

City of Loveland
Capital Improvement
Program and Budget
2023





GOVERNMENT FINANCE OFFICERS ASSOCIATION

*Distinguished
Budget Presentation
Award*

PRESENTED TO

**City of Loveland
Ohio**

For the Fiscal Year Beginning

January 1, 2022

Christopher P. Morrell

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



Back row from left to right: Andrew Bateman, John Hart, Kip Ping and Neal Oury. Front row from left to right: Kent Blair, Mayor Kathy Bailey, and Vice Mayor Ted Phelps

SENIOR CITY STAFF

City Manager _____ David Kennedy
Assistant City Manager _____ Cory Wright
Director of Finance _____ Mark Medlar
Clerk of Council _____ Misty Clark
City Solicitor _____ Joseph Braun
Police Chief _____ Michael Gabrielson
Fire Chief _____ Otto Huber
Public Works Director _____ Scott Wisby

FINANCE COMMITTEE

John Rost, Chair	Council Member Representative: Kent Blair
Michael Veroni, Vice-Chair	Advisor (non-voting): Robert Weisgerber
Michael Colangelo	
Greg Allspach	

TABLE OF CONTENTS

SECTION 1: INTRODUCTION AND OVERVIEW

City Manager's 2023 Budget Message	1
Budget Process	7
2023 Budget Calendar	8
Organizational Chart	9
Strategic Plan Goals	10
Community Profile, History and Demographics	13
Recent Awards and Distinctions	20
Maps of Loveland	26

SECTION 2: PERFORMANCE MEASUREMENT & BENCHMARKING

Performance Measures	29
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SECTION 3: BUDGET SUMMARY

Guide for Reviewing 2023 Budget & Capital Improvement Program	40
Relationship Between Funds & City Departments	41
Budget Glossary	42
Budget Summary Guide	50

Table 1 – Summary of Fund Balances	53
Table 2 – Consolidated Financial Schedule, General Fund	55
Table 3 – 2023 Budget Consolidated Summary of Revenues, Expenditures, and Changes in Fund Balance	57
Table 4 – Income Tax Forecasting Model for 2023/2024	60
Table 5 – Total Personnel Costs, Wages and Benefits	61
Table 6.1 – Payroll	62
Table 6.2 – Pension (OPERS and Police & Fire)	63
Table 6.3 – Medicare Costs	63
Table 6.4 – Life Insurance Costs	64
Table 6.5 – Workers' Compensation	64
Table 6.6 – Health Insurance Premiums	65
Table 6.7 – Health Savings Account Contributions	65
Table 6.8- Longevity & Vacation Sellback	66
Table 6.9 – Employee-Paid Supplemental Benefits	66
Table 7.1 - 2023 CIP Construction Projects and Operating Impact	67
Table 7.2 - 2023 CIP Equipment by Department	70
Table 7.3 - 2023-2027 CIP Summary	71
City Debt	74

Table 8 - Debt Payment to Maturity Schedule	77
Table 8.1 – Debt Principal & Interest Payments by Year	78
Table 8.2 – Outstanding Debt by Year	80
Table 9 – Fund Forecast, 2021-2025	82
Table 9.1 – Street Maintenance Pro Forma	83
Table 9.2 – Stormwater Pro Forma	84
Table 9.3 – Sanitation & Environment Fund Pro Forma	86
Table 9.4 – Water Operations Fund Pro Forma	87
Table 9.5 – Water Capital Fund Pro Forma	89
Table 9.6 – Sewer Billing Fund Pro Forma	90
Table 9.7 – Fire and EMS (2001 Levy) Pro Forma	91
Table 9.8 – Fire Fund Pro Forma	92
Table 9.9 – EMS Fund Pro Forma	93
Table 9.10 – Fire and EMS (2014 Levy) Fund Pro Forma	94
Table 9.11 Fire and EMS (2022 Levy) Fund Pro Forma	95
Table 10- Indirect Cost Recovery & Administrative Cost Transfer	96
Table 11 -Property Liability Insurance Costs	96
Table 12 - Energy and Fuel Costs	97
Table 13 – Communication-Related Costs	98

Table 14—City-Wide Full-Time Equivalent (FTE) Position Summary	99
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SECTION 4: REVENUES

Revenue Overview	100
General Fund	102
Special Projects Fund	104
Fire and EMS Funds	106
Street Maintenance Fund	109
Other Road-Related Funds	109
Water Operations and Water Capital Improvement Fund	112
Sanitation and Environment Fund	114
Stormwater Fund	115
Sewer Billing Fund	116
Sewer Capital Fund	116
State Capital Improvement Program (SCIP) Funds	118
General Bond Fund	118
Reserve and Escrow Fund (REF)	118
Community Improvement Corporation	119
Drug and Alcohol Fund for Training (DAFT)	119
Mayor's Court Computer Fund	119

Tax Increment Finance District Funds _____ 119

Lighting District Fund _____ 120

SECTION 5: EXPENDITURES, GENERAL FUND

City Council, City Manager's Office, City Solicitor, & Mayors Court _____ 126

Finance Department _____ 131

Building and Zoning Division _____ 134

Police Department _____ 139

Public Works Department (General Fund Only) _____ 143

General Operations _____ 148

SECTION 6: EXPENDITURES, GOVERNMENTAL FUNDS

Special Projects _____ 151

Loveland-Symmes Fire Department _____ 152

Street Maintenance Fund _____ 160

Other Road-Related Expenditures _____ 161

SECTION 7: EXPENDITURES, ENTERPRISE FUNDS

Water Operations Fund _____ 162

Water Capital Improvement Fund _____ 163

Sanitation and Environment Fund _____ 164

Stormwater Fund _____ 165

Sewer Billing Fund _____ 166

Sewer Capital Improvement Fund _____ 167

SECTION 8: EXPENDITURES, OTHER FUNDS

Training Tower Building Fund _____ 167

General Bond Fund _____ 167

Sinking Fund _____ 168

Reserve and Escrow Fund (REF) _____ 168

Drug & Alcohol Fund for Training (DAFT) _____ 168

Mayor's Court Computer Fund _____ 169

Community Improvement Corporation (CIC) _____ 169

FEMA Reimbursement Fund _____ 169

Local Coronavirus Relief _____ 170

Local Fiscal Recovery _____ 170

Opioid Settlement Fund _____ 170

Tax Increment Finance District and Lighting District Funds _____ 171

SECTION 9: APPENDICES

Financial Policies _____ 173

Revenue Line-Item Definitions _____ 176

Expenditure Line-Item Definitions _____ 178



City of Loveland

Mayor Bailey and Council Members,

On behalf of Director of Finance, Mark Medlar, I am pleased to present to you, the 2023 Operating Budget and Capital Improvements Program (CIP) for the City of Loveland. This year's budget team expanded to include Assistant City Manager, Cory Wright and Assistant Finance Director, Charles Bastin. Behind the scenes, Assistant to the City Manager, Misty Clark, as always, worked to coordinate the budget's narratives, update photos, and generally help create a well-presented document. Once again, input and direction from the finance commission and all city department heads, were key towards completion of the budget.

A Brief Look Back

Although a look back on 2022 includes frustration for delays in completing projects due to supply issues, it was again a successful year in furthering our mission to advance the city on many different fronts including economic development, planning, personnel, and infrastructure.

Early in 2022, the city received one of its largest grant awards when it was announced that the Ohio Department of Development awarded \$3,300,000 in funding towards the remediation of the Chestnut Street Property. The project will remove all environmental restraints which have stopped the property from being developed into a commercial, office or light industrial use.

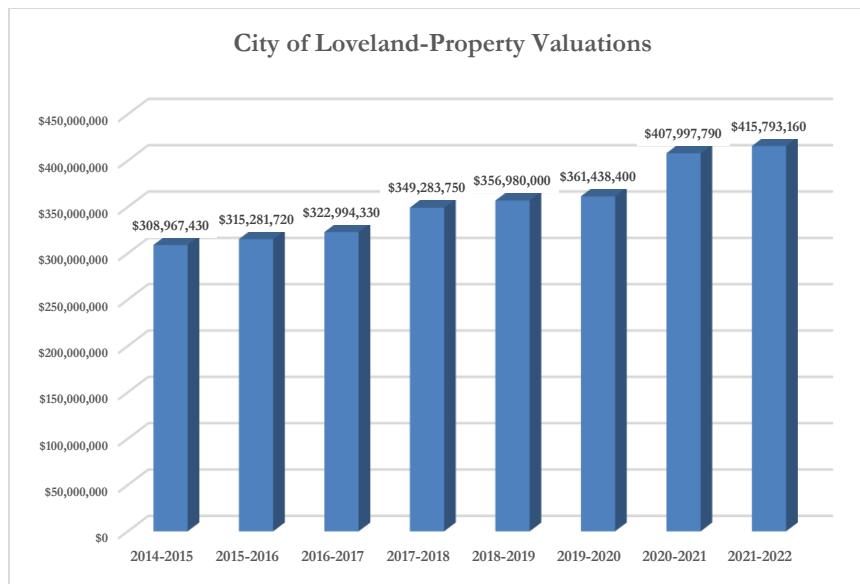
The final of four important plans was completed in 2022, with city council adopting legislation accepting the Comprehensive Master Development Plan. The master plan followed the completion of plans for Nisbet Park, the downtown business district and a downtown streetscape plan. With one of the largest planning efforts in the city's history now complete, putting these plans to work is a focus of city staff. Strategies outlined in these plans are included throughout the 2023 budget.

