beginning Fund Balance	563,062	323,821	323,821	1,867,689	634,381	-
Assessment Revenue, Sidewalk Program	18	-	-	-	-	-
SCIP Grants	-	-	-	-	-	-
SCIP - Broadway Street Stabilization	3,464	206,950	206,950	-	-	-
SCIP - E. Loveland Improvements	-	-	-	501,200	-	-
SCIP - Harrison Ave. Widening	-	-	-	231,300	-	-
SCIP - Cherokee Water Main	-	-	-	746,100	-	-
Grants	30,346	-	-	-	-	-
NatureWorks Nisbet Park Gazebo	-	-	-	85,000	-	-
Capital Budget (Clermont) - Nisbet Park Seating	-	-	-	196,092	-	-
Capital Budget (Hamilton) - Tot-Lots	-	-	-	117,742	-	-
SCIP Loans	-	-	-	-	-	-
OPWC Loan - Broadway Street Stabilization	4,548	-	206,950	-	-	-
OPWC Loan - Miamiview Culvert Replacement	-	623,920	40,000	-	-	-
OPWC Cherokee Water Main	-	-	-	746,100	-	-
OPWC Loan Harrison Ave Widening	-	-	-	231,300	-	-
OPWC Loan E. Loveland Improvements	-	-	-	501,200	-	-
Miscellaneous	-	-	-	-	-	-
Bond Proceeds	-	1,234,598	1,303,612	-	-	-
Interest Income	90,316	50,000	40,000	35,000	35,000	35,000
Reimbursements of Prior Advances	55,033	-	-	-	-	-
Transfer in from General Fund	35,000	70,000	70,000	183,382	150,000	150,000
Revenue Total	\$ 218,725	\$ 2,185,468	\$ 1,867,512	\$ 3,574,416	\$ 185,000	\$ 185,000
Total Revenue + Beginning Balance	\$ 781,787	\$ 2,509,289	\$ 2,191,333	\$ 5,442,105	\$ 819,381	\$ 185,000

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)	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Real Estate Tax	504,832	508,618	508,618	513,704	518,841	524,029
Homestead Reimbursement	63,095	63,568	63,568	63,569	63,569	63,569
Equipment Liquidation	-	-	-	-	-	-
Miscellaneous	200	-	-	-	-	-
Beginning Balance	174,812	180,878	180,878	223,172	269,592	357,755
Total	\$ 742,939	\$ 753,064	\$ 753,064	\$ 800,445	\$ 852,002	\$ 945,353

FIRE FUND, 2006 LEVY (Approved Millage = 2.10 Mills)	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Real Estate Tax	601,504	606,011	606,011	612,071	618,192	624,374
Homestead Reimbursement	76,461	77,034	77,034	75,000	75,000	75,000
Equipment Liquidation	4,899	-	-	-	-	-
Lease Income - NECC	9,300	-	-	-	-	-
Miscellaneous	77	-	-	-	-	-
Beginning Balance	177,755	180,565	180,565	164,425	139,718	30,354
Total	\$ 869,996	\$ 863,610	\$ 863,610	\$ 851,496	\$ 832,910	\$ 729,728

E.M.S. FUND, 2006 LEVY (Approved Millage = 3.10 Mills)	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Real Estate Tax	887,927	894,586	894,586	903,532	912,567	921,693
Homestead Reimbursement	112,871	113,718	113,718	113,718	113,718	113,718
EMS Runs Revenue	361,435	325,000	325,000	325,000	325,000	325,000
Miscellaneous	13,388	-	-	-	-	-
Beginning Balance	384,137	482,551	482,551	361,687	179,473	(60,638)
Total	\$ 1,759,758	\$ 1,815,855	\$ 1,815,855	\$ 1,703,937	\$ 1,530,758	\$ 1,299,773

FIRE & E.M.S., 2014 LEVY (Approved Millage=1.75 Mills)	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Real Estate Tax	569,225	573,493	573,493	579,228	585,020	590,870
Homestead Reimbursement	8,607	8,672	8,737	8,672	8,672	8,672
Miscellaneous	-	-	-	-	-	-
Bond Revenue	-	-	-	-	3,000,000	-
Beginning Balance	385,332	434,958	434,958	363,537	256,152	156,185
Total	\$ 963,164	\$ 1,017,123	\$ 1,017,189	\$ 951,437	\$ 3,849,845	\$ 755,728

GOVERNMENTAL FUNDS

STREET MAINTENANCE FUND

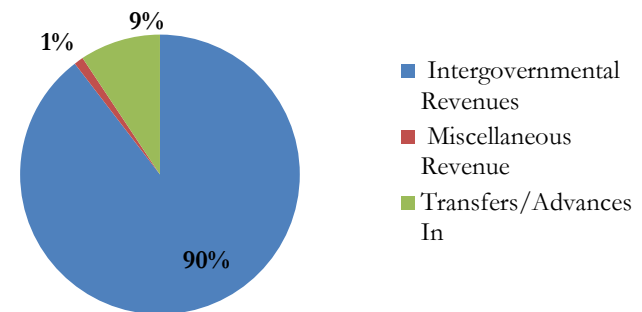
The Street Maintenance Fund is a governmental fund that receives payments from the State of Ohio from gasoline tax and motor vehicle registrations. In 2022 this fund will again observe additional revenue as the Gasoline Tax was increased significantly following a 10.5 cent (19.0 cent for diesel) instituted 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						
Revenues	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Motor Vehicle Registrations	80,824	90,000	90,000	90,000	90,000	90,000
Gasoline Tax	627,338	630,000	630,000	630,000	630,000	650,000
Employee Pay Withholdings	8,358	8,789	8,789	9,668	9,668	9,668
Advance from General Fund	-	-	-	-	-	-
Reimbursement/Operations	24,959	-	-	-	-	-
Transfer from General Fund	75,000	75,000	75,000	75,000	75,000	75,000
Beginning Balance	298,022	383,654	383,654	248,729	88,123	41,274
Total	\$ 1,114,501	\$ 1,187,443	\$ 1,187,443	\$ 1,053,397	\$ 892,791	\$ 865,942

OTHER ROAD-RELATED FUNDS

STATE ROUTE 48 FUND

Motor Vehicle Registrations	6,553	5,750	5,750	6,000	6,600	6,600
Gasoline Tax	50,865	51,300	51,300	52,000	52,000	55,000
Miscellaneous	-	-	-	-	-	-
Beginning Balance	90,790	134,695	134,695	119,945	167,445	176,045
Total	\$ 148,208	\$ 191,745	\$ 191,745	\$ 177,945	\$ 226,045	\$ 237,645

LOVELAND ROAD CAPITAL IMPROVE. FUND

MVR Fees	110,124	115,000	115,000	115,000	115,000	115,000
Road Capital Improvement Impact Fees	2,500	12,000	5,000	5,000	5,000	5,000
Beginning Balance	18,026	36,133	36,133	38,133	23,133	8,133
Total	\$ 130,650	\$ 163,133	\$ 156,133	\$ 158,133	\$ 143,133	\$ 128,133

County Motor Vehicle Registration (MVR)

Hamilton Co MVR	21,589	24,000	24,000	24,000	24,000	24,000
Hamilton Co Muni Road Fund	-	-	-	-	-	-
Hamilton Co MVR, Begin. Bal.	7,114	11,190	11,190	11,190	11,190	11,190
Clermont Co MVR	19,836	19,000	19,000	19,000	19,000	19,000
Clermont Co MVR, Begin. Bal.	13,203	19,174	19,174	19,174	19,174	19,174
Warren Co MVR	2,603	2,000	2,000	2,000	2,000	2,000
Warren Co CVT	-	-	-	-	-	-
Warren Co MVR, Begin. Bal.	10,287	4,568	4,568	4,818	5,068	5,318
Total	\$ 74,632	\$ 79,932	\$ 79,932	\$ 80,182	\$ 80,432	\$ 80,682

ANNUAL ROAD REHABILITATION PROGRAM

Combined Streets, MVR & Road Cap Imp Funds	449,750	439,750	449,750	449,750	449,750	439,750
Road Rehabilitation from General Fund	600,000	600,000	750,250	750,250	750,250	750,250
Total	\$ 1,049,750	\$ 1,039,750	\$ 1,200,000	\$ 1,200,000	\$ 1,200,000	\$ 1,190,000

ENTERPRISE FUNDS

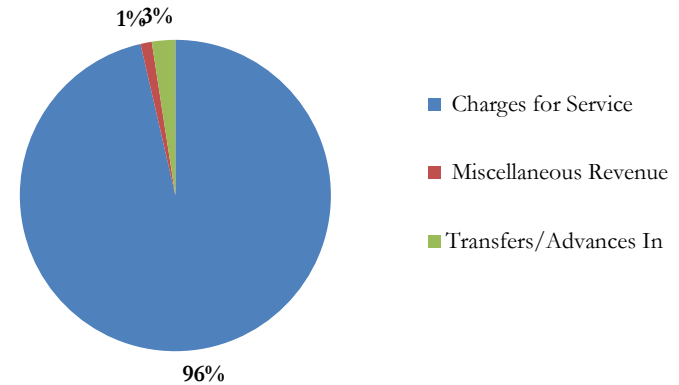
WATER OPERATIONS AND WATER CAPITAL IMPROVEMENT FUNDS

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 2,400 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 2,400-minimum charge. Usage over 2,400 gallons is charged at \$3.89 per 1,000 gallons.

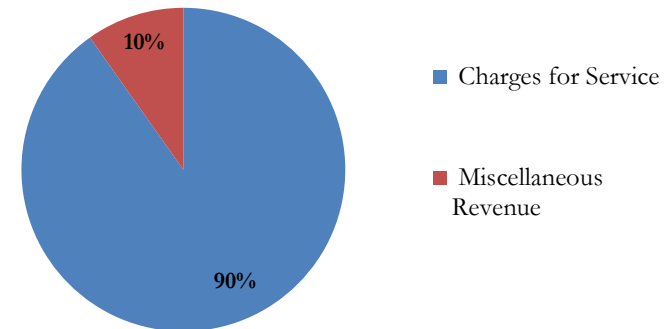
A reduction in the minimum gallons was approved by City Council and went into effect with the January 2021 billing. This modification to the minimum billing is anticipated to increase water revenue by over \$200,000 and will not greatly impact individual customers. Water revenues are deposited into the 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 2022 budget.

Water Operations Fund Revenue and Other Financing Sources



Water Capital Improvement Fund Revenue Sources



WATER OPERATIONS	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Utility Service Charges	1,070,806	1,193,925	1,164,840	1,200,000	1,224,000	1,248,480
Water Meter Sales	3,050	940	940	200	1,000	1,000
Assessments, Utility Bills	1,410	1,400	1,400	1,400	1,400	1,250
Employee Insurance Withholdings	13,094	13,896	13,896	15,215	15,215	15,215
Miscellaneous	39,262	-	-	-	-	-
Investment Income	667	650	650	500	500	500
Transfer in From the Water Capital Fund	75,000	30,000	30,000	30,000	30,000	30,000
Beginning Balance	198,739	244,008	244,008	276,205	319,164	399,199
Total	\$ 1,402,028	\$ 1,484,819	\$ 1,455,734	\$ 1,523,520	\$ 1,591,279	\$ 1,695,644

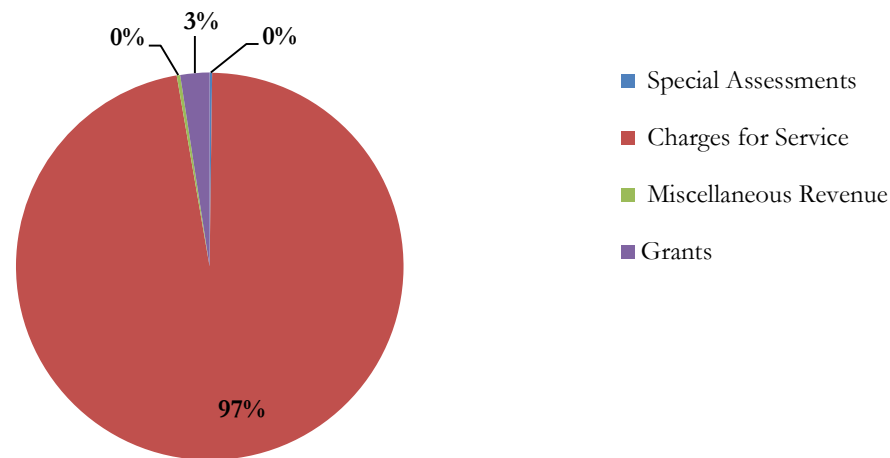
WATER CAPITAL	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Utility Service Charges	694,482	927,756	776,550	800,000	816,000	832,320
Impact Fees, Water	52,356	11,600	11,600	57,300	15,000	15,000
Cell Phone Tower Lease Income	29,135	29,165	29,165	29,165	29,000	29,000
Assessments, Utility Bills	663	500	500	500	500	500
Bond Proceeds	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Interest Income	435	450	450	450	500	500
Beginning Balance	278,743	309,963	309,963	429,251	288,317	157,653
Total	\$ 1,055,814	\$ 1,279,434	\$ 1,128,229	\$ 1,316,666	\$ 1,149,317	\$ 1,034,973

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.