From a personnel standpoint, 2022 included a farewell to Police Chief Sean Rahe as he retired following 24 years of serving the city. Following an exhaustive search process, the city selected Mike Gabrielson to succeed Sean. Although the candidate base was very strong, Mike's experience and vision for the department made him the right choice. Thanks to city council's commitment to our Police Department, Chief Gabrielson will soon be joined by an Assistant Chief and two new police officers.

2022 was also a year that city council made tough decisions such as creating needed funding towards the preservation of our water system. The flat rate Water Main Replacement (WMR) fee will begin with the first utility billing of 2023, and all revenues from the fee will be earmarked exclusively for water main replacements.

Valuation

A good indicator of a city's health is a look at property valuations. Property valuation continues to increase in the city to the 2021-2022 assessed total of \$415,793,160. This valuation marks an increase of 34.58%, or \$106,825,730 since the 2014-2015 reporting and a \$7,795,370 increase over the most recent reporting period.



Expenditures

The 2023 budget includes \$37,773,367 (including bond fund transfers) in total expenditures, with General Fund expenditures totaling \$14,664,762. The budget includes \$11,595,813, in capital investments through construction projects, technology, and equipment purchases.

In addition to a well-funded capital program, within the various line items of the budget, is funding for important non-capital projects. Funding has been earmarked for a full zoning code rewrite, and studies to advance the Loveland Madeira Road Business Corridor pedestrian improvements along with continuing the city's pursuit of a regional bridge to reduce traffic in the downtown district. Also, a focus on our emergency services needs, including adding police personnel, has been addressed in the budget presented to city council.

Revenue

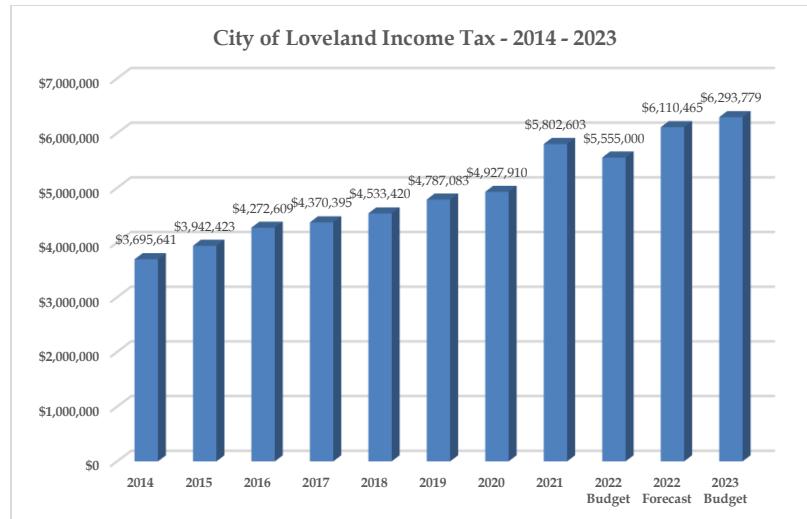
In 2023, city revenues are forecasted at \$35,336,714 with general

fund revenues conservatively estimated at \$12,406,618. As shown below, the general fund is projected to benefit from its tenth-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	\$1,222,552	12.65%
2022 Budget	\$1,248,975	2.16%
2022 Forecast	\$1,248,975	0.00%
2023 Budget	\$1,269,450	1.64%

Increases in real estate taxes represent continued private investment into the city, which totaled over \$13,000,000 through October of 2022. Notable in the 2022 figures, was the private investment of \$5,750,000 in residential investment, which largely included permitting for the ChimneyRidge and Blossom Hill developments.

At the time of budget preparation, the 2022 forecast for income tax collections is \$6,110,465, which exceeds the 2022 budgeted amount by over \$550,000. In addition to the first \$6 million plus in income tax revenues in city history, this figure also represents a 10-year increase of over \$2,560,000 from the 2012 actuals, and an average annual increase of 6.71%. The 2023 budgeted income tax revenues are conservatively estimated at \$6,293,779.

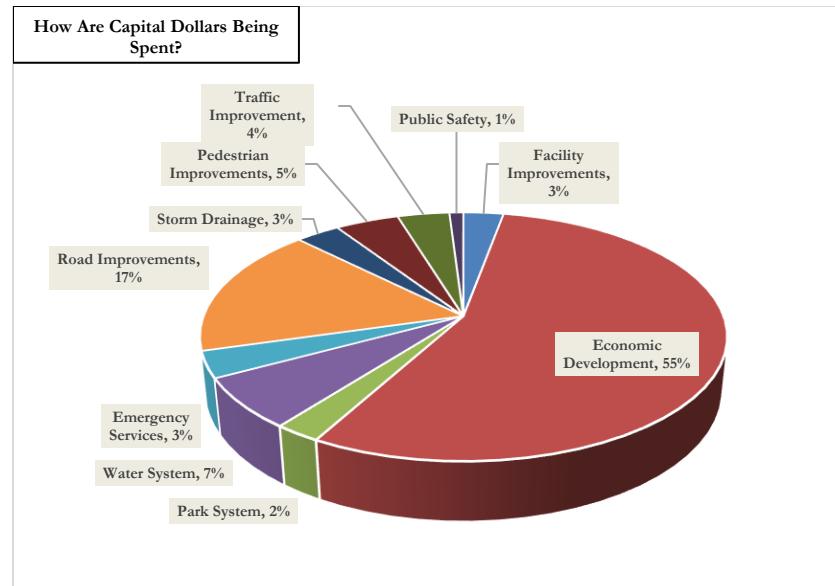


The steady increase in income tax revenues is attributed to the city's diverse economy, a customer service based economic development staff and aggressive tax incentives utilized to encourage new development. The city's commerce park, with nearly a full occupancy rate, remains a large contributor to the city's rising income tax revenues and is home to multiple corporate headquarters.

Capital Improvement Program (CIP)

The 2023 budget includes \$11,595,813 in capital investments through construction projects, equipment purchases and

technology upgrades. Capital dollars will be invested in many areas of the city as shown by the following chart:



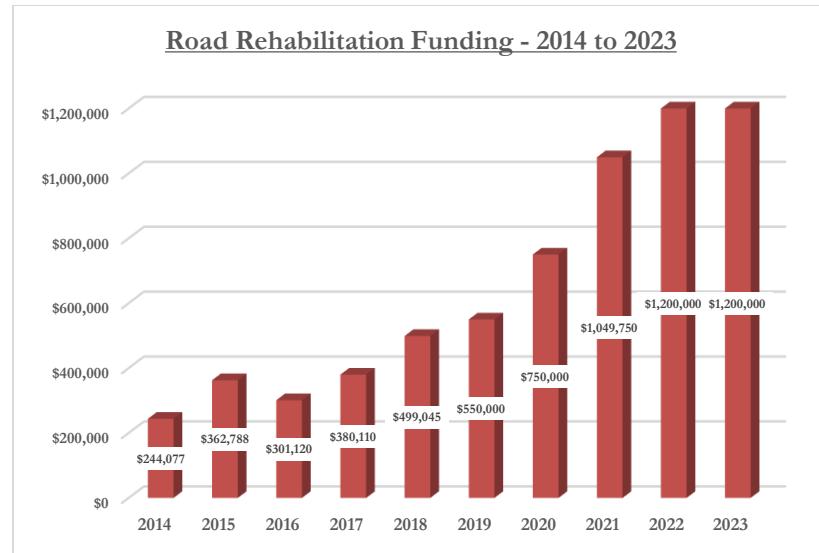
Of the total capital investments within the budget, the city has submitted \$3,024,801 in grant funding requests, which is 26% of the total capital investments. Although not all of the funding requests will be approved, it does indicate the city's ongoing commitment to seeking county, state, and federal funding to offset local tax revenues to complete capital investments.

In addition to large scale projects such as the downtown parking facility, the city continues to invest in its park system with new playsets in the Loveland Heights Cherokee and Navaho Tot-Lots, repairs to the McCoy Park restrooms and a pedestrian path connecting the new gazebo in Nisbet park to the bike trail.

It will remain a goal of city council, the finance commission and administration, to continue funding our annual road program at a level commensurate with a city with 107 lane miles of roadway.

For the third year in a row, the annual road paving program will exceed \$1,000,000 with a budgeted amount of \$1,200,000. This funding should accommodate nearly 12 lane miles of road repaving in 2023.

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



The city is awaiting word on funding for an important, multi-jurisdictional project, the East Loveland Avenue Improvements. The city will join Clermont County and the Metropolitan sewer district to complete multiple improvements to East Loveland from the Nature Preserve to 5th street. Project components include a new bridge, improved storm drainage, sidewalks, and the replacement of faulty sewer mains.