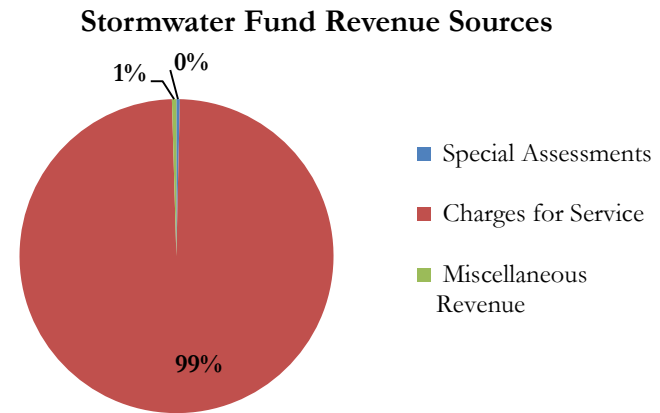
In addition, residents receive curbside brush pick up twice a year, have the ability to drop off brush for free at Evans Landscaping, and receive two curbside leaf collections in the fall. In 2010, the City of Loveland was able to reduce monthly sanitation charges because the city joined with three other communities to bid solid waste services and received a more competitive price through a cooperation. The city bid the solid waste and recycling services contract again through the cooperation in 2016 and again in 2020. The city's current contract is for a five (5) year term.

Sanitation and Environment Fund Revenue and Other Financing Sources



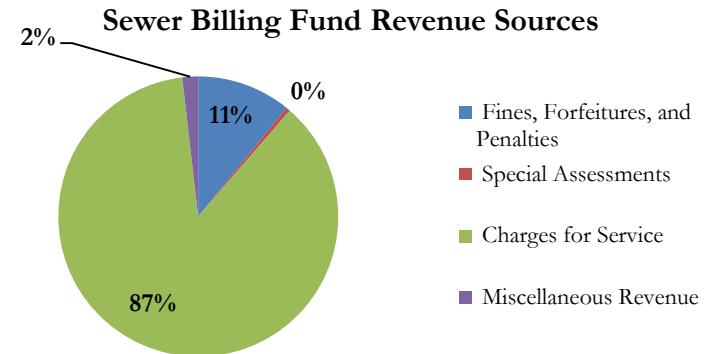
STORM WATER FUND

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.



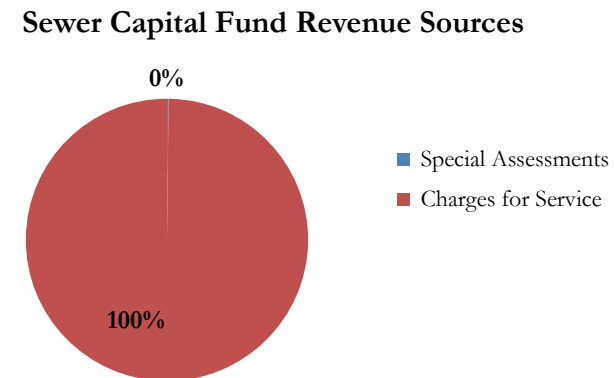
SEWER BILLING FUND

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 \$142.57 for water and \$158.52 for sewer. For the usage and time period specified, Loveland's water rate is \$102.90 and the sewer rate, established by MSD, is \$240.81.

For water rates, which are set by Loveland City Council, Loveland has the 11th lowest rate among 66 jurisdictions surveyed in 2021.

For sewer rates, which are set by the Metropolitan Sewer District, Loveland has the sixth highest rate among all cities surveyed in 2021.

SANITATION & ENVIRONMENT FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Utility Service Charges	1,158,361	1,139,000	1,145,000	1,155,000	1,166,550	1,178,216
Recycling Grants	26,429	26,000	29,554	29,000	26,000	26,000
Assessments, Utility Bills	2,272	2,500	3,679	2,500	2,300	2,100
Miscellaneous	9,264	-	27	-	-	-
Employee Pay Withholdings	2,904	3,084	2,140	3,221	3,221	3,221
Investment Income	749	800	460	400	400	400
Beginning Balance	179,228	182,589	182,589	149,115	71,647	12,040
Total	\$ 1,379,207	\$ 1,353,973	\$ 1,363,450	\$ 1,339,236	\$ 1,270,118	\$ 1,221,977

STORMWATER FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Employee Pay Withholdings	1,919	1,966	1,966	2,088	2,088	2,088
Utility Service Charges	444,620	440,000	440,000	440,000	440,000	440,000
Assessments, Utility Bills	564	600	731	600	600	600
Grants	-	-	-	-	-	-
SCIP Loans	-	-	-	-	-	-
Miscellaneous	6,539	-	-	-	-	-
Bond Proceeds	-	-	-	-	-	-
Investment Income	287	325	325	325	325	325
Beginning Balance	365,724	423,276	423,276	403,786	262,128	262,333
Total	\$ 819,653	\$ 866,167	\$ 866,298	\$ 846,799	\$ 705,141	\$ 705,346

OTHER FUNDS

SEWER BILLING FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Utility Service Charges	275,292	275,000	275,000	275,000	275,000	275,000
Late Payment Fees	26,382	34,000	34,000	34,000	34,000	34,000
Assessments, Utility Bills	836	800	1,256	800	800	800
Employee Pay Withholdings	1,768	2,101	2,101	1,999	1,999	1,999
Miscellaneous	6,189	-	-	-	-	-
Investment Income	2,554	3,000	3,000	3,000	3,000	3,025
Beginning Balance	86,109	74,485	74,485	65,994	85,877	144,721
Total	\$ 399,130	\$ 389,386	\$ 389,842	\$ 380,793	\$ 400,676	\$ 459,545

SEWER CAPITAL						
Utility Service Charges	3,657,448	3,600,000	3,700,000	3,811,000	3,925,330	4,043,090
Assessments, Utility Bills	4,820	5,000	7,958	5,000	27,000	27,000
Beginning Balance	633,168	633,836	633,839	248,045	253,045	280,045
Total	\$ 4,295,436	\$ 4,238,836	\$ 4,341,797	\$ 4,064,045	\$ 4,205,375	\$ 4,350,135

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 2022 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, with the intention that the development of the Crane property will eventually pay for the Christman Farmland acquisition and eventual park development. Since this TIF is not yet generating revenue, General Fund transfers have been necessary for this TIF Fund to make its annual debt service payment. An approved development of 30 new homes on the Christman farmland 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.

LOCAL CORONAVIRUS RELIEF FUND

In 2020, the City of Loveland received funds intended to cover costs consistent with the requirements of section 5001 of the

Coronavirus Aid, Relief, and Economic Security Act. To effectively track these revenues and expenditures, a specific fund called the Local Coronavirus Relief Fund was created.

LOCAL FISCAL RECOVERY FUND

The American Rescue Plan Act of 2021 provided a stimulus package during the COVID-19 pandemic. As it is a separate program from the Local Coronavirus Relief program, funding must be maintained in its own fund. The city received half of its funding in 2021 and expects to receive the second half in 2022.

TRAINING TOWER	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Bond Proceeds	-	-	-	-	-	-
Beginning Balance	354	354	354	354	-	-
Total	\$ 354	\$ 354	\$ 354	\$ 354	\$ -	\$ -

GENERAL BOND FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Transfer-in						
General Fund	71,853	70,865	70,865	86,445	83,469	83,353
Fire and EMS Fund - 2001 Levy	91,436	93,857	95,848	93,857	48,813	48,125
Fire and EMS Fund - 2014 Levy (only 50% trans)	49,514	49,514	49,514	49,161	49,515	49,515
Training Tower Building Fund	-	-	-	354	-	-
Street Maintenance Fund	31,751	49,700	35,352	49,700	18,112	18,112
Historic Loveland TIF	126,348	112,852	124,235	112,852	109,179	110,733
Recreation Land TIF	47,467	52,195	46,680	52,195	51,110	49,822
Beginning Balance	-					
Total	\$ 418,369	\$ 428,983	\$ 422,494	\$ 444,564	\$ 360,197	\$ 359,660

SINKING FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Transfer In	55,000	55,000	55,000	55,000	55,000	55,000
Beginning Balance	165,000	220,000	220,000	275,000	330,000	385,000
Total	\$ 220,000	\$ 275,000	\$ 275,000	\$ 330,000	\$ 385,000	\$ 440,000

RESERVE AND ESCROW	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Transfer in for Leave Reserve	-	-	-	-	8,102	43,529
Transfer in from Gen'l Fund for Emergency Res (201	-	-	-	-	-	-
Transfer in From General Fund for Storm & Fire (20	-	-	-	-	-	-
Transfer in From General Fund for Recreation Reser	-	-	-	-		
Beginning Balance	1,415,175	1,393,450	1,393,450	1,393,450	1,353,768	1,494,160
Total	\$ 1,415,175	\$ 1,393,450	\$ 1,393,450	\$ 1,393,450	\$ 1,361,870	\$ 1,537,689

DRUG & ALCOHOL FUND FOR	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
DUI	355	500	500	500	500	500
Forfeiture	168	-	-	-	-	-
Drug Fines	79	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Beginning Balance	18,612	19,214	19,214	19,714	19,714	19,714
Total	\$ 19,214	\$ 19,714	\$ 19,714	\$ 20,214	\$ 20,214	\$ 20,214

MAYOR'S COURT	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Magistrate Court	3,579	6,000	6,000	6,000	5,000	5,000
Beginning Balance	11,614	12,123	12,123	14,923	15,923	15,923
Total	\$ 15,193	\$ 18,123	\$ 18,123	\$ 20,923	\$ 20,923	\$ 20,923

COMMUNITY CORPORATION (CIC)	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Debt Proceeds	-	-	-	-	-	-
Lease Income	-	-	-	-	-	-
Advance from the General Fund	-	-	-	-	-	-
HCDC Grant	-	-	-	-	-	-
Sale of Asset	261,100	-	-	-	-	-
Receipts	-	-	-	-	-	-
Beginning Balance	92,957	186,533	186,533	177,833	176,633	175,433
Total	\$ 354,057	\$ 186,533	\$ 186,533	\$ 177,833	\$ 176,633	\$ 175,433

Tax Increment Financing	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
HISTORIC LOVELAND TIF						
Revenue, Bonds	-	5,574,614	-	5,360,627	-	-
Grants	38,300	-	78,253	1,132,000		
Homestead Reimbursement	1,341	-	2,011			
Real Estate Tax, TIF capture	295,189	299,354	279,649	282,304	285,127	287,979
Miscellaneous	-	-	1,563	-		-
Beginning Balance	22,049	29,395	29,395	130,371	161,823	212,771
Total	\$ 356,879	\$ 5,903,363	\$ 390,871	\$ 6,905,302	\$ 446,950	\$ 500,750

RECREATION LAND T.I.F.						
Real Estate Tax, TIF Capture	-	-	-	-	-	-
Advance from General Fund	47,467	46,680	46,680	52,195	51,110	49,822
Beginning Balance	6,317	6,317	6,317	6,317	6,317	6,317
Total	\$ 53,784	\$ 52,997	\$ 52,997	\$ 58,512	\$ 57,427	\$ 56,139

Lighting District Funds						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
LIGHTING DISTRICT FUND						
Lighting Special Assessment	10,726	10,739	10,739	10,648	11,180	11,739
Beginning Balance	51,142	52,368	52,368	52,788	52,751	53,247
Total	\$ 61,868	\$ 63,107	\$ 63,107	\$ 63,436	\$ 63,932	\$ 64,986

FEMA Reimbursement Fund						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
FEMA FUND						
COVID 19 Reimbursement	4,000	-	-	-	-	-
Beginning Balance	-	3,863	3,863	-	-	-
Total	\$ 4,000	\$ 3,863	\$ 3,863	\$ -	\$ -	\$ -

LOCAL COVID 19 Fund						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
LOCAL COVID 19 Fund						
COVID 19 Reimbursement	812,726	-	147,979	-	-	-
Beginning Balance	-	144,899	144,899	-	-	-
Total	\$ 812,726	\$ 144,899	\$ 292,878	\$ -	\$ -	\$ -

LOCAL FISCAL RECOVERY FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
LOCAL FISCAL RECOVERY FUND						
Grants	-	-	688,476	688,476	-	-
Beginning Balance	-	-	-	688,476	-	-
Total	\$ -	\$ -	\$ 688,476	\$ 1,376,953	\$ -	\$ -

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 2022 are:

1. Complete construction of a new parking facility in the

downtown district on City owned land on First Street.