Another important project which the city is awaiting the results of a grant funding application, is the Harrison Avenue Widening project. The project has multiple benefits including sidewalks, an improved turning radius from North Karl Brown Way, and an

alignment which will allow for easier direct access into the parking garage and the spaces adjacent to city hall. Equally important, is that the project will replace storm drainage piping within Nisbet Park. Once this piping replacement is completed, there will be no restrictions to completing all aspects of the Nisbet Park Master Plan.

2023 will also be a year of completing 2 delayed park projects including the new gazebo in Nisbet Park and the playset replacement at Phillips Park. Also, much to the relief of our residents and business owners, the West Loveland Bridge Sidewalk replacement project will finally be back on track after years of delays and cost increases.

Probably most notable in 2023 will be the commencement of two important projects, the Chestnut Street Brownfield Remediation, and the State Route 48 Turn Lane. While the turn lane project will continue the cities ongoing attention to addressing the incremental changes needed to improve traffic, the remediation projects will take the longtime, stagnant, environmentally plagued Chestnut Street property and turn it into the economic engine that it was always envisioned to be.

Called out both in city council goals and the master plan is the need to connect our neighborhoods to activity centers. 2023 will begin meeting this goal with the first phase of the Loveland Miamiville Road Sidewalk project. Once all phases are completed, the Sugar Tree, Steeplechase and Huntington subdivisions, will be connected to the city's downtown business district, along with connections to Saint Columban and LECC schools. Funding for the design of a similar connection to our Warren County subdivisions is included in the 2023 budget.

Investment in our emergency services continues in 2023 with the completion of a new storage building at the Safety Center to be shared by both LPD and LSFD. Loveland Police will receive two

new police cruisers and E-Bikes to enhance their patrol capabilities.

LSFD's successful grant efforts will pay dividends in 2023 as new heart monitors and thermal imaging cameras will be secured through funding from the Federal Emergency Management Agency (FEMA). The Loveland community will benefit with the purchase of its first mini ambulance which will be integral during city events, access to the bike trail and the river. The purchase of the mini ambulance is a joint venture with the City of Mason.

Strategic Goals

City Council established two-year strategic goals at their May 24, 2022, meeting. The 2022 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 investment in downtown, while continuing to improve safety and invest in infrastructure and maintenance
- Capture opportunities for economic development and advance the economic health of the city through balanced business expansion, retention, attraction, incubation, and placement to advance an environment conducive to maintain the quality of life to which our residents and business communities have become accustomed.
- Fund, maintain, and improve infrastructure. 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.

It is clear that city council's goals were a guide in selecting capital improvements and general expenditures proposed in the 2023 budget.

- \$1,200,000 in annual road program funding
- \$1,000,000 in local matching funds towards the remediation of the city owned Chestnut Street property
- \$450,000 in traffic improvements with the State Route 48 turn lane project.
- Continued investment into our emergency services
- Consecutive years of funding earmarked for park improvements
- The first of three phases to connect our neighborhoods to the downtown district with the Loveland Miamiville Sidewalk Phase I project
- In addition to the Chestnut Street remediation the city is focusing funding on securing access from the property to Loveland Madeira Road. This access is a key component to the redevelopment of the property into one that will finally create jobs and produce tax revenue.

Conclusion

Producing award winning budgets is not an easy task, and while the teamwork approach which it is accomplished is very rewarding, it continually is completed with very limited technology. This limited technology makes the budget preparation a very arduous task which is not always the best use of staff time. Early in 2023, city staff will present council with a proposal for the purchase of a

state-of-the-art budgeting software. In addition to streamlining the budget process, the software will allow for even greater transparency for our residents and will offer tools and reports which will be used by the finance staff and the finance commission during the entire fiscal year.

Finally, city staff takes pride in the comprehensive nature of its annual budget and the process utilized towards its completion. With multiple public meetings held throughout the development of the budget, both by the finance commission and city council, our residents have the ability to participate in the process.

We look forward towards implementing the projects and initiatives contained within the budget most of which will be presented to city council for approval throughout the year.

In conclusion, thank you to the finance commission and all of city staff that played a role in creating the 2023 Operating Budget and Capital Improvement Program (CIP).

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.

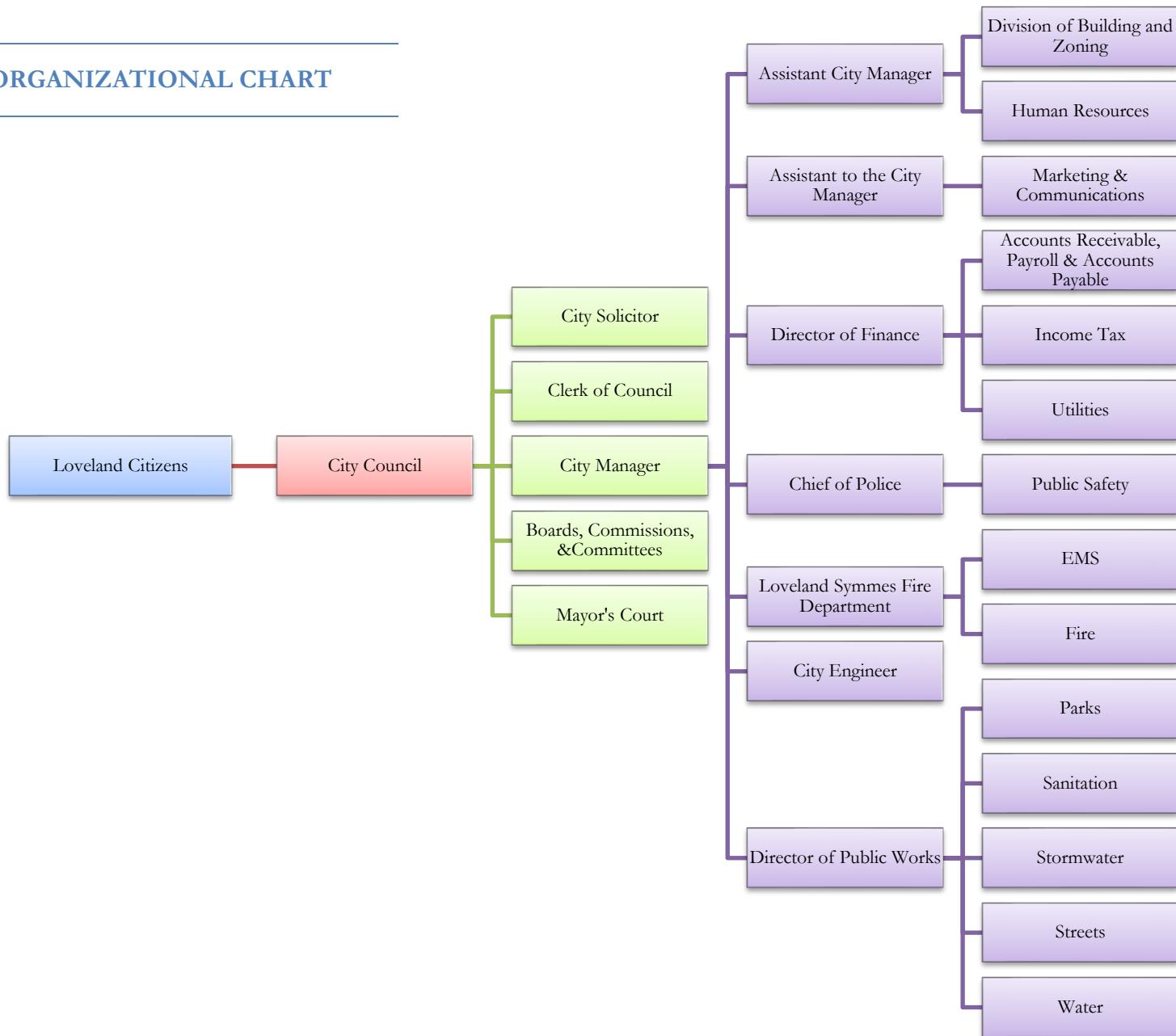
City Council plays a key role in the development of budget priorities. Every few years a strategic planning work session was held with City Council to discuss prioritization of projects and activities related to strategic goals. The strategic goals lay the groundwork for the development of the annual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

2023 BUDGET CALENDAR

June 28	Tax Budget Public Hearing and Tax Budget Resolution to City Council	September 20 or October 11	Resolution accepting amounts and rates as determined by County Budget Commission 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	Week of October 3	Finance Commission begins budget review
July 12	CIP Memo and Performance Measures distributed to departments	Week of October 17	Finance Commission continues review of budget
August 1-5	City Manager meets with Department Heads to discuss 2022 budget needs	Week of October 31	Finance Commission reviews and finalizes recommendations for 2022 budget.
August 12	Department CIP requests and updates due to City Manager	November 8	CIP Presentation to City Council
August 15 – September 16	Finance Department works on revenue Finance Department and City Manager's Office works on expense projections City Manager and Director of Finance reviews any operating budget increases	November 22	First Reading of 2022 Appropriation Ordinance and 2021 Supplemental Appropriations Ordinance by City Council
September 13	Performance Measurements and updated department narratives due to City Manager	December 13	Second Reading of 2022 Appropriation Ordinance and 2021 Supplemental Ordinance by City Council
September 20 – 30	Budget meetings for departments with City Manager, Director of Finance, and Assistant City Manager, and Assistant Finance Director	December 30	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 2022 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 2022-48 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 2022-2023 goals are:

1. Continue to build and promote a vibrant downtown by identifying strategies to encourage investment in downtown, while continuing to improve safety and invest in infrastructure and maintenance in downtown.
2. Capture opportunities for economic development and advance the economic health of the City through balanced business expansion, retention, attraction, incubation, and placement to advance an environment conducive to maintain the quality of life to which our residents and businesses have become accustomed.
3. Fund, maintain, and improve infrastructure. 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, and a professional, capable City Administration collectively creating a model of successful municipal governance to maintain service levels commensurate with the requirements of a growing community.