2. Continue progress on the re-development of the city-owned Chestnut Street property
3. Continue identifying funding resources towards the implementation of the Nisbet Pak Master Plan
4. Work with Public Works Director and City Engineer to complete the 2022 Capital Improvement Program (CIP)
5. Finalize Downtown Streetscape Plan.
6. Work with Assistant City Manager towards the implementation of the strategies identified in the city's Comprehensive Master Plan
7. Work with City Council and staff towards identifying and implementing their two-year council goals (2022-2023)

Projected General Government Expenditures: GENERAL FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Legislative & Administration						
City Council Salary	41,205	41,205	41,205	41,205	41,205	41,205
City Clerk Salary	11,136	11,198	11,198	11,228	11,565	11,912
Ohio Public Employee Retirement System	13,869	12,576	12,576	12,584	12,665	12,748
Workers' Compensation	666	611	611	576	593	611
Medicare	857	836	836	836	842	847
Association Dues and Subscriptions	9,607	7,500	7,500	7,000	7,500	7,500
Professional Development & Training	305	2,000	2,000	2,000	2,000	2,000
Miscellaneous	2,990	4,200	4,200	7,500	3,000	3,000
Personnel Subtotal	67,733	66,426	66,426	66,429	66,870	67,323
Non-Personnel Subtotal	12,902	13,700	13,700	16,500	12,500	12,500
Subtotal, City Council	\$ 80,635	\$ 80,126	\$ 80,126	82,929	\$ 79,370	\$ 79,823
Percent Change	-12.42%	-0.63%	-0.63%	3.50%	-4.29%	0.57%
City Manager's Office	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
City Manager Salary	105,704	118,965	116,700	116,700	120,201	123,807
Salaries	210,929	243,365	243,365	244,723	252,065	259,627
Ohio Public Employee Retirement System	85,202	87,247	87,247	86,972	89,344	92,024
Medicare	5,326	5,264	5,264	5,263	5,972	6,150
Workers' Compensation	3,910	4,230	4,230	3,971	4,090	4,213
Longevity & Vacation Sellback	2,040	1,200	1,200	960	2,160	2,160
Health Savings Account Contributions	18,550	18,550	18,550	19,650	19,650	19,650
Health Insurance	40,861	44,484	44,484	43,884	48,272	53,100
Life Insurance	2,251	2,236	2,236	2,225	2,247	2,270
Employee-Paid Supplemental Benefits	2,975	3,023	3,023	2,569	3,400	3,400
Association Dues and Subscriptions	2529	3,500	3,500	3,500	3,500	3,500
Professional Development and Conferences	1,104	5,500	5,500	3,500	5,500	5,500
Automobile Expenses	3,840	3,960	3,600	3,600	3,600	3,600
Outside Contract Services	3,010	5,000	5,000	8,000	5,000	5,000
Miscellaneous	3,545	2,400	2,400	1,800	2,500	2,500
Personnel Subtotal	477,748	528,564	526,299	526,917	547,401	566,400
Non-Personnel Subtotal	14,028	20,360	20,000	20,400	20,100	20,100
Subtotal, City Manager's Office	\$ 491,776	\$ 548,924	\$ 546,299	547,317	\$ 567,501	\$ 586,500
Percent Change	6.66%	11.62%	11.09%	0.19%	3.69%	3.35%
Legal Services						
Outside Contracted Services, City Solicitor	75,913	85,500	85,500	85,500	85,500	85,500
Subtotal, Legal Services	\$ 75,913	\$ 85,500	\$ 85,500	85,500	\$ 85,500	\$ 85,500
Percent Change	-10.19%	12.63%	12.63%	0.00%	0.00%	0.00%
Total, Legislative/Admin Services	\$ 648,324	\$ 714,550	\$ 711,925	715,746	\$ 732,371	\$ 751,823

MAYOR'S COURT						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	55,810	57,081	57,081	58,152	59,897	61,693
Ohio Public Employee Retirement System	14,603	13,843	13,843	14,071	14,577	14,979
Health Insurance	5,966	6,488	6,488	13,507	14,858	16,343
Health Savings Account Contributions	3,275	3,275	3,275	6,550	6,750	6,750
Longevity & Vacation Sellback	720	600	600	480	840	720
Life Insurance	387	367	367	378	382	386
Workers' Compensation	690	667	667	638	657	677
Medicare	876	831	831	745	969	995
Employee-Paid Supplemental Benefits	1,466	1,466	1,466	2,178	1,235	1,235
Professional Development and Conferences	-	550	550	550	650	650
Magistrate	5,000	6,000	6,000	6,000	6,000	6,000
Prosecutor	3,623	12,000	10,000	10,000	10,000	10,000
Public Defender	-	500	500	500	500	500
Incarceration	-	1,500	1,500	1,500	1,500	1,500
Office Supplies	630	1,000	1,000	1,000	1,000	1,000
Miscellaneous	120	400	400	400	400	400
Personnel Subtotal	83,793	84,618	84,618	96,699	100,164	103,779
Non-Personnel Subtotal	9,373	21,950	19,950	19,950	20,050	20,050
Total	\$ 93,166	\$ 106,568	\$ 104,568	116,649	\$ 120,214	\$ 123,829
Percent Change	-7.09%	14.39%	12.24%	11.55%	3.06%	3.01%

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 the Comprehensive Annual Financial Report (Annual Report) and provides field support for the annual audit. The City completed its first Annual Report for the year 2012 and has received the Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting for the past eight years. The City received its eighth Distinguished Budget Presentation Award from GFOA for the 2021 Operating Budget and Capital Improvement Program.



In 2011, the City converted from bi-monthly utility billing to its current practice of monthly billing with utility meters being read every other month, reducing meter reading costs. Approximately 50% of 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 2021 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.

2022 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 2022 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. Continue to participate with the Assistant City Manager's committee that is reviewing and updating the City's policies.

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	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Director of Finance Salary					-	-
Salaries	231,277	235,451	235,451	247,358	254,779	262,422
Ohio Public Employee Retirement System	60,151	57,079	57,079	59,871	61,611	63,379
Health Insurance	23,610	22,410	22,410	28,014	30,815	33,897
Health Savings Account Contributions	14,083	10,808	14,083	14,083	17,920	17,920
Longevity & Vacation Sellback	1,536	1,380	1,380	1,104	1,932	1,656
Life Insurance	1,534	1,532	1,532	1,610	1,626	1,642
Workers' Compensation	2,793	2,748	2,748	2,717	2,799	2,882
Unemployment Insurance	6,950	-	-	-	-	-
Medicare	3,624	3,519	3,519	3,628	4,095	4,212
Employee-Paid Supplemental Benefits	922	965	2,300	2,352	1,745	1,745
Association Dues and Subscriptions	340	750	750	750	750	750
Professional Development and Conferences	100	3,500	3,500	3,500	3,500	3,500
Office Supplies	2,343	2,000	2,000	2,000	2,000	2,000
Office Equipment Leasing and Maintenance	611	700	700	700	725	760
Outside Contracted Services	1,440	5,000	5,000	5,000	5,000	5,000
Miscellaneous	945	1,000	1,000	2,000	1,000	1,000
Personnel Subtotal	346,480	335,892	340,502	360,737	377,321	389,756
Non-Personnel Subtotal	5,779	12,950	12,950	13,950	12,975	13,010
Total	\$ 352,259	\$ 348,842	\$ 353,452	374,687	\$ 390,296	\$ 402,766
Percent Change	8.91%	-0.97%	0.34%	6.01%	4.17%	3.19%

BUILDING AND ZONING DEPARTMENT

The City of Loveland's Building and Zoning Division is charged with implementing the City of Loveland'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 include construction for improvements 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 division 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 vendor applications. Plumbing, sewer, and electrical permit services are contracted through outside agencies, including the Hamilton County Plumbing, Inspection Bureau Incorporated (IBI), and the Metropolitan Sewer District (MSD).

In an effort to complete these objectives, the division 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 Division serves as support staff to the Planning and Zoning Commission and Board of Zoning Appeals by reviewing and processing applications, coordinating City staff submission reviews, completion of case files, and facilitation and scheduling of meetings.

Moreover, the Building and Zoning Division 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 Division preforms a significant role in attracting new businesses to the community and safeguarding business retention.



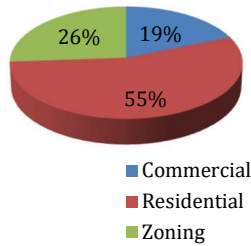
The summer of 2021 brought the welcomed additions of Rodi Italian and Tahona Restaurant to the Downtown District

The Building and Zoning Division maintains among the highest ratings offered to building divisions by the Insurance Services Office (ISO). ISO reaffirmed the City of Loveland's Class 1 rating for both residential and commercial properties. Among communities in Ohio with a Class 1 rating, the City of Loveland

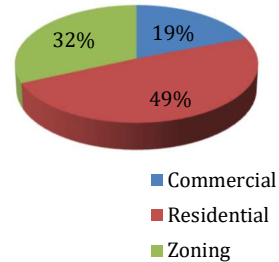
resides within the highest percentiles for residential and commercial properties indicating that the City is a clear leader in certifying the safety of our residential and commercial structures when compared to our peers.

In 2021 the Building and Zoning Division processed 251 permits consisting of 51 commercial, 140 residential, and 60 zoning permits generating approx. \$67,199.91 in general fund revenue; collected \$10,366 from new development impact fees that derived from 4 new single-family dwellings to the community; administered 375 building inspections, and 350 Nuisance Violations with an assessed aggregate property valuation of approx. \$19,000.00. Other permits that were collected include 90 park shelter rental permits which produced approx. \$3,425.

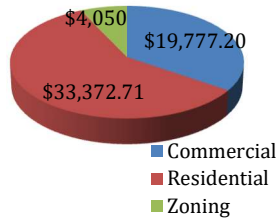
**2021 Issued Permits
YTD**



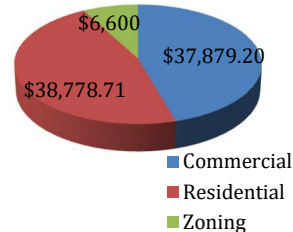
2020 Issued Permits



**Fees Collected - Year To
Date**



2020 Fees Collected



At the end of 2021, the Building and Zoning Division processed permit and inspection services for the addition of Rodi Italian and Tahona Restaurants located on Karl Brown Way; interior renovations to City Hall, including AV equipment, touchless plumbing features and touchless electrical features; and the expansion to the NorthStar Church to accommodate for additional classroom space; the development of five, single family homes on Cedar Dr., two townhomes on South Second Street, and establishing a Smart City WiFi network into the Downtown District.