2022 - 2023 Loveland City Council Goals and Tasks
(Adopted: May 24, 2022)

Goal 1: A Vibrant Downtown - Strategies

Tasks

- Be a leader in garnering regional support for the construction of a bridge across the Little Miami River Corridor to alleviate traffic congestion in the downtown district.
- Continue efforts at addressing traffic and parking challenges in the downtown district.
- Pursue the creation of a Special Improvement District (SID) with downtown commercial property owners.

Goal 2: Business and Residential Vitality - Strategies

Tasks

- Oversee the remediation of the Chestnut Street Property Brownfield Remediation Project and work towards implementing the strategies for the post-cleanup development of the property as outlined in the Comprehensive Master Development Plan.
- Complete the connection from the Loveland Madeira Road Business Corridor to the Downtown Business District.
- Create pedestrian and bike lane connectivity within the community.
- Expand the role of the Community Improvement Corporation (CIC) within the city by providing funding to allow it to conduct redevelopment/revitalization projects.
- Create a phasing plan for construction of the Loveland Miamiville Road Sidewalk Connectivity Project to commence in 2023.
- Codify regulations aimed at protecting and enhancing tree growth within the city to maximize their benefits to the community.

Goal 3: Infrastructure - Strategies

Tasks

- Staff works with the Finance Commission to create and implement a plan for increasing water rates commensurate with the needs of the water distribution system.
- Explore all options and partners for the installation of a connector from State Route 48 to O'Bannon Avenue
- Prioritize the Harrison Avenue Widening Project to enhance traffic flow and pedestrian safety in the downtown district, along with a plan for the installation of sidewalks on North Karl Brown Way.

- Prioritize securing funding for the East Loveland Sidewalk and Storm Drainage Improvement Project to improve connectivity to the downtown district and reduce flooding.
- Implement strategies from the Comprehensive Master Plan related to sidewalk and streetscape improvements along the Loveland Madeira Road Business Corridor.

Goal 4: City Operations and Financial Management - Strategies

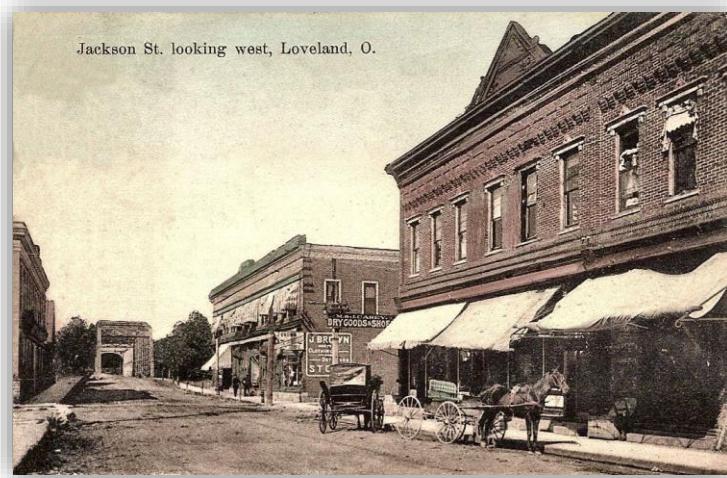
Tasks

- Continue expanding staffing succession plan for key city positions.
- LSFD to review entry level staffing salaries to keep the department competitive with other agencies.
- The Director of Finance and the Finance Commission will continue and expand its fiscal management policies, ensure appropriate debt ratios, and monitor fund balances.
- Continue to identify opportunities for professional development among city staff.

COMMUNITY PROFILE

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 predominantly residential 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 (Administration) and five departments: Finance, Law, Public Safety, Building and Zoning, and Public Works. City Council directly appoints the City Manager, City Solicitor, 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 by providing excellent customer-oriented service, with integrity, all while looking for ways to continuously improve.

The goal of the Loveland Police Department is to provide safe public places and roadways, efficiently manage emergencies, deter, prevent, and solve crimes. These goals are accomplished through proactive networking and partnerships with surrounding agencies as well as our many stakeholders throughout the community.

The Police Department staffs 23 full-time police officers including the police chief, assistant chief, four lieutenants, and 17 patrol officers. Many of our team members have multiple roles including three evidence technicians, two Taser instructors, two firearms instructors, a K9 team, four school resource officers, six bike patrol

officers, one detective, and two defensive tactics instructors. Our administrative team is led by the systems manager and includes an operations assistant, records specialist, and property room specialist. The full-time clerk of courts supports and oversees the Loveland Mayor's Court, and several incredible volunteers assist staff with many administrative tasks.

SAFETY SERVICES – FIRE AND EMS



Operational for more than 100 years, the Loveland-Symmes Fire Department, paid for on a contractual basis by both 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, 108 lane miles of roadway and 76 miles of water mains serving over 4,600 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



In addition to the Little Miami River Bike Trail, Loveland is home to many hidden trails that enable residents to enjoy nature while living in the city. The city also maintains several parks for soccer, baseball, and football teams to use. In 2022, the City built a dog park and named it after the Matt Haverkamp Foundation, an organization that supports K-9 programs for law enforcement agencies in the greater Cincinnati area.

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 in partnership 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 about 16 miles in parts of three counties—Hamilton, Clermont, and Warren. The district includes most of the City of Loveland and reaches into Symmes, Goshen, Hamilton, and Miami Townships.

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 district has an enrollment of about 4,200 for the 2022-23 school year and serves a population of nearly 28,000 people. The district 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.

ATTRACTIIONS

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

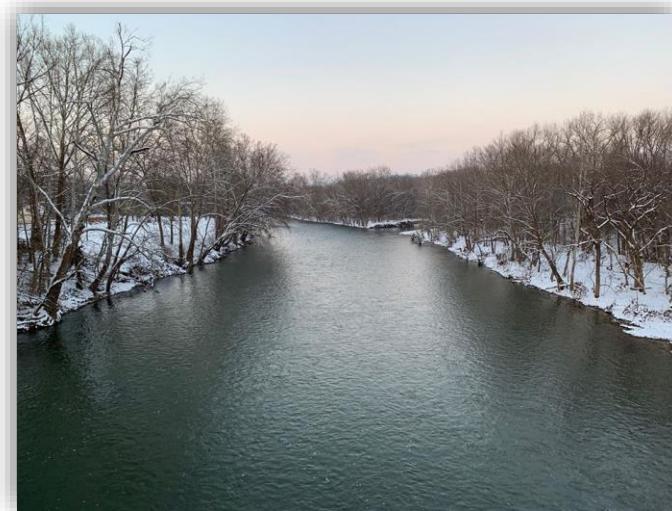
♥ **Historic Downtown Loveland** features a variety of unique restaurants, rooftop bars, and shops. Our downtown district is a Designated Outdoor Recreation Area (DORA), which allows people to walk around the district with an alcoholic beverage that has been purchased from a participating DORA establishment.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



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

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

residents and visitors paddle through some of the most beautiful, natural surroundings in the tri-state area.



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

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

♥ Our **Veterans Memorial** is a beautiful plaza designed to honor those who have served our county and features the names of local

veterans on pavers. The City's Annual Memorial Day parade ends at the Veterans Memorial and the community gathers for a ceremony that honors the men and women who died while serving in the United States Military.



CENSUS DATA*

Land area in square miles: 5.60

Population: 13,191 (per July 2021 US Census Estimates)

Population percent change July 1, 2020, to July 1, 2021: - 0.85%

Population per square mile: 2,503

Households: 5,369

Persons per household: 2.57

Owner-Occupied: 69.1%

Renter-Occupied: 30.9%

Median value of owner-occupied housing units: \$220,100

Median Household Income: \$69,978

Population 25 years + high school graduate or higher: 98.2%

Population 25 years + with bachelor's degree or higher: 46.5%

Mean travel time to work (minutes): 23.9

*Some data derived from 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.