Among the projects and developments commenced in 2021 that remain in progress are of a 0.124 acres of addition vehicle storage for McCluskey Chevrolet located in the Commerce Park; a complete revision of the city's Comprehensive Master Development Plan; a complete revision to the city's Property Maintenance Code; and updating the Building and Zoning software to include online applications, payments, GIS integration, apps, and records retention for more efficient processes.

In addition, comprising some significant additions to the city are:

1. Chimneyridge, a thirty-lot subdivision located off Butterworth Road and the future site for Homearama 2022.



Site of the Chimneyridge Subdivision

2. The Blossom Hill subdivision, located along State Route 48, is a twenty-five-unit development of high-end townhomes.



Rendering of the Blossom Hill Subdivision

3. Construction of a new Public Works Office/Garage Building is also set to begin in late 2021/early 2022.



Public Works Project Rendering

2022 Building and Zoning Division Goals

1. Commence the development of a 270-stall parking garage on 1st Street in the Downtown District.
2. Convert and migrate all physical Building and Zoning permit files to digital file format.
3. Develop a monetization program for the Smart City WiFi network in the Downtown District.
4. Revise the city's Business Licensing Program.
5. Create, develop, and implement a Downtown Streetscaping Plan.
6. Conclude a revision of the Property Maintenance Code.
7. Accomplish the development of phase 1 of the Chimneyridge subdivision.
8. Facilitate the completion of the Blossom Hill subdivision.
9. Finalize the annexation and facilitate the application and building process for a single-family housing development on East State Route 48.
10. Complete the construction of a new Public Works Office/Garage Building.
11. Complete the eighteen-unit development located at the intersection of Main Street and Highland Street

BUILDING & ZONING	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	116,178	118,476	118,476	123,195	126,891	130,698
Ohio Public Employee Retirement System	29,938	28,963	28,963	30,037	30,655	31,569
Health Insurance	19,661	20,699	20,699	20,699	22,769	25,046
Health Savings Account Contributions	6,550	6,550	6,550	6,550	13,500	13,500
Longevity & Vacation Sellback	1,200	1,200	1,200	960	840	840
Life Insurance	734	757	757	788	796	804
Workers' Compensation	1,365	1,383	1,383	1,353	1,394	1,435
Medicare	1,887	1,676	1,676	1,748	2,063	2,124
Association Dues and Subscriptions	271	500	500	500	1,000	1,000
Professional Development and Conferences	45	500	500	500	1,000	1,000
Automobile Expenses	1,200	1,200	1,200	1,200	1,200	1,200
Building Inspection Contract Services	45,085	60,000	60,000	60,000	60,000	60,000
Property Maintenance Enforcement Services	9,738	12,000	12,000	12,000	12,000	12,000
Property Maintenance Remediation Services	8,110	5,000	5,000	5,000	5,000	5,000
Outside Contracted Services	403	8,000	8,000	32,000	5,000	5,000
Office Supplies	770	7,200	7,200	1,200	1,000	1,000
Office Equipment Leasing and Maintenance	-	-	-	6,500	6,500	6,500
State Fees	1,584	3,500	3,500	3,500	3,500	3,500
Miscellaneous	1,157	1,500	1,500	1,500	1,000	1,000
Personnel Subtotal	177,513	179,704	179,704	185,330	198,908	206,016
Non-Personnel Subtotal	68,363	99,400	99,400	123,900	97,200	97,200
Total	\$ 245,876	\$ 279,104	\$ 279,104	309,230	\$ 296,108	\$ 303,216

POLICE DEPARTMENT

The Loveland Police Department (LPD) team operates through the combined efforts of 20 sworn Police Officers, a Systems Manager, an Operations Assistant, and a part time Property Room Manager. 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 (10) different court systems, invoicing, supplies, software systems, public records, and building systems.

PATROL

Four (4) Lieutenants support Ten (10) Police Officers, One (1) Detective, One (1) K9 Team., and Three (3) School Resource Officers. Officers assigned to patrol generally work shifts of 12 hours. Officers respond to approximately 9,000 citizen calls for service annually. LPD provide crime and traffic enforcement, first responder apprehension, criminal investigations, and crime prevention services, 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 quality of life challenges. 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 appear at numerous community outreach events including the Citizens Police Academy and Junior Police Academy. Graduates of the Citizens Police Academy are invited to participate in an alumni organization which serves as our community partners and assist the Department during times of community emergencies or with special events and programs.





SPECIAL ASSIGNMENTS

The Department has one (1) K-9 team trained in drug interdiction, search and rescue, and criminal apprehension. The team is also an excellent resource for school and community activities.

The Department, the Loveland City School District, and Saint Columban Catholic School coordinate to provide School Resource Officers (SRO) who provides a variety of services to the schools, including safety and security surveys, on-site crime prevention and suppression, reporting and enforcement activities, classroom instruction, a safety resource for students, and a liaison with students, parents, and teachers to enhance a safe school environment.

The Department has one (1) Officer one (1) Lieutenant assigned as Detectives. They investigate cases requiring special expertise or a considerable time commitment. Increasing use of mobile devices and technology related criminal activity, quality of life issues, and identity theft, have been the most recent focus.

Finally, officers serve as field trainers, firearms instructors, defensive tactics instructors, special response team (SRT) members and on the bike patrol team.

MAYOR'S COURT

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

VALUES – INTEGRITY, SERVICE, IMPROVEMENT

Integrity is the Department's first core value. 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.



Community Oriented Service is the Department's second core value. 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, and Christmas in Loveland. The division also maintains Nextdoor© Facebook © and Twitter® accounts to enhance communications with our community.



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

Continuous Improvement is the Department's final core value. Additional professional development is provided for officers and supervisors to enhance their personal abilities, as well as the capabilities of the entire agency. Team members average more than 150 hours of training each year on a variety of topics. LPD

supervisors attend the most modern training in management and leadership including Certified Project Managers (CPM), Supervisor Training and Evaluation Program (STEP), Police Executive Leadership College (PELC), the Certified Law Enforcement Executive Program (CLEE), and the FBI National Academy.



POLICE DEPARTMENT GOALS

Each year the Police Department sets goals to further the police mission and achieve its strategic priorities. The department met its 2021 goals. The goals for 2022 are:

1. Enhance LPD investigations by adding a full-time investigator and leveraging technology advancements.
2. Enhance LPD operations and succession planning by hiring an Assistant Chief.

POLICE	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	1,905,545	1,922,617	1,922,617	2,124,891	2,305,638	2,374,807
Ohio Public Employee Retirement System	38,496	35,428	35,428	37,781	38,914	40,082
Ohio Police and Fire	372,371	361,756	361,756	399,193	411,169	423,504
Medicare	27,873	25,279	25,279	27,241	33,432	34,435
Workers' Compensation	22,784	22,445	22,445	23,343	24,043	24,765
Longevity & Vacation Sellback	16,560	17,400	17,400	15,960	18,000	18,240
Health Savings Account Contributions	103,800	100,950	100,950	123,888	89,995	89,995
Health Insurance	211,802	244,651	244,651	314,998	346,498	381,148
Life Insurance	11,244	11,112	11,112	12,357	12,728	13,110
Employee-Paid Supplemental Benefits	19,117	22,152	22,152	21,082	11,489	11,489
Association Dues and Subscriptions	3,163	5,225	5,225	5,225	5,100	5,100
Continuous Training (state-mandated line item)	120	1,600	1,600	1,600	1,600	1,600
Professional Development and Conferences	25,051	35,000	35,000	38,000	40,000	40,000
Employee Administration and Relations	16,942	12,700	12,700	12,700	10,000	20,000
Special Operations	9,949	10,000	10,000	12,500	10,000	10,000
Policing Tools and Equipment	31,163	30,000	30,000	38,000	20,000	165,000
Office Supplies	25,877	10,000	10,000	15,000	10,000	10,000
Office Equipment Leasing and Maintenance	2,628	2,400	2,400	2,500	2,400	2,400
Municipal Facilities Maintenance and Supplies	39,403	35,000	35,000	48,000	84,000	26,000
Property Liability Insurance	19,821	21,000	21,000	22,000	21,500	22,000
Electric and Gas Utilities	13,513	14,000	14,000	14,000	15,000	15,000
Communication (Phone, Internet, Radio)	41,669	43,200	43,200	43,200	43,200	43,200
Hamilton County Communications Center PSAP	11,538	1,923	11,538	1,923	2,019	2,120
Dispatching Charges	155,963	138,000	138,000	144,000	175,000	175,000
IT Software Maintenance Contract	22,935	32,000	32,000	32,000	33,600	35,280
IT Hardware & Software (Non-CIP)	7,105	7,200	7,200	7,200	7,200	7,200
Uniforms	25,060	22,500	22,500	22,500	18,000	18,000
Vehicle & Equipment Repairs	91,847	103,400	103,400	95,000	43,400	43,400
Fuel	21,255	35,000	35,000	30,000	36,000	36,000
Reimbursable Cost Items	1,000	5,000	5,000	5,000	5,000	5,000
Outside Contracted Services	3,214	20,400	20,400	5,000	3,800	4,000
Lease Payments	26,214	60,000	60,000	85,000	57,600	57,600
Miscellaneous	5,170	4,000	4,000	4,000	4,000	4,000
CIP Equipment	125,997	35,000	35,000	54,000	260,000	150,000
Transfer to Bond Fund, Debt Service	48,125	47,625	47,625	49,500	48,813	48,125
Personnel Subtotal	2,729,592	2,763,790	2,763,790	3,100,734	3,291,905	3,411,573
Non-Personnel Subtotal	774,722	732,173	741,788	787,848	957,232	946,025
Total	\$ 3,504,314	\$ 3,495,963	\$ 3,505,578	3,888,582	\$ 4,249,137	\$ 4,357,598
Percent Change	14.37%	-0.24%	0.04%	10.93%	9.27%	2.55%

PUBLIC WORKS DEPARTMENT

The City of Loveland operates a full-service Public Works Department, consisting of 15 full-time employees. This includes one Public Works Director, a City Engineer, two Maintenance Crew Leaders, a Mechanic/Maintenance Worker, and ten Maintenance Workers, as well as seasonal laborers during the summer and fall.

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

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

- Street construction and maintenance

- Sign manufacturing, installation, and maintenance
- Street sweeping
- Curb and gutter construction and maintenance
- Stormwater capital project management



In 2021, three OPWC-funded projects were under construction: Broadway St. Stabilization (pictured above), Miamiview Dr. Culvert Replacement, & the Main & Chestnut Water Line Replacement.

- 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 street light issues
- Waste collection for all residences and businesses is provided to the residents of the City of Loveland through a contract with Rumpke. This service is billed as a utility and is paid as such. In addition, Rumpke's service includes the collection of recyclables (glass, cans, plastic, corrugated cardboard, magazines, catalogs, and newspaper).
- Additional curbside yard waste collection is provided by the Public Works Department, including twice a year curbside brush collection, fall curbside leaf collection,

and Christmas tree removal in December and January each year.

- Since 1985, sanitary sewerage collection and treatment for all residences and businesses is provided to the residents of the City of Loveland through an agreement with Hamilton County.

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

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

There are many opportunities for Loveland residents to enjoy active sports as well as natural and scenic beauty. The City of Loveland maintains 12 developed parks, a nature preserve, and several other green spaces for passive recreation. Many

organizations utilize the city's open space and parks for organized athletic programs for youths and adults such as: baseball, softball, soccer, tennis, and football. City parks also host playground and picnic areas, river views, and concession buildings.

2022 Public Works Department Goals

1. Manage annual road maintenance program.
2. Manage outside funding-contingent projects such as E. Loveland Ave. Improvements, Cherokee Dr. & W. Main St. Water Main Replacement, Harrison Ave. Realignment, 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%)

	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	20,801	19,706	19,706	20,297	20,906	21,533
Association Dues and Subscriptions	865	1,000	1,000	1,000	1,000	1,000
Professional Development and Conferences	164	750	750	750	750	750
Miscellaneous	1,754	1,500	1,500	1,500	1,500	1,500
Personnel Subtotal	20,801	19,706	19,706	20,297	20,906	21,533
Non-Personnel Subtotal	2,783	3,250	3,250	3,250	3,250	3,250
Total	\$ 23,584	\$ 22,956	\$ 22,956	23,547	\$ 24,156	\$ 24,783
Percent Change	3.11%	-2.66%	-2.66%	2.57%	2.59%	2.60%

PARKS & LEISURE, OPERATIONS

	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	224,601	233,197	233,197	238,040	245,181	252,537
Ohio Public Employee Retirement System	64,337	61,325	61,325	62,469	64,343	66,273
Health Insurance	36,579	39,091	39,091	42,205	46,426	51,068
Health Savings Account Contributions	13,722	14,786	14,786	18,074	13,254	13,254
Longevity & Vacation Sellback	3,024	2,136	2,136	1,709	2,649	2,279
Life Insurance	1,474	1,447	1,447	1,494	1,509	1,524
Workers' Compensation	2,794	2,953	2,953	2,838	2,923	3,011
Medicare	3,739	3,547	3,547	3,575	4,051	4,163
Employee-Paid Supplemental Benefits	2,498	2,359	2,359	2,578	144	138
Outside Contracted Services	19,473	35,000	35,000	59,000	8,000	8,000
Portolet Service	1,256	3,500	3,500	3,500	3,500	3,500
Communications (Phone, Internet, Radio)	8,143	12,500	12,500	12,500	12,500	12,500
Electric and Gas Utilities	15,201	19,500	19,500	19,500	19,750	20,000
Fuel	6,846	11,250	11,250	11,250	11,500	11,500
Vehicle and Equipment Repairs	8,937	15,000	15,000	15,000	11,000	11,000
Material & Supplies	26,031	33,000	33,000	38,600	27,000	27,000
Beautification	3,074	5,450	5,450	5,000	8,500	8,500
Special Events	3,776	10,000	10,000	40,000	5,000	5,000
Miscellaneous	973	1,100	1,100	1,100	1,100	1,100
Veteran's Memorial	450	3,500	3,500	3,500	-	-
Fourth of July	9,115	25,000	25,000	25,000	25,000	25,000
Historic Loveland Materials	1,346	4,000	4,000	4,000	4,000	4,000
Christmas in Loveland	1,107	6,000	6,000	6,000	6,000	6,000
Trees	1,409	1,500	1,500	12,000	500	500
Personnel Subtotal	352,768	360,841	360,841	372,982	380,479	394,246
Non-Personnel Subtotal	107,137	186,300	186,300	255,950	143,350	143,600
Subtotal, Operations	\$ 459,905	\$ 547,141	\$ 547,141	628,932	\$ 523,829	\$ 537,846
Percent Change	-9.61%	18.97%	18.97%	14.95%	-16.71%	2.68%

PARKS & LEISURE, CAPITAL

	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
CIP Equipment	40,980	13,000	13,000		141,400	20,000
Transfer to Reserve and Escrow Fund		-	-	-	10,000	10,000
Transfer to Bond Fund, Debt Service		-	-	14,292	12,627	13,788
Subtotal, Capital (Non-Operating)	\$ 40,980	\$ 13,000	\$ 13,000	14,292	\$ 164,027	\$ 43,788
Percent Change	-53.60%	-68.28%	-68.28%	9.94%	1047.66%	-73.30%
Total Parks & Leisure	\$ 500,885	\$ 560,141	\$ 560,141	643,224	\$ 687,856	\$ 581,635

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, as well as transfers to the Reserve and Escrow Fund for the employee leave policy obligations and to the Special Projects Fund.

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	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Employee Administration & Relations	8,109	13,000	13,000	13,000	13,000	13,000
Continuous Improvement Training	1,960	8,000	8,000	5,000	6,000	6,000
Wellness Program	7,728	12,500	12,500	12,500	12,500	12,500
Ohio Net Profit Cost	75	100	100	100	100	100
Regional Income Tax Agency (RITA) Charges	111,424	140,000	140,000	140,000	150,000	150,000
Ohio Net Profit Refunds	2,396	-	-	-	-	-
Income Tax Refunds	208,877	200,000	200,000	200,000	160,000	160,000
Office Supplies	8,724	10,000	10,000	10,000	8,000	8,000
Postage	2,282	4,500	4,500	4,500	6,000	6,000
Public Relations and Communications	1,650	20,000	20,000	15,000	1,500	1,500
Office Equipment Leasing and Maintenance	4,799	9,000	9,000	9,000	9,000	9,000
Furniture & Fixtures	2,673	2,000	2,000	2,000	1,000	1,000
Municipal Facilities Maintenance	60,420	51,000	51,000	55,000	35,000	35,000
Property Liability Insurance	56,224	56,000	56,000	68,000	50,000	50,000
Property & Liability Claim	8,654	2,500	2,500	2,500	2,500	2,500
Electric and Gas Utilities	21,798	25,200	25,200	26,460	27,000	27,500
Street Lights	64,787	68,000	68,000	68,000	68,500	69,000
Communications (Phone, Internet, Radio)	27,886	61,400	61,400	62,000	28,000	28,000
Information Technology (IT) Contract Services	62,007	71,026	71,026	74,577	\$78,306	\$82,221
IT Software Maintenance Contract	27,809	34,690	34,690	34,690	35,557	36,446
IT Hardware & Software (Non-CIP)	18,990	18,100	18,100	24,100	8,500	8,500
Reimbursable Cost Items	54,979	15,000	15,000	15,000	13,000	13,000
Miscellaneous	10,593	1,500	1,500	1,500	1,500	1,500
Legal and Job Advertisement	6,111	12,000	12,000	12,000	12,000	12,000
Recodification Services and Code Printing	6,068	6,000	6,000	6,000	6,000	6,000
Health Inspections Contract with Hamilton Cnty	15,559	16,500	16,500	16,500	17,500	18,500
Board of Elections Expenses	5,185	10,000	10,000	10,000	10,000	10,000
COVID-19 2020	31,571					
County Auditors Fees	13,123	15,000	15,000	15,000	15,000	15,000
State G.A.A.P. Report & Audit	17,899	18,200	18,200	18,200	18,200	18,200
Bank Fees	1,674	3,000	3,000	3,000	3,000	3,000
Outside Contracted Services	68,285	44,800	44,800	93,000	25,000	25,000
IT CIP	144,917	184,500	184,500	61,560	70,000	
Road Rehabilitation	299,343	600,000	600,000	750,250	600,000	600,000
Records Retention and Digitization	-	8,000	8,000	8,000	2,500	2,500
Property Acquisition	-					
Revenue Sharing Loveland School District	25,600	35,000	35,000	55,000	20,000	20,000
Transfer to Bond Fund, Debt Service	23,728	23,240	23,240	22,653	22,030	21,439
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	35,035	17,063
Transfer to Street Maintenance Fund	75,000	75,000	75,000	75,000	75,000	75,000
Advance to Recreation Land TIF Fund	47,467	46,680	46,680	52,195	46,680	52,195
Transfer to Special Projects Fund	35,000	70,000	70,000	183,382	150,000	150,000
Non-Personnel Subtotal	1,591,374	1,991,436	1,991,436	2,224,667	1,842,908	1,766,665
Total	\$ 1,591,374	\$ 1,991,436	\$ 1,991,436	2,224,667	\$ 1,842,908	\$ 1,766,665
Undesignated Fund Balance	\$ 5,521,435	\$ 5,609,909	\$ 5,609,909	5,636,565	\$ 5,724,095	\$ 5,912,898
Total Expenditures, General Fund	\$ 6,959,782	\$ 13,040,995	\$ 13,139,069	13,932,897	\$ 14,067,140	\$ 14,225,213
Percent Change	-12.81%	87.38%	88.79%	6.04%	0.96%	1.12%

SPECIAL PROJECTS	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Special Projects, Operations						
State G.A.A.P. Report & Audit	2,309	2,450	2,450	2,450	2,450	2,450
State & County Auditors Fees	-	-	-	-	-	-
Sidewalk Repair	1,778	5,000	5,000	5,000	5,000	5,000
Economic Development	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Subtotal, Operations	\$ 4,087	\$ 7,450	\$ 7,450	7,450	\$ 7,450	\$ 7,450
Special Projects, Capital						
Sidewalk Repair		-	-		-	-
Nisbet Park Restroom	18,294	-	-		-	-
McCoy Park Project	12,052	-			-	-
Nisbet Park Gazebo		-	-	115,000	-	-
Harrison Avenue Widening		-	-	510,600	-	-
Miscellaneous	-		-		-	-
Cherokee Water Main Replacement		-	-	1,492,200	-	-
West Loveland/Wall Street Traffic Signals	11,975	215,000	80,265		-	-
Five Points Traffic Signal Improvements				10,000		
Broadway Street Stabilization Project	-	413,900			-	-
Miamiview Drive Culvert Replacement	-	416,970			-	-
Main & Chestnut Waterline & Storm Replacement	-					
Phillips Park Playset	-	-	-	60,000		
CIP Capital Improvement Prtojects	385,558	1,354,998	76,357			
E. Loveland Ave Improvements Phase I	-			1,002,400		
Trestle Safety Project	26,000					
Kiwanis Dog Park				38,000		
Paxton Bridge Railing Replacement <i>(2021 Project Approval)</i>	-			69,400		
Loveland Heights Tot-Lot Playset Replacements	-			138,520		
Lever Park Court Resurfacing	-	24,000	24,000			
Public Works Office Building Replacement <i>(2021 Project Approval)</i>	-		101,140	1,133,458		
Nisbet Park Seating Area				230,696		
Other	-		34,432		50,000	50,000
Undesignated Fund Balance	-	9,508	-	10,000	761,931	127,550
Subtotal, Capital	\$ 453,879	\$ 2,434,376	\$ 316,194	4,810,274	\$ 811,931	\$ 177,550
Total, Special Project Fund	\$ 457,966	\$ 2,441,826	\$ 323,644	4,817,724	\$ 819,381	\$ 185,000
Percent Change	-79.31%	433.19%	-29.33%	1388.59%	-98.81%	0.00%

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 a 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 Hawkiso 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 1) 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.

In 2021, LSFD worked with City Administration towards the completion of a Station 63 Relocation Study. The study was finalized and presented to city council for future action.

2022 LSFD Goals

1. Continue the Fire Station 63 relocation project.
2. Safety Center parking lot expansion.
3. Finalize city traffic light preemption system.

FIRE & EMS FUND (2001 LEVY) 2.0 MILLS	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Contract Supplemental	70,473	82,718	82,718	86,854	91,197	95,756
County Auditors Fees	6,669	7,575	7,575	7,575	7,575	7,651
State G.A.A.P. Report & Audit	3,067	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
Municipal Facilities Maintenance	56,257	37,233	37,233	37,223	37,223	37,223
Property Liability Insurance	19,821	21,000	21,000	20,500	20,500	21,000
Electric and Gas Utilities	22,231	29,495	29,495	29,495	29,495	30,970
Communications (Phone, Internet, Radio)	48,061	38,400	38,400	38,400	38,400	38,400
Hamilton County Communications Center PSAP	11,538	1,923	1,923	-	-	-
Dispatching Charges	89,251	78,000	78,000	81,900	85,995	90,295
IT Software Maint. Contract (CAD, Firetracker, & Locutions)	24,864	25,000	25,000	18,000	18,000	18,000
Outside Contracted Services	9,242	9,500	9,500	6,500	6,500	6,500
118 S Lebanon Lease/Improvements	-	-	-	-	-	-
Professional Development	-	-	-	-	3,000	3,000
Miscellaneous/Reimbursables	207	2,500	2,500	7,000	4,000	4,000
CIP Equipment	13,945	-	-	-	-	75,000
Transfer to the General Fund, Administrative Cost Recovery	95,000	95,000	95,000	97,850	97,850	97,850
Transfer to Bond Fund, Debt Service	91,436	95,848	95,848	93,857	48,813	48,125
Undesignated Fund Balance	-	211,032	223,172	269,592	357,755	365,883
Total	\$ 562,062	\$ 740,924	\$ 753,064	800,445	\$ 852,002	\$ 945,353
Percent Change	-5.59%	31.82%	33.98%	6.29%	-6.90%	17.24%
FIRE FUND (2006 LEVY) 2.10 MILLS	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Contract with LSFD	585,539	614,816	614,816	645,557	677,835	711,727
Emergency Support Unit (ESU)	3,964	5,500	5,500	5,500	5,500	5,500
County Auditors Fees	7,939	8,569	8,569	8,484	8,484	8,569
IT Hardware & Software (Non-CIP)	4,596	4,000	4,000	4,500	4,500	4,500
Vehicle and Equipment Repairs	59,001	50,000	50,000	6,500	65,000	65,000
Miscellaneous	245	-	-	-	-	-
Material & Supplies	2,948	3,300	3,300	3,237	3,237	3,237
Small Fire Equipment	824	13,000	13,000	13,000	13,000	13,000
Turn-Out Gear	24,374	-	-	25,000	25,000	25,000
CIP Equipment	-	-	-	-	-	-
Undesignated Fund Balance	-	153,537	164,425	139,718	30,354	(106,805)
Total	689,430	852,722	863,610	851,496	832,910	729,728
Percent Change	-1.7%	23.69%	25.26%	-1.4%	12.8%	4.2%