2022 GFOA Distinguished Budget Presentation Award

For the ninth 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. Loveland, OH named

	a "Most Charming Small Town in Ohio" by Trips to Discover.	Chief Dennis Sean Rahe board certified as a Physical Security Professional through ASIS International
	Community Partner Award from the Homebuilders Association of Greater Cincinnati as home to the 59 th Annual HOMEARAMA.	Officer Vicky Johnson certified as an auto accident reconstructionist through IPTM.
	Retired Chief of Police Dennis Sean Rahe received the Distinguished Career Award from the Clermont County Chamber of Commerce Law Enforcement Foundation	Lieutenant Mike Szpak certified as a pistol optics instructor through Sig Sauer and as a de-escalation instructor through the Force Science Institute.
	LSFD Chief Otto Huber appointed as Commissioner on the Commission on Fire Accreditation International	Lieutenant Scott Humphrey certified as a pistol optics instructor through Sig Sauer
2021	GFOA Distinguished Budget Presentation Award	Officer Jesse Moore certified as a de-escalation instructor through the Force Science Institute.
	Officer Kyle Bibelhausen and K9 Mack were honored with the Merit/Bravery Award.	Officer Angela Smallwood certified as bicycle mechanic through IPMBA.
	LPD received the 2020 Partners in Crime Prevention award from the Ohio Crime Prevention Association	LSFD achieves ISO 1 Classifications from the Insurance Services Office
	LPD received recognition and an award from Lexipol for "excellence in policy management."	Chief Otto Huber - Clermont Chamber of Commerce Salute to Leaders Award
	LPD Officer Tim Wilmes - Honorary Chief for the Loveland-Symmes Fire Department	Deputy Chief Billy Goldfeder - CFSI/Motorola Solutions Mason Lankford Fire Service Leadership Award
	Ohio Crime Prevention Association's Partner in Policing Award, 2020 (received in 2021)	2020 Auditor of State Award with Distinction
	Lexipol Connect Gold Award for policy and policy training compliance	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	Anderson Township up to Piqua City. There were 20 students in the graduating class.
2020	GFOA Distinguished Budget Presentation Award	LSFD EMS Accreditation
	Mother’s Against Drunk Driving (MADD) “Southwest Law Enforcement Top Cop Award”	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
	Officer Jacob Salomon 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).	2019 Top City for Downsizing
2020	Ohio Crime Prevention Association’s “Partner’s in Crime Prevention Award.”	Cincinnati Magazine named the City of Loveland as one of the top area cities for downsizing.
	In recognition of Loveland Police Department’s dedication to training, crime prevention, community outreach, and community engagement.	2018 GFOA Distinguished Budget Presentation Award
2019	Ohio Collaborative Community-Police Advisory Board Certification	2018 City Launches its checkbook on Ohio Checkbook.com
2019	Certified Law Enforcement Executive Board Recertification – Police Chief Dennis Sean Rahe	2018 Loveland-Symmes Fire Department is awarded International Reaccreditation Status
2019	GFOA Distinguished Budget Presentation Award	Fire Chief Otto Huber announced at the August 28, 2018, Council meeting to announce the department’s Accredited Agency Award from the Commission on Fire Accreditation International (CFAI) in Dallas Texas. Chief Huber noted that LSFD is one (1) of only nine (9) Accredited Fire Departments in the State of Ohio and also that LSFD is one (1) of only eleven (11) departments that is dual certified both in Fire and EMS in the United States.
2019	Assistant City Manager, Tom Smith graduates from the Center for Local Governments Leadership Academy. The graduating class was the sixth since the program’s inception and included student participation from	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 Shown 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

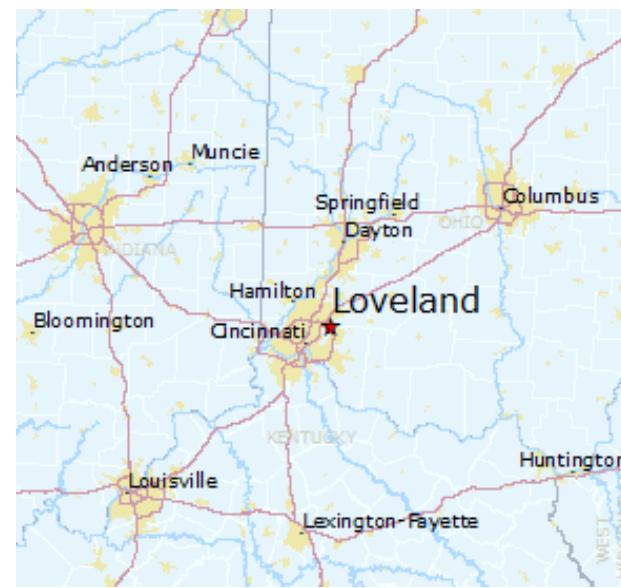
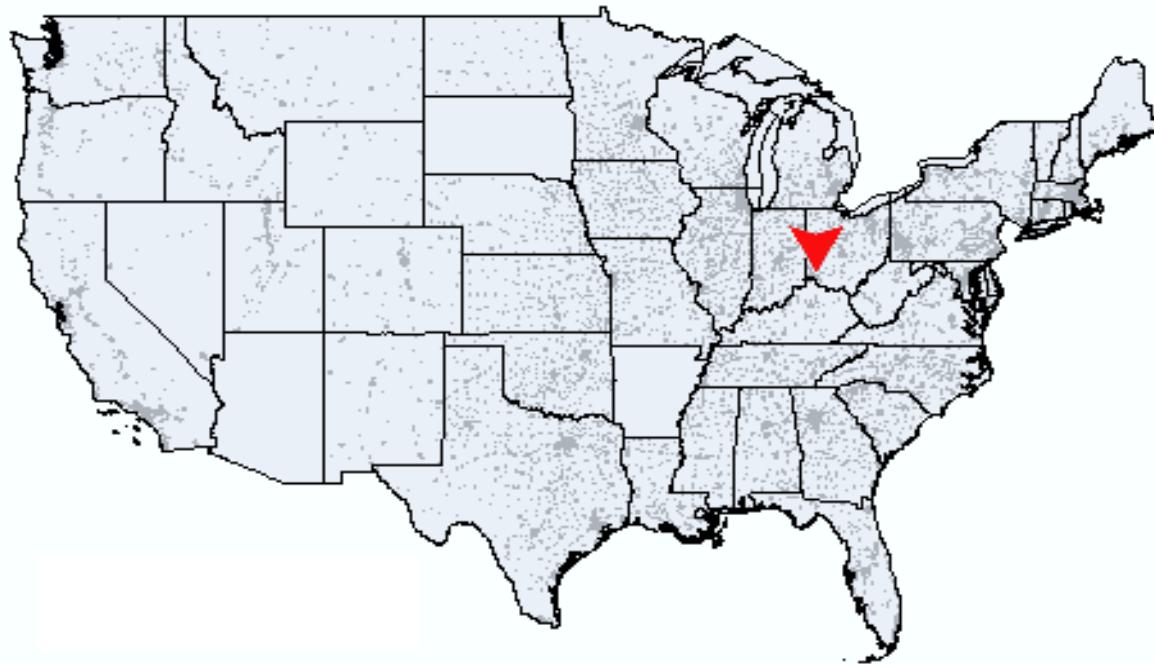
the beauty, the adventure, and fun that accompanies life in the Buckeye State.