EMS FUND (2006 LEVY) 3.10 MILLS	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Contract with LSFD	1,129,063	1,325,908	1,325,908	1,392,204	1,461,814	1,534,905
Contract Supplement, Paramedic Pay	-	-	-	-	-	-
Medical Supplies	27,836	35,000	35,000	39,000	36,322	36,685
Small EMS Equipment	17,535	12,000	12,000	12,000	12,000	12,000
EMS Equipment Maintenance	9,307	10,000	10,000	10,000	10,000	10,000
County Auditors Fees	11,719	12,260	12,260	12,260	12,260	12,383
IT Hardware & Software (Non-CIP)	3,792	3,000	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs	25,409	26,000	26,000	26,000	26,000	26,000
EMS Transport Fees	23,781	30,000	30,000	30,000	30,000	30,000
Computer Replacements	3,000	-	-	-	-	-
CIP Equipment	25,765	-	-	-	-	-
Undesignated Fund Balance		225,872	361,687	179,473	(60,638)	(365,200)
Total	1,277,207	1,680,040	1,815,855	1,703,937	1,530,758	1,299,773
Percent Change	-1.73%	31.54%	42.17%	-6.16%	4.39%	4.62%
FIRE & EMS FUND (2014 LEVY) 1.75 MILLS	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Contract with LSFD	323,380	379,573	379,573	398,552	418,479	439,403
Professional Development and Conferences	-	3,000	3,000	-	0	0
County Auditor Fees	7,300	7,373	7,373	7,373	7,373	7,447
Outside Contracted Services	4,028	7,125	7,125		49,000	75,000
Materials & Supplies	372	4,650	4,650	4,650	4,650	4,650
Small Fire/EMS Equipment	0	5,000	5,000	5,000	5,000	5,000
COVID-19 2020	24,950					
CIP Equipment	4,554	37,708	37,708	70,907	0	0
Transfer to Bond Fund, Debt Service	24,757	24,757	24,757	24,403	24,757	24,757
Lease Payments	138,864	184,400	184,400	184,400	184,400	244,602
Fire Station 63					3,000,000	
Transfer to the General Fund, Admin. Cost Recovery		-	-	-	-	-
Undesignated Fund Balance		317,437	363,537	256,152	156,185	(45,131)
Total	528,205	971,023	1,017,123	951,437	3,849,845	755,728
Percent Change	-13.7%	83.83%	92.56%	-6.5%	431.2%	-78.3%

STREET MAINTENANCE FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	253,094	262,619	262,619	268,255	276,303	284,592
Ohio Public Retirement System	66,426	63,682	63,682	64,867	66,813	68,817
Health Insurance	37,996	40,619	40,619	43,863	26,198	26,198
Health Savings Account Contributions	14,239	15,348	15,348	18,773	13,750	13,750
Longevity & Vacation Sellback	2,394	2,220	2,220	1,776	3,276	3,276
Life Insurance	1,530	1,502	1,502	1,551	1,423	1,423
Workers' Compensation	3,141	3,066	3,066	2,946	3,034	3,125
Medicare	3,897	3,683	3,683	3,712	4,556	4,688
Employee-Paid Supplemental Benefits	2,595	2,453	2,453	2,681	2,202	2,202
Association Dues and Subscriptions	278	200	200	200	150	150
Road Salt	9,064	4,500	4,500	4,500	10,000	10,000
Street Signage	4,605	9,000	9,000	9,000	9,000	9,000
Traffic Control Maintenance	17,647	20,000	20,000	20,000	20,000	20,000
BMV Audit	216	250	250	250	250	250
Municipal Facilities Maintenance	3,078	4,000	4,000	4,000	4,000	4,000
Property Liability Insurance	8,646	9,100	9,100	9,100	9,000	9,250
Electric and Gas Utilities	10,015	11,750	11,750	11,750	12,000	12,000
Communications (Phone, Internet, Radio)	6,868	7,500	7,500	7,500	7,500	7,500
Uniforms	2,973	5,000	5,000	5,000	5,000	5,000
Vehicle and Equipment Repairs	24,146	20,000	20,000	20,000	15,000	15,000
Fuel	9,107	15,250	15,250	15,250	15,550	15,750
Materials and Supplies	6,684	37,750	37,750	25,600	20,000	20,000
Outside Contracted Services	5,258	88,500	88,500	41,000	5,000	5,000
CIP Equipment	5,586	5,370	5,370	64,000	33,400	7,000
Road Rehabilitation	199,611	270,000	270,000	270,000	270,000	270,000
Transfer to Bond Fund, Debt Service	31,752	35,352	35,352	49,700	18,112	18,112
Undesignated Fund Balance		192,281	0	88,123	41,274	29,858
Personnel Total	385,312	395,192	395,192	408,424	397,555	408,072
Non-Personnel Total	345,534	735,803	543,522	644,973	495,236	457,870
Total	\$ 730,846	\$ 1,130,995	\$ 938,714	1,053,397	\$ 892,791	\$ 865,942
Percent Change	15.89%	54.75%	28.44%	2.83%	-11.78%	-1.81%

OTHER ROAD-RELATED FUNDS				2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
State Route 48 Fund									
Road Salt	9,064	10,500	70,000	10,500	50,000	50,000			
SR 48 Engineering and Improvements	4,450	-	1,800	-	-	-			
Undesignated Fund Balance		110,000	119,945	167,445	176,045	187,645			
Total	\$ 13,514	\$ 120,500	\$ 191,745	177,945	\$ 226,045	\$ 237,645			
Percent Change	-63.29%	791.67%	1318.86%	-7.20%	376.19%	0.00%			
Citywide Road Capital Improvement Fund									
Citywide Road Capital Improvement MVR Revenue	94,517	135,000	125,000	135,000	135,000	125,000			
Undesigned Fund Balance	-	23,977	38,133	23,133	8,133	3,133			
Total	\$ 94,517	\$ 158,977	\$ 163,133	158,133	\$ 143,133	\$ 128,133			
Percent Change	-34.74%	167.69%	72.60%	-3.06%	0.00%	-7.41%			
County Motor Vehicle Registration (MVR) Funds									
Hamilton County MVR Fund	17,513	24,000	24,000	24,000	24,000	24,000			
Hamilton County MRF Funds	-	-	-	-	-	-			
Undesignated Fund Balance	-	10,000	11,190	11,190	11,190	11,190			
Subtotal, Hamilton County MVR Fund	\$ 17,513	\$ 34,000	\$ 35,190	35,190	\$ 35,190	\$ 35,190			
Percent Change	-27.03%	191.37%	100.94%	0.00%	0.00%	0.00%			
Clermont County MVR Fund	13,865	19,000	19,000	19,000	19,000	19,000			
Undesignated Fund Balance	-	16,122	19,174	19,174	19,174	19,174			
Subtotal, Clermont County MVR Fund	\$ 13,865	\$ 35,122	\$ 38,174	38,174	\$ 38,174	\$ 38,174			
Percent Change	-27.03%	153.31%	175.33%	0.00%	0.00%	0.00%			
Warren County MVR	1,277	1,750	1,750	1,750	1,750	1,750			
Warren County CVT Funds	7,045	-		-	-	-			
Undesignated Fund Balance	-	4,696	4,818	5,068	5,318	5,568			
Subtotal, Warren County MVR Fund	\$ 8,322	\$ 6,446	\$ 6,568	6,818	\$ 7,068	\$ 7,318			
Percent Change	454.80%	-22.54%	-21.08%	3.81%	0.00%	0.00%			
Total County MVR Funds	\$ 39,700	\$ 75,568	\$ 79,932	80,182	\$ 80,432	\$ 80,682			
ANNUAL ROAD REHAB PROGRAM									
Combined MVR, Street & Road Cap Imp Funds	134,217	179,750	169,750	449,750	449,750	439,750			
General Fund Contribution	299,343	600,000	600,000	750,250	750,250	750,250			
CDBG Grant	-	-	-	-	-	-			
Total	\$ 433,560	\$ 779,750	\$ 769,750	1,200,000	\$ 1,200,000	\$ 1,190,000			
Percent Change	-22.55%	79.85%	77.54%	55.89%	0.00%	-0.83%			

WATER OPERATIONS FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	399,611	413,668	413,668	422,580	435,257	448,315
Ohio Public Retirement System (OPERS)	104,431	100,325	100,325	102,199	105,265	108,423
Health Insurance	59,579	63,886	63,886	68,998	41,296	41,296
Health Savings Account Contribution	22,425	24,155	24,155	29,451	21,677	21,677
Longevity and Vacation Sellback	3,862	3,569	3,569	2,856	5,163	5,163
Life Insurance	2,409	2,369	2,369	2,447	1,733	1,733
Workers' Compensation	4,956	4,829	4,829	4,642	4,781	4,925
Medicare	6,080	5,803	5,803	5,848	7,119	7,327
Employee-Paid Supplemental Benefits	4,062	3,932	3,932	4,228	3,392	3,392
Association Dues and Subscriptions	46	2,000	2,000	2,000	2,000	2,000
Water Treatment Supplies	24,883	25,000	25,000	25,000	25,000	25,000
New Meters & Repairs	26,857	20,000	20,000	20,000	20,000	20,000
Western Water Payment	5,563	5,000	5,000	5,000	5,000	5,000
Utility Billing Cost	6,534	7,000	7,000	7,000	7,000	7,000
Municipal Facilities Maintenance	10,131	5,000	5,000	5,000	5,000	5,000
Property & Liability Claim	614	-	-	-	-	-
Property Liability Insurance	13,051	14,000	14,000	14,000	14,250	14,500
Electric and Gas Utilities	122,612	116,000	116,000	116,000	116,500	116,750
Communications (Phone, Internet, Radio)	11,263	12,500	12,500	12,500	13,000	13,000
Dispatching Charges	5,648	4,980	4,980	4,980	8,500	8,500
IT Software Maintenance Contract	3,265	7,000	7,000	7,000	8,000	8,000
Uniforms	2,973	4,000	4,000	4,000	4,000	4,000
Vehicle and Equipment Repairs	8,192	19,000	19,000	19,000	19,000	19,000
Fuel	5,707	9,850	9,850	9,850	9,850	9,875
Materials and Supplies	29,674	41,750	41,750	40,600	40,600	40,600
Outside Contracted Services	18,690	6,900	6,900	5,000	4,500	4,500
State Fee	7,290	8,000	8,000	8,000	8,000	8,000
State G.A.A.P. Report & Audit	3,825	4,000	4,000	4,000	4,000	4,000
Bank Fees	3,936	4,500	4,500	4,500	4,500	4,500
County Auditors Fees	35	200	200	200	200	200
Refunds	1,000	1,500	1,500	1,500	1,500	1,500
Transfer to the General Fund, Admin. Cost Recovery	238,816	238,813	238,813	245,977	245,997	245,997
Undesignated Working Capital	-	189,317	-	319,164	399,199	486,471
Personnel Total	607,415	622,536	622,536	643,249	625,683	642,251
Non-Personnel Total	550,605	746,310	556,993	880,271	965,596	1,053,393
Total	\$ 1,158,020	\$ 1,368,846	\$ 1,179,529	1,523,520	\$ 1,591,279	\$ 1,695,644
Percent Change	4.63%	18.21%	3.62%	29.16%	-1.02%	1.43%