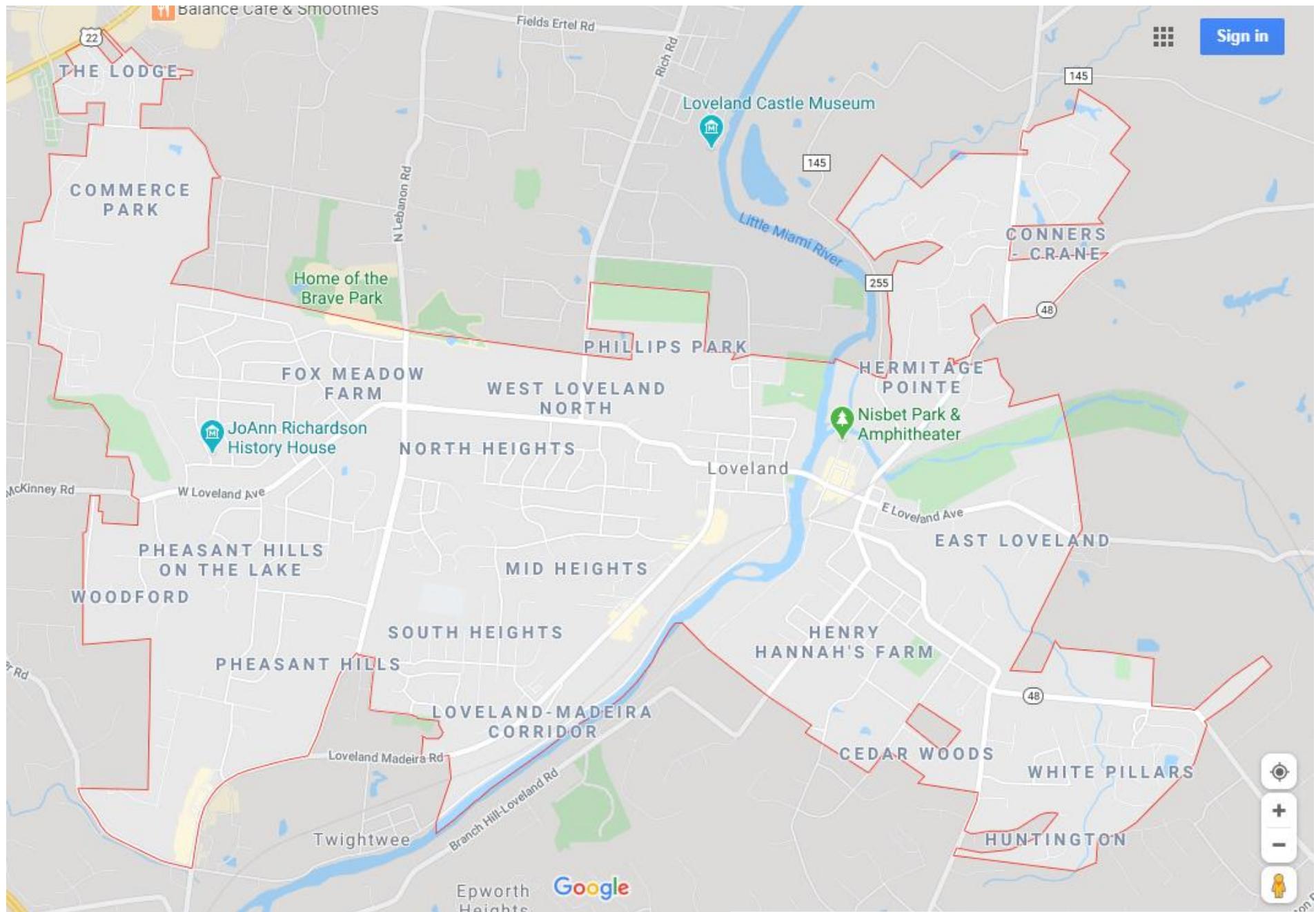


2013 Insurance Service Office (ISO) Public Protection Classification for Building and Zoning Division

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, OH



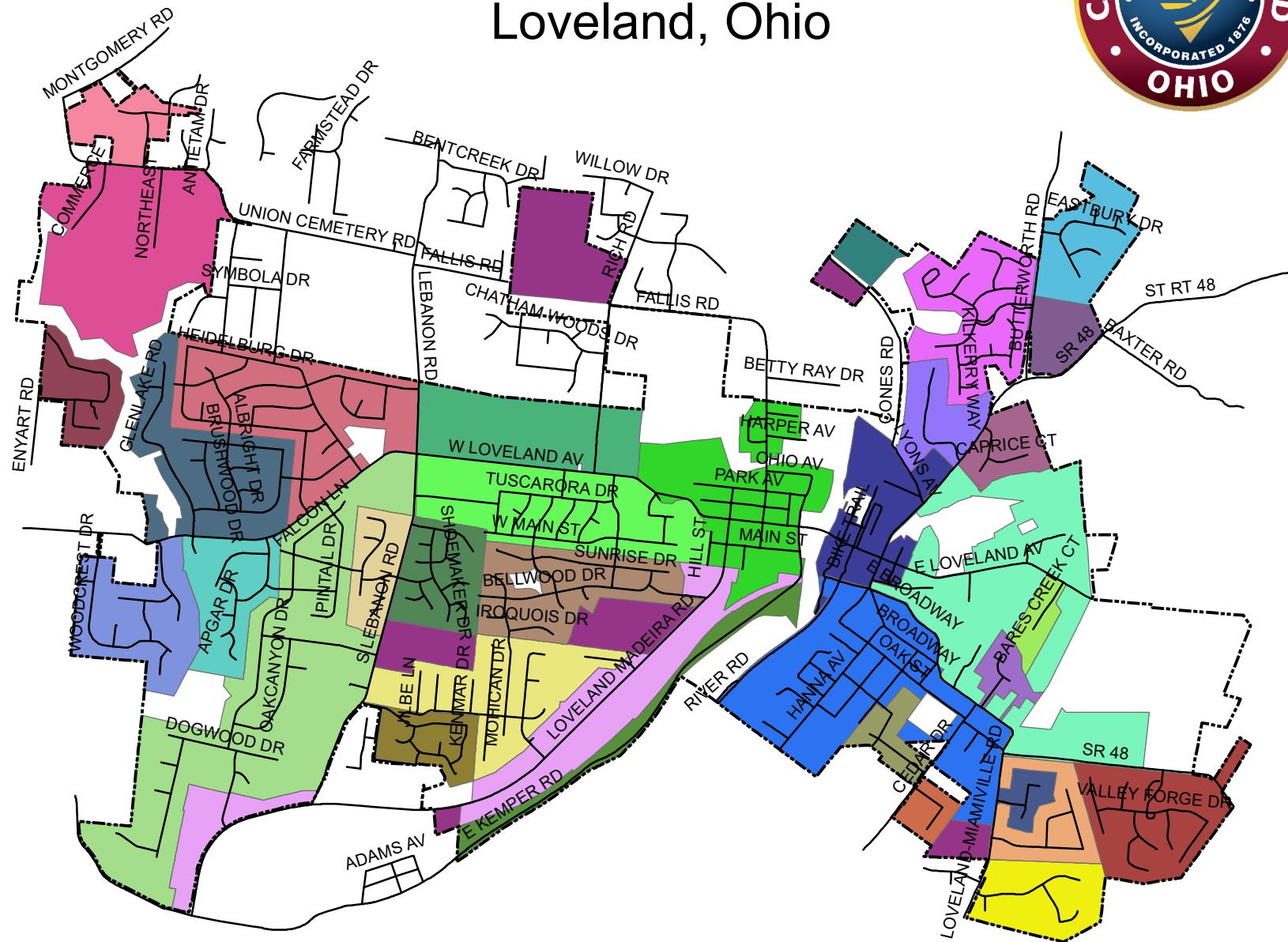


Neighborhoods

Loveland, Ohio



Neighborhoods



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Miles

- Bluffs of Bares Creek
- Brandywine
- Butterworth Glen
- Cedar Woods
- Chimney Ridge
- Claiborne East
- Claiborne West
- Commerce Park
- Downtown
- East Loveland
- Fox Chase
- Fox Meadow Farms
- Glen Lake
- Henry Hannah's Farm
- Hermitage Pointe
- Hidden Creek
- Historic West Loveland
- Huntington
- Loveland-Madeira Corridor
- Mid Heights
- North Heights
- Pheasant Hills
- Pheasant Hills on the Lake
- Public Property
- River's Bend
- Riverside
- Sanctuary
- Sentry Hill
- Steeple Chase
- Stoneybrook
- Sugar Tree Estates
- The Lodge
- The Reserve of Loveland
- West Loveland North
- White Pillars
- Woodford

2023 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.

GENERAL NOTES: All Current Budget Year Projections are calculated utilizing data from the last month in which data is available for the current year. This data is utilized to compile a "monthly" average, which is then calculated for the entire twelve months of the then-current calendar year. In some instances, 2023 Future Year Estimates apply percentage multipliers to the Current Year Projections.

Finance				
<i>Utility Department</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Number of Utility Billing Accounts	5,099	5,098	5,100	5,100
Total Sewer Amount Billed	\$3,991,217	\$2,973,834	\$4,086,800	\$4,127,668
Total Sewer Revenue Received	\$3,984,506	\$2,950,023	\$4,079,928	\$4,120,728
Delinquent Sewer Revenues	\$6,711	\$23,811	\$6,872	\$6,940
Revenue Collection Percentage (Total Revenue / Total Amount Billed)	99.83%	99.20%	99.83%	99.83%
Sewer Delinquency Percentage (Delinquent Revenue / Total Amount Billed)	0.17%	0.80%	0.17%	0.17%
Total Water Amount Billed	\$1,961,874.13	\$1,394,926.05	\$1,965,402.00	\$1,985,056.02
Total Water Revenue Received	\$1,938,074.64	\$1,389,592.58	\$1,960,000.00	\$1,979,600.00
Delinquent Water Revenues	\$23,799.49	\$5,333.47	\$5,402.00	\$5,456.02
Revenue Collection Percentage (Total Revenue / Total Amount Billed)	98.79%	99.62%	99.73%	99.73%
Water Delinquency Percentage (Delinquent Revenue / Total Amount Billed)	1.21%	0.38%	0.27%	0.27%
Total Utility Bill Service Charges Billed	\$5,953,091	\$4,368,760	\$6,052,202	\$6,112,724

2023 Performance Measures

<i>Income Taxes</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Gross Income Tax Collections	\$5,802,624	\$4,951,917	\$6,110,465	\$6,293,779
Income Tax Refunds	\$183,308	\$137,143	\$200,000	\$200,000
Income Tax Collections After Refunds	\$5,619,316	\$4,814,774	\$5,910,465	\$6,093,779
Tax Collection Costs	\$133,280	\$87,796	\$140,000	\$144,423
Tax Collection Costs as a Percent of Net Collections	2.37%	1.82%	2.37%	2.37%
** Note: Estimates Assume 3% Annual Wage Growth				
<i>Treasury</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Treasury & Cash Reserve	\$13,555,818	\$14,829,408	\$14,000,000	\$14,000,000
Interest Income	\$45,335	\$68,181	\$80,000	\$82,400
City Annual Yield on Treasury	0.33%	0.46%	0.57%	0.59%
STAR Ohio Yield	0.009%	2.54%	2.54%	2.54%
<i>Debt</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
All Outstanding Debt (Notes, GO, Installment Loan, Cap Leases, SCIP)	\$11,101,108	\$10,167,752	\$10,167,752	\$9,310,648
Net Assessed Valuation	\$415,793,160	\$428,266,955	\$428,266,955	\$441,114,963
Total Debt Principal as a Percentage of Assessed Value *	2.67%	2.37%	2.37%	2.11%
Total General Obligation (GO) Debt	\$7,219,927	\$6,605,129	\$6,605,129	\$6,059,082
GO Debt as a % of Assessed Valuation	1.74%	1.54%	1.54%	1.37%
Outstanding Debt Principal per Capita	\$841.57	\$770.81	\$768.57	\$700.23
* Includes all debt, not just general obligation debt, which is more commonly benchmarked against property values.				

2023 Performance Measures

City Manager's Office	2021 Actual	2022 Current	2022 Projected	2023 Estimate
City Limits, Square Miles	5.27	5.60	5.60	5.60
City Population *	13,191	13,229	13,297	13,333
Residents per Square Mile	2,503	2,364	2,376	2,382
* Using the July 1, 2021 U.S. Census Pop. Estimate of 13,191 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>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Number of Full-time Authorized Employees	46	47	50	52
Number of Part-time Authorized Employees	5	5	9	9
Total City Salary and Wages	\$5,188,737	\$3,836,369	\$5,115,159	\$5,422,068
Total City Paid Hours	108,479	78,832	105,109	110,000
Average Hourly Rate per Labor Hour	\$47.83	\$48.67	\$48.67	\$49.29
Avg. Tenure of Full-Time Employees in Yrs	11.59	9.37	9.65	10.45
<i>Property Maintenance</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Total Violations Issued	350	360	400	420
Total Violations Resolved Administratively	335	320	362	380
Admin. Compliance Percentage	95.71%	88.89%	90.50%	90.48%
Violations Abated by City Contractor	15	30	38	40
Percentage of Complaints Requiring Abatement	4.29%	8.33%	9.50%	9.52%
Contractor Charges	\$7,525	\$7,375	\$7,800	\$8,500
Cases Cited to Mayor's Court	0	0	0	0
Mayor's Court Cases Resolved	0	0	0	0
Total Property Maintenance Assessments	\$9,170	\$5,525	\$10,000	\$11,000

2023 Performance Measures

Police Department	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Loveland Population	13,191	13,229	13,297	13,333
Loveland Police Expenditures Per Capita	\$263	\$206	\$273	\$304
<i>Crime Response</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Total Arrests	215	172	229	230
Drug Related Arrests (All)	19	33	44	44
Juvenile Arrests	41	36	48	48
Juvenile Drug Related Arrests	11	12	16	16
Arrests / 1,000 residents	16.30	13.00	17.25	17.22
Total Number of Use of Force Incidents	5	0	0	0
Percentage of Arrests Requiring Use of Force (Use of Force Incidents / Total Arrests)	2.33%	0.00%	0.00%	0.00%
Loveland Average Response Time to Priority Calls in minutes (from dispatch to arrival)	3:59	4:55	4:50	4:27
<i>Part I Crime</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Murder	0	0	0	0
Rape	6	2	3	3
Robbery	0	0	0	0
Aggravated Assault	0	3	4	4
Burglary, Breaking and Entering	7	12	16	16
Theft/Larceny	94	75	100	100
Motor Vehicle Theft	7	8	11	11

2023 Performance Measures

Arson	1	0	0	0
Total Part I Crime	115	100	133	133
Loveland Part I Crime per 1,000 residents	8.72	7.56	10.03	10.01
<i>Traffic Enforcement</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Parking Citations	175	288	384	384
Total Traffic Charges	995	736	981	982
Traffic Warnings	343	177	236	236
Operating Vehicle While Intoxicated (OVI)	10	13	17	17
OVI per 1,000 Residents	0.76	0.98	1.30	1.30
Auto Accidents	136	112	149	149
Injury Auto Accidents	14	17	23	23
Auto Accidents/Alcohol	5	3	4	4
Fatal Auto Accidents	0	0	0	0
<i>Employee Development</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Total hours of training	1537	2388	2775	2800
Off site training	1104	1956	2215	1960
In-house training	433	432	560	840
Average Hours of Training per Police Officer	77	119	139	140

* 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.

2023 Performance Measures

<i>Mayor's Court</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Mayor's Court Revenue	\$51,826	\$55,783	\$74,378	\$76,609
Mayor's Court Expenditure	\$99,533	\$80,401	\$107,201	\$112,562
Court Cost Recovery Ratio	0.52	0.69	0.69	0.68

2023 Performance Measures

Building and Zoning Permits and Valuation	2021 Actual	2022 Current	2022 Projected	2023 Estimate
New Housing Unit Starts	9	16	21	22
Residential Permits	143	130	173	175
Commercial Permits	65	64	85	86
Residential Inspections	346	177	236	238
Commercial Inspections	164	79	105	106
Residential Investment Valuation	\$8,817,181	\$8,862,187	\$11,816,249	\$11,875,331
Commercial Investment Valuation	\$4,375,310	\$3,729,721	\$4,972,961	\$4,997,826
Total Property Investment	\$13,192,491	\$12,591,908	\$16,789,211	\$16,873,157
Cost Recovery Ratio	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Building and Zoning Revenue	\$88,919	\$77,985	\$103,980	\$105,019
Building and Zoning Expenditures	\$254,579	\$200,033	\$266,710	\$274,712
Building and Zoning Cost Recovery Ratio	0.35	0.39	0.39	0.38
Planning and Zoning Commission	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Site Plan Reviews	3	3	4	4
Special Exemptions	1	1	1	1
Conditional Uses	2	1	1	1
Zoning Code Text and Map Amendments	5	4	5	5
Loveland Madeira Overlay District	0	0	0	0
Other	0	2	3	3
Total Cases *	11	11	15	15

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

2023 Performance Measures

<i>Board of Zoning and Appeals</i>	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Appeals Requested	0	0	1	2
Variances Requested	5	0	5	5
Total Cases	5	0	6	7
Cases Denied	0	0	0	0

2023 Performance Measures

Water	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Millions of Gallons of Water Pumped Per Year	421.58	318.29	424.39	428.63
Millions of Gallons of Water Billed Per Year	366.68	254.80	356.71	374.55
Percentage of Non-Revenue Water	13.02%	19.95%	15.95%	12.62%
AWWA Best Practice Benchmark For Non-Revenue Water	10.00%	10.00%	10.00%	10.00%
Total Linear Feet of Water Distribution System Maintained	399,818	399,818	399,818	399,818
Linear Feet of Water Distribution System Replaced	1,542.00	2,620.00	2,620.00	0.00
Percent of Water System Replaced	0.39%	0.66%	0.66%	0.00%
Linear Feet of 4" Diameter Water Line in System	6,300	6,300	6,300	6,300
Average Remaining Useful Life, Water Distribution System	24.2	23.4	23.2	22.2

2023 Performance Measures

Street Maintenance	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Loveland Population**	13,191	13,229	13,297	13,333
Road Rehabilitation Expenditures *	\$781,456	\$1,200,000	\$1,297,735	\$1,350,000
Loveland Road Rehabilitation Expenditures per Capita	\$59.24	\$90.71	\$97.60	\$101.26
Lane-Mile of Roadways Rehabilitated	7.00	10.40	11.60	10.00
Road Rehabilitation Expenditures per Lane-Mile	\$111,637	\$115,385	\$111,874	\$135,000
Tons of Road Salt Purchased	243	241	341	1,000
Tons of Road Salt Stockpiled	700	604	523	528
Tons of Road Salt Used	625	482	563	591
Tons of Salt Per Lane Mile Utilized	5.78	4.46	5.21	5.47
Hours of Street Sweeping	160	120	120	120
Hours of Street Sweeping per Lane Mile	1.48	1.11	1.11	1.11
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 contribution.

** Using the July 1, 2021 U.S. Census Pop. Estimate of 13,191 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.

2023 Performance Measures

Public Works	2021 Actual	2022 Current	2022 Projected	2023 Estimate
Catch Basins Cleaned	34	34	45	46
Catch Basins Repaired	45	56	75	75
Fire Hydrants Repaired	9	10	13	13
Fire Hydrants Replaced	1	0	0	0
Water Main Breaks	15	14	19	19
Water Service Leaks	30	41	55	55
Service Requests Closed / Completed	134	155	207	209
Open Service Requests to Be Completed	0	20	13	TBD
Total Service Requests (Aggregate)	134	175	220	222
Open Requests as a Percentage of Total Requests Received	0.00%	11.43%	6.06%	10%

GUIDE FOR REVIEWING THE CITY OF LOVELAND'S 2023 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 2023 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.