WATER CAPITAL IMPROVEMENT FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
CIP Equipment	192,047	41,400	41,400	92,750	153,400	77,000
Repair / Repaint Water Tanks	-	-	-	-	30,000	-
CIP Projects	-	-	-	284,750	200,000	200,000
Height Water Valve Replacement	-	25,000	25,000	-	-	-
Water System Repair and Replacement	10,938	5,000	5,000	5,000	5,000	5,000
G.I.S.	1,515	1,750	1,750	1,750	1,500	1,500
Outside Contracted Services	564	-	-	31,000	-	-
Debt Issuance Fees	-	-	-	-	-	-
Bank Fees	3,249	3,000	3,000	3,000	3,000	3,000
County Auditors Fees	18	150	150	150	150	150
Water Fund Reserve (Resolution 2012-81)	-	124,081	-	124,732	117,953	152,352
Transfer to Water Operations Fund	75,000	30,000	30,000	30,000	30,000	30,000
Debt Principal	316,410	450,667	450,667	452,667	447,367	449,267
Debt Interest	146,111	142,011	142,011	127,282	121,247	115,146
Undesignated Working Capital	-	401,106	-	163,586	39,700	1,557
Total	\$ 745,852	\$ 1,224,165	\$ 698,978	1,316,666	\$ 1,149,317	\$ 1,034,973
Percent Change	-21.64%	64.13%	-6.28%	88.37%	-3.77%	-6.87%

SANITATION & ENVIRONMENT FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary	95,495	98,324	98,324	100,736	103,758	106,871
Ohio Public Retirement System (OPERS)	24,755	23,832	23,832	24,356	25,087	25,839
Health Insurance	13,392	14,123	14,123	14,971	9,874	9,874
Health Savings Account Contribution	5,693	5,960	5,960	6,718	5,655	5,655
Longevity & Vacation Sellback	966	859	859	687	1,185	1,185
Life Insurance	603	591	591	609	441	441
Workers' Compensation	1,179	1,149	1,149	1,106	1,139	1,173
Medicare	1,420	1,393	1,393	1,415	1,774	1,823
Employee-Paid Supplemental Benefits	885	907	907	876	879	879
Garbage & Recycling Contract	938,243	940,000	940,000	940,000	940,000	940,000
Street Sweeping Contract	6,248	10,000	10,000	10,000	10,000	10,000
Brush Drop Off Contract	1,700	1,870	1,870	2,057	2,263	2,489
Recycling Materials-Wheeled Toters	50					
Utility Billing	8,598	9,000	9,000	9,000	9,000	9,000
Property Liability Insurance	2,855	3,000	3,000	3,000	3,400	3,600
Communications (Phone, Internet, Radio)	3,314	3,500	3,500	3,500	3,500	3,500
Uniforms	2,522	3,000	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs	4,798	6,000	6,000	6,000	6,000	6,000
Fuel	5,323	8,750	8,750	8,750	8,750	8,750
Materials & Supplies	2,401	4,000	4,000	6,800	4,000	4,000
Outside Contracted Services	1,380	8,000	8,000	23,500	4,000	4,000
State G.A.A.P. Report & Audit	3,067	3,200	3,200	3,200	3,200	3,200
Bank Fees	4,749	5,300	5,300	5,300	5,300	5,300
County Auditors Fees	51	250	250	250	250	250
Debt Principal				4,500	5,100	4,800
Debt Interest				4,091	3,956	3,803
Refunds	18			-		
CIP Equipment	5,586	-	-	20,000	33,400	7,000
Transfer to the General Fund, Admin. Cost Recovery	61,327	61,327	61,327	63,167	63,167	63,167
Undesignated Working Capital		92,265	-	71,647	12,040	(13,623)
Personnel Total	144,388	147,138	147,138	151,474	149,792	153,741
Non-Personnel Total	1,052,230	1,159,462	1,067,197	1,187,762	1,120,326	1,068,236
Total	\$ 1,196,618	\$ 1,306,600	\$ 1,214,335	1,339,236	\$ 1,270,118	\$ 1,221,977
Percent Change	6.43%	9.19%	1.48%	10.29%	-0.75%	-1.79%

STORMWATER FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Stormwater Operations						
Salary	61,896	69,873	69,873	71,910	74,067	76,289
Ohio Public Employee Retirement System	16,967	16,913	16,913	17,367	17,888	18,425
Health Insurance	8,822	9,192	9,192	9,729	6,400	6,400
Health Savings Account Contribution	3,713	3,890	3,890	4,422	3,681	3,681
Longevity & Vacation Sellback	577	517	517	414	767	767
Life Insurance	393	384	384	394	291	291
Workers' Compensation	784	816	816	790	814	838
Medicare	1,069	1,000	1,000	1,023	1,294	1,329
Employee-Paid Supplemental Benefits	586	549	549	563	616	616
Utility Billing	2,264	2,350	2,350	22,350	2,350	2,350
Municipal Facilities Maintenance	1,749	1,000	1,000	1,000	1,000	1,000
Property Liability Insurance	3,018	3,250	3,250	3,250	3,600	3,800
Communications (Phone, Internet, Radio)	3,315	3,500	3,500	3,500	3,500	3,500
Uniforms	2,379	1,800	1,800	1,800	1,800	1,800
Vehicle and Equipment Repairs	2,295	11,000	11,000	11,000	2,000	2,000
Fuel	3,800	6,300	6,300	6,300	6,350	6,375
Materials and Supplies	1,840	2,000	2,000	7,600	2,000	2,000
State Fee	512	520	520	520	520	520
State G.A.A.P. Report & Audit	1,689	1,800	1,800	1,800	1,800	1,800
Outside Contract Services	-	51,000	51,000	92,000	1,000	1,000
Property Tax	755	800	800	800	800	800
Bank Fees	1,815	2,100	2,100	2,100	2,100	2,100
County Auditors Fees	13	150	150	150	150	150
Miscellaneous	1,370	3,900	3,900	1,500	1,500	1,500
Refunds	4	-	-	-	-	-
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-	-	-
Debt Principal	128,772	172,717	172,717	196,391	198,191	132,891
Debt Interest	13,558	11,564	11,564	20,084	17,015	14,093
Transfer to the General Fund, Admin. Cost Recovery	56,227	56,227	56,227	57,914	57,914	57,914
Subtotal, Operations	\$ 320,182	\$ 435,112	\$ 435,112	536,671	\$ 409,407	\$ 344,230
Percent Change	-19.12%	35.90%	35.90%	23.34%	-23.71%	-15.92%
Stormwater Capital						
CIP Equipment	5,586	2,400	2,400	84,000	33,400	7,000
CIP Projects	70,610	25,000	25,000	24,000		
Undesignated Working Capital	-	336,730	0	202,128	202,333	294,117
Subtotal, Capital	\$ 76,196	\$ 364,130	\$ 27,400	310,128	\$ 235,733	\$ 301,117
Personnel Total	94,807	103,134	103,134	106,612	105,818	108,637
Non-Personnel Total	301,571	696,108	359,378	740,187	539,323	536,710
Total	\$ 396,378	\$ 799,242	\$ 462,512	846,799	\$ 645,141	\$ 645,346
Percent Change	-2.23%	101.64%	16.68%	83.09%	-31.31%	-20.68%

SEWER BILLING FUND		2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Salary		65,973	67,138	67,138	68,973	71,042	73,173
Ohio Public Employee Retirement System		17,023	16,296	16,296	16,697	17,198	17,714
Health Insurance		8,338	9,012	9,012	9,433	6,820	6,820
Health Savings Account Contribution		4,040	4,129	4,129	4,255	4,113	4,113
Longevity and Vacation Sellback		841	719	719	575	796	796
Life Insurance		426	423	423	436	304	304
Workers' Compensation		807	784	784	758	781	804
Medicare		1,609	960	960	980	1,246	1,280
Employee-Paid Supplemental Benefits		524	731	731	551	497	497
Utility Billing		20,208	21,000	21,000	41,000	21,000	21,000
Communications (Phone, Internet, Radio)		5,332	5,700	5,700	5,700	5,700	5,700
IT Software Maintenance Contract		3,265	7,000	7,000	7,000	8,000	8,000
Outside Contracted Services		82,376	70,000	70,000	17,500	200	200
State G.A.A.P. Report & Audit		3,067	3,200	3,200	3,200	3,200	3,200
Bank Fees		16,194	18,100	18,100	18,100	18,100	18,100
County Auditors Fees		122	250	250	250	250	250
Refunds		978					
Miscellaneous		115	5,000	5,000	3,300	500	500
Transfer to the General Fund, Administrative Cost Recovery		93,406	93,406	93,406	96,208	96,208	96,208
Reimbursement to General Fund for Prior Advance			-	-	-	-	-
Undesignated Working Capital		0	47,035	0	85,877	144,721	200,886
Personnel Total		99,581	100,192	100,192	102,658	102,797	105,502
Non-Personnel Total		225,063	270,691	223,656	278,135	297,879	354,044
Total		\$ 324,644	\$ 370,883	\$ 323,848	380,793	\$ 400,676	\$ 459,545
Percent Change		8.32%	14.24%	-0.25%	17.58%	-13.21%	1.06%

SEWER CAPITAL IMPROVEMENT FUND		2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Payment to Metropolitan Sewer District		3,653,157	3,780,000	3,700,000	3,811,000	3,925,330	4,043,090
Capital Improvements			383,735	393,752	-	-	-
Due to MSD			79,252	-	253,045	280,045	307,045
Total		\$ 3,653,157	\$ 4,242,987	\$ 4,093,752	4,064,045	\$ 4,205,375	\$ 4,350,135
Percent Change		1.65%	16.15%	12.06%	-0.73%	3.48%	3.44%

TRAINING TOWER BUILDING FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Training Tower Project	-	-	-	-	-	-
Transfer to Bond Fund, Debt Service	-	-	-	354	-	-
Undesignated Fund Balance	-	-	-	-	-	-
Total	\$ -	\$ -	\$ -	354	\$ -	\$ -

GENERAL BOND FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Debt Service by Fund						
General Fund	71,853	70,865.00	70,865.00	86,445	83,469	83,353
Street Maintenance Fund	31,751	35,352.00	35,352.00	49,700	18,112	18,112
Fire and EMS Fund	91,436	95,848.00	95,848.00	93,857	48,813	48,125
Training Tower Debt	49,514	49,514.00	49,514.00	49,515	49,514	49,514
Historic Loveland TIF	126,348	124,235.00	124,235.00	112,852	109,179	110,733
Recreation Land TIF	47,467	46,680.00	46,680.00	52,195	51,110	49,822
Undesignated Fund Balance		-	-	-	-	-
Total	\$ 418,369.00	\$ 422,494.00	422,494	444,564	\$ 360,196	\$ 359,659
Percent Change	-8.97%	0.99%	0.99%	5.22%	-18.98%	-0.15%

SINKING FUND	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Undesignated Fund Balance	-	275,000	275,000	330,000	385,000	440,000
Total	\$ -	\$ 275,000	\$ 275,000	330,000	\$ 385,000	\$ 440,000

RESERVE AND ESCROW FUND (REF)	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Emergency Reserve (Resolution 2010-59)	-	1,068,317.00	-	1,068,317	1,264,586	1,275,168
Stormwater Reserve (Resolution 2012-81)	-	44,296.00	-	44,296	37,000	37,000
Fire and EMS Reserve (Resolution 2012-81)	-	164,806.00	-	164,806	169,574	329,093
Recreation Reserves	-	23,077.00	-	23,077	23,000	23,000
Recreation Expenditures	21,725	-	-	-	-	-
Vested Employee Leave Reserve	-	69,304.00	-	16,032	49,453	64,958
Vested Employee Leave Payouts	-	23,650.00	-	23,650	27,983	28,024
Undesignated Balance	-	-	1,393,450	53,272	-	-
Total	\$ 21,725.00	\$ 1,393,450	\$ 1,393,450	1,393,450	\$ 1,571,596	\$ 1,757,243