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

BUDGET GLOSSARY

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

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

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

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

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

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

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 2023 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, 2023 revenues and expenditures by fund, which gives a basis for 2023 end of year fund balances. The table also shows budgeted, or requested, 2023 revenue and expenditure by fund to give a projected 2023 end of year balance. The projected 2023 and 2023 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 2023 Budget Consolidated Summary of Revenues Expenditures and Changes in Fund Balance

Table 3 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 4 Income Tax Forecasting Model

Table 4 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 5 and 6.1-6.9 Personnel Costs

Table 5, and the subsequent series of tables 6.1 to 6.9, 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 7.1-7.3 Capital Improvement Program

Tables 7.1-7.3 show the City of Loveland’s Capital Improvement Program, or CIP. Table 7.1 summarizes the 2023 capital projects by fund, allowing the reader to tick and tie CIPs back to the expenditure line items in the budget. Table 7.1 only lists CIPs actually funded in the upcoming fiscal year; projects or requests which were not funded do not appear in this schedule. Table 7.2 accomplishes the same goal as table 7.1 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 7.3 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 8-8.2 Debt Summaries

Table 8-8.2 shows a summary of city debt including principal and interest for every debt issue. It provides the reader with an easy way to understand how long-term debt obligations require annual debt service payments, and how decisions made in the past impact current and future year operating budgets.

Table 9 Long Range Fund Forecasts

Table 9, and the subsequent series of tables 9.1 to 9.11, 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 10-14

Tables 10 through 14 are miscellaneous trends of interest to management. Table 10 shows the history of the administrative cost recovery formula. Table 10 is an excellent tool to see how these funding levels vary by originating fund.

Table 11 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 11 allows management to see in one location how these expenditures are trending and to assess if costs are properly allocated with risk.

Table 12 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 13 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 14 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.

Table 1: Summary of Fund Balances

** Denotes Major Fund	2022 Forecast (\$)				2023 Requested (\$)				2023 Requested Ending Balance vs. 2022 Estimate Ending Balance	
	Beginning Balance	Estimated Revenues	Estimated Expenses	Ending Balance	Beginning Balance	Requested Revenues	Requested Expenses	Ending Balance		
Governmental Funds										
13 GENERAL FUND**	5,605,296	8,871,682	8,475,261	6,001,717	6,001,717	12,406,618	14,664,762	3,743,574	(2,258,143)	-37.62%
Special Revenue Funds										
17 MAYORS COURT COMPUTER FUND	16,521	5,000	5,000	16,521	16,521	5,000	5,000	16,521	-	0.00%
21 FIRE & E.M.S. FUND - 2022 LEVY**	-	-	-	-	-	705,250	416,918	288,332	288,332	
23 E.M.S./RESCUE FUND - 2006 LEVY**	548,497	1,278,902	1,546,339	281,061	281,061	1,315,254	1,517,988	78,327	(202,734)	-72.13%
24 FIRE & E.M.S. FUND - 2001 LEVY**	208,068	557,368	548,175	217,261	217,261	562,528	549,094	230,696	13,435	6.18%
25 FIRE FUND - 2006 LEVY**	185,650	661,343	770,528	76,464	76,464	670,817	718,170	29,111	(47,353)	-61.93%
26 RESERVE & ESCROW FUND (REF)	1,393,450	124,732	-	1,518,182	1,518,182	-	23,650	1,494,532	(23,650)	-1.56%
27 DRUG/DUI ENFORCE/EDUCATE FUND	19,622	500	500	19,622	19,622	500	500	19,622	-	0.00%
28 LOVELAND C.I.C. FUND	170,655	17	20,780	149,892	149,892	-	9,500	140,392	(9,500)	-6.34%
29 FIRE & EMS FUND - 2014 LEVY	383,227	591,715	696,444	278,498	278,498	559,110	573,916	263,692	(14,806)	-5.32%
31 STREET MAINTENANCE FUND	276,626	811,668	981,663	106,631	106,631	979,668	979,318	106,981	350	0.33%
32 STATE HIGHWAY FUND	161,685	59,100	39,954	180,831	180,831	59,000	10,500	229,331	48,500	26.82%
33 LOVELAND RD. CAP. IMP. FUND	26,173	125,250	128,110	23,313	23,313	120,000	135,000	8,313	(15,000)	-64.34%
34 HAMILTON CTY MVR FUND	10,155	22,700	24,000	8,855	8,855	24,000	24,000	8,855	-	0.00%
35 CLERMONT CTY MVR FUND	21,841	20,290	19,000	23,131	23,131	20,000	19,000	24,131	1,000	4.32%
37 OPIOID SETTLEMENT FUND**	-	4,115	-	4,115	4,115	4,115	8,230	-	(4,115)	-100.00%
38 LOCAL FISCAL RECOVERY	688,476	715,012	-	1,403,488	1,403,488	-	-	1,403,488	-	0.00%
36 WARREN CTY MVR FUND	5,258	2,500	1,750	6,008	6,008	2,500	1,750	6,758	750	12.48%
52 LIGHTING DISTRICT	52,080	10,648	10,685	52,043	52,043	10,500	10,685	51,858	(185)	-0.36%
Total Special Revenue Funds	4,167,985	4,990,860	4,792,927	4,365,917	4,365,917	5,038,242	5,003,219	4,400,940	35,023	0.80%
Debt Service Fund										
50 GENERAL BOND FUND	-	444,564	444,564	-	-	387,740	387,740	-	-	0.00%
51 SINKING FUND	275,000	55,000	-	330,000	330,000	55,000	-	385,000	55,000	16.67%
Total Debt Service	275,000	499,564	444,564	330,000	330,000	442,740	387,740	385,000	55,000	16.67%
Capital Projects										
30 TRAINING TOWER BLDG FUND	354	-	354	-	-	-	-	-	-	0.00%
42 SPECIAL PROJECTS FUND	1,480,465	253,382	1,479,250	254,597	254,597	2,839,406	3,034,250	59,753	(194,844)	-76.53%
44 RECREATION LAND TIF	406,317	142,195	492,195	56,317	56,317	120,000	51,110	125,207	68,890	122.32%
58 HISTORIC LOVELAND TIF**	162,408	279,138	246,298	195,248	195,248	6,577,754	6,761,806	11,196	(184,052)	-94.27%
Total Capital Project Funds	2,049,544	674,715	2,218,097	506,162	506,162	9,537,160	9,847,166	196,157	(310,006)	-61.25%
Total Governmental Funds	12,097,825	15,036,821	15,930,850	11,203,796	11,203,796	27,424,761	29,902,887	8,725,670	(2,478,126)	-22%
Proprietary Funds										
Enterprise Funds										
60 WATER OPERATION FUND	299,511	1,253,899	1,259,175	294,235	294,235	1,272,665	1,316,334	250,566	(43,669)	-14.84%
61 WATER CAPITAL IMP FUND	477,355	928,798	767,624	638,529	638,529	1,083,290	953,274	768,545	130,016	20.36%
62 SANITATION & ENVIRONMENT FUN	100,773	1,225,968	1,255,650	71,090	71,090	1,232,371	1,272,526	30,935	(40,155)	-56.49%
63 SEWER CAPITAL IMP FUND	109,908	3,816,109	3,812,005	114,012	114,012	3,952,330	3,925,330	141,012	27,000	23.68%
64 SEWER BILLING FUND	93,251	311,760	292,468	112,543	112,543	310,999	323,222	100,321	(12,223)	-10.86%
65 STORMWATER	377,196	445,029	539,439	282,785	282,785	448,038	632,518	98,305	(184,480)	-65.24%
Total Enterprise Funds	1,457,994	7,981,562	7,926,361	1,513,195	1,513,195	8,299,693	8,423,204	1,389,684	(123,511)	-8.16%
Total All Funds (excluding bond fund transfers)	13,555,818	22,573,819	23,412,646	12,716,991	12,716,991	35,336,714	37,938,351	10,115,355	(2,601,637)	-20.46%
Total All Funds (including bond fund transfers)	13,555,818	23,018,383	23,857,210	12,716,991	12,716,991	35,724,454	38,326,091	10,115,355	(2,601,637)	-20.46%

Explanation of Ending Balance Changes Greater than 10%

Governmental Funds

13 GENERAL FUND

Use of funds for capital improvement projects.

Special Revenue Funds

22 FIRE & E.M.S. FUND - 2022 LEVY

New Fund

29 FIRE & EMS FUND - 2014 LEVY

Reallocation of contract split.

32 STATE HIGHWAY FUND

Lower road salt expenditures expected.

33 LOVELAND ROAD CAP IMP FUND

Re-established emphasis on road rehabilitation.

37 OPIOID SETTLEMENT FUND

New Fund

36 WARREN CTY MVR FUND

Re-established emphasis on road rehabilitation.

Debt Service Fund

51 SINKING FUND

Debt payments related to special revenue bonds. Balance will continue to build until payment is due in 2026.

Capital Projects

42 SPECIAL PROJECTS FUND

Additional projects in 2023.

44 RECREATION LAND TIF

TIF revenues increasing due to construction.

58 HISTORIC LOVELAND TIF

Estimates for bond issue/grant funding and parking garage construction included.

Enterprise Funds

60 WATER OPERATION FUND

Capital project schedules affect fund balances.

61 WATER CAPITAL IMP FUND

Capital project schedules affect fund