DRUG & ALCOHOL FUND FOR TRAINING (DAFT)						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Forfeiture, DUI	-	-	-	-	-	-
Fines, Drugs	-	-	-	-	-	-
Miscellaneous	-	500	-	500	500	500
Undesignated Fund Balance	-	19,139	19,714	19,714	19,714	19,714
Total	\$ -	\$ 19,639	\$ 19,714	20,214	\$ 20,214	\$ 20,214
Percent Change				2.54%	0.00%	0.00%

MAYOR'S COURT COMPUTER FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
IT Hardware & Software (Non-CIP)	3,070	5,000	3,200	5,000	5,000	5,000
Undesignated Fund Balance		10,000	14,923	15,923	15,923	15,923
Total	\$ 3,070	\$ 15,000	\$ 18,123	20,923	\$ 20,923	\$ 20,923
Percent Change	-59.90%	388.60%	490.33%	15.45%	0.00%	0.00%

COMMUNITY IMPROVEMENT CORPORATION (CIC)						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Property Acquisition		-	-	-	-	-
897 Loveland Madeira Costs (Tax, Utilities, Misc.)		-	-	-	-	-
Closing Fees	16,682					
Demolition (Grant)		-	-	-	-	-
Outside Contracted Services	2,237	8,700	8,700	1,200	1,200	1,200
Expenditures	97					
Capital Projects		-	-	-	-	-
Reimbursement to General Fund (for prior Advance)		-	-	-	-	-
Transfer to General Fund	148,516					
Undesignated Fund Balance		102,218	177,833	176,633	175,433	174,233
Total Expenditures	\$ 167,532	\$ 110,918	\$ 186,533	177,833	\$ 176,633	\$ 175,433
Percent Change	10821.25%	-33.79%	11.34%	-86.21%	0.00%	0.00%

FEMA REIMBURSEMENT FUND						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
COVID 19 Fire & EMS	136	-	3,863	-	-	-
Undesignated Fund Balance		-	-	-	-	-
Total	\$ 136	\$ -	\$ 3,863	-	\$ -	\$ -
Percent Change						

LOCAL CORONAVIRUS RELIEF						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
COVID 19 -General Fund	254,203		135,898			
COVID 19 -Fire & EMS	409,829		156,979			
COVID 19 - Water	2,724					
COVID 19 - Stormwater	405					
COVID 19 - Sewer	130					
COVID 19 - Santation	536					
Undesignated Fund Balance		-	-	-	-	-
Total	\$ 667,827	\$ -	\$ 292,877	-	\$ -	\$ -
Percent Change		-100.00%	-56.14%	-100.00%		

LOCAL FISCAL RECOVERY						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
Undesignated Fund Balance	-	-	688,476	1,376,953		
	\$ -	\$ -	\$ 688,476	1,376,953	\$ -	\$ -

Tax Increment Financing District Funds and Lighting District Funds						
	2020 Actual	2021 Budget	2021 Forecast	2022 Budget	2023 Forecast	2024 Forecast
HISTORIC LOVELAND TIF DISTRICT						
Property Acquisition						
Property Taxes	4,435	-	1,634	-	-	-
Public Improvements	880	-	2,392	-	-	-
Historic Bike Trail Parking Spur at McCoy	-	-	-	-	-	-
Downtown District Parking Garage	-	5,663,670	-	6,292,627		
BAN Debt Service	-	-	-	-	-	-
Debt Issuance Costs	-	200,000	-	200,000		
County Auditors Fees	4,339	5,000	5,000	5,000	5,000	5,000
Outside Contracted Services	66,448	60,000	72,239	63,000	-	-
Legal Fees	-	-	-	-	-	-
Transfer to Bond Fund, Debt Service	126,348	124,235	124,235	112,852	109,179	110,733
Transfer to Sinking Fund, Debt Service	55,000	55,000	55,000	55,000	55,000	55,000
Reimbursement to Other Funds	70,033	1,010,944	-	15,000	65,000	80,033
Undesignated Fund Balance		20,227	4,026	161,823	212,771	249,984
Total Expenditures	\$ 327,483	\$ 7,139,076	\$ 264,527	6,905,302	\$ 446,950	\$ 500,750
Percent Change		23.42%	2079.98%	2510.43%	-96.53%	7.08%

RECREATION TIF DISTRICT						
Transfer to Bond Fund, Debt Service	47,467	46,680	46,680	52,195	51,110	49,822
Undesignated Fund Balance		6,317	6,317	6,317	6,317	6,317
Total Expenditures	\$ 47,467	\$ 52,997	\$ 52,997	58,512	\$ 57,427	\$ 56,139

LIGHTING DISTRICT FUNDS						
Brandywine on the Little Miami Lighting District	3,132	3,500	3,409	3,500	3,500	3,500
White Pillars Lighting District	5,296	6,000	5,762	6,000	6,000	6,000
Hermitage Pointe Lighting District	664	750	726	750	750	750
Sanctuary @ Miami Trails	408	425	412	425	425	425
County Auditors Fees	1	10	10	10	10	10
Undesignated Fund Balance		51,604	52,788	52,751	53,247	54,301
Total Lighting District	\$ 9,501	\$ 62,289	\$ 63,107	63,436	\$ 63,932	\$ 64,986
Percent Change	-7.63%	555.60%	564.22%	0.52%	0.00%	0.00%

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> <p>Expected Total GO Debt, 2020 year-end: \$ 9,769,139 Estimated Assessed Valuation: \$ 361,438,400 Percent: 2.70%</p> <p>Debt service limit calculation: total debt service for long-term general obligation (GO) debt, excluding self-supporting debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund), will not exceed 10% of total annual unrestricted governmental revenue:</p> <p>Expected Total GO Debt Service 2020: \$ 401,869 Total unrestricted governmental revenue, 2020: \$ 8,141,091 Percent: 4.94%</p>	√

Debt Policy Amendment	2012-99	Ordinance 2012-99 amended a section of the debt policy set by Ordinance 1997-15 to enable a one-time debt issuance for the construction of a water tower at a term not to exceed twenty-five years. The term limit for all other debt remains unchanged at twenty years.	√
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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
 Impact Fees, Road
 Impact Fees, Recreation
 Impact Fees, Water

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

Payments, Voluntary or Compulsary

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

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

Reimbursements, Sales Proceeds

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

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

Utility-Related Revenue

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

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

Misc Revenue

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

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

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

Personnel Related Expenses

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

Operating Expenses

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

Non-Operating Expenses

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

Capital Expenses

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

Personnel Services

Definition

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

Operating and Maintenance Expenses

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

Policing

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

Fire & EMS

Contract with 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, innoculation, and mass casulty services.
Board of Elections Expenses	Expenses for elections involving Loveland candidates, issues or referendums.
Economic Development	Payments for costs to create jobs, such as forgivable loans, redevelopment project consulting fees, surveys, environmental studies, planning projects, and other related costs.
Property Purchase	Acquisition of real property
Property Lease	Leasing of real property

Finance Services

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

Building and Zoning

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

Legal Services

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

City-operated Utility Costs

Water Treatment Supplies	Costs associated with procuring chlorine, fluoride and laboratory testing materials to treat and test potable drinking water.
New Meters & Repairs	New and replacement meters, and costs associated with meter testing, repair and refurbishment
Wester Water Payment	Payments to Western Water Company pursuant to a settlement in the 1990's from the Brandywine Subdivision
Street Sweeping Contract	Charges for contract services to supplement the City's street sweeping operations
Garbage & Recycling Contract	Payments to the City's contractor for solid waste and recycling collections and disposal
Brush Drop Off Contract	Specialized contract to enable residents to dispose of their own brush apart from the City's twice per year curbside service
Recycling Materials	Charges for wheeled 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	
Portoilet Service	Costs for the provision of portolets in public spaces not served by permanent restroom facilities open to the public.
Landscape Services	Expenses for hiring unique landscaping services not normally provided by the Department of Public Works.
Veteran's Memorial	Charges for products and services associated with the maintainanc and care of the Veteran's Memorial on Riverside Drive and West Loveland Avenue.
Historic Loveland Materials	Expenses for brick pavers, street furniture repair and replacement, ornamental gas lights, and other similar expenses paid for by special assessments.
Senior Citizen Expenses	Costs associated with the support of the Fifty Forward Committee which serves Loveland's active residents over 50 years of age.
Fourth of July	Expenditures associated with Independence Day fireworks, concerts, event signage, and other related expenses.
Beautification	
Trees	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.
Park Maintenance	Tree removal, tree planting, and tree pruning services, equipment and procurement.
Park and Playground Equipment Replacement	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 Improvement Projects	CIP replacement of existing or new playground apparatus.
Field Work, League Funded	CIP projects to replace or improve park facilities.
	Park projects with dedicated, earmark donations from recreation leagues or other organizations which are thus associated with dedicated revenues.
Non Operating Expenses	
Transfer to Bond Fund, Debt Service	Interfund payments from a fund to the Bond Fund for eventual debt service payments to bond holders.
Transfer to Escrow Fund for Vested Leave Reserve	Interfund payments from a fund to the Escrow Fund to account for accumulated leave obligations of current City employees.
Advance to Street Maintenance Fund	Interfund loans (with expected repayment) to the Street Maintenance Fund.
Advance to Downtown TIF Fund	Interfund loans (with expected repayment) to the Downtown TIF Fund
Advance to Northend TIF Fund	Interfund loans (with expected repayment) to the Northend TIF.
Advance to Recreation Land TIF	Interfund loans (with expected repayment) to the Recreation Land TIF.
BAN Debt Service	Payments made for debt service payments on bond anticipation notes.
Debt Service	Payments made for debt service payments to bond holders.
Administrative Cost Recovery	A payment made pursuant to formula to recover costs associated with administrative overhead paid by enterprise funds and Fire & EMS funds
Reimbursement	Reimbursement to another fund for a prior advance
Undesignated Fund Balance	Funds accumulated by the City in a governmental fund which are not intended to be spent in the current fiscal year and which will become beginning fund balances in the subsequent fiscal year.
Undesignated Working Capital	Funds accumulated by the City in an enterprise fund which are not intended to be spent in the current fiscal year and which will become beginning fund balances in the subsequent fiscal year.
East Loveland Nature Preserve Reserve	Funds set aside for eventual improvements to the East Loveland Nature Reserve through a donation from the developer of the Reserves of Loveland.
Special Needs Park Reserve	Funds set aside for adaptive and accessible playground equipment from private donations, gifts from the Fraternal Order of Eagles, etc.
Stormwater Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolutin 2012-81 which are to be reserved in the budget for stormwater related emergencies
Fire & EMS Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolutin 2012-81 which are to be reserved in the budget for Fire & EMS related emergencies
Water Fund Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolutin 2012-81 which are to be reserved in the budget for Water-related emergencies.
Emergency Reserve (Resolution 2010- 59)	Funds set aside pursuant to a duly passed Resolutin 2010-59 which are to be reserved in the budget for emergencies. A rainy day reserve
Capital Improvement Program (CIP)	
CIP Equipment	Replacement or new equipment purchased through the CIP such as police cruisers, mowers, dump trucks, ambulances, trailers, chippers, and other similar items.
CIP Infrastructure	Repair or construction of physical infrastructure such as road repairs, water lines, stormwater catch basins, sidewalks, etc.
SCIP Project	State Capital Improvement Program (SCIP) paid for with a loan or grant
Traffic Control Replacement (CIP)	Replacement costs associated with traffic controllers, including battery back-ups, electrical boxes, signal boxes, and poles and support systems.
Turn-Out Gear	Personal protective equipment worn by firefighters in fires, and typically replaced every three years
GIS	Geographic Information Systems software, development costs, or project costs
Computer Replacements	New or replacement computers, servers, routers, switches and similar capital items through the CIP.
CIP Design and Engineering Services	Architectural, engineering, surveying and other related services associated with specific CIP projects, typically equal to 8-12% of the project construction cost.
Water System Repair and Replacement	Unexpected water system repair and replacement costs which unexpectedly arise throughout the fiscal year.
Equipment Lease-Purchase	Costs associated with lease payments when, at the end of the lease, the City can purchase the equipment for \$1
Public Improvements	Costs associated with the public improvement projects, often in TIF Districts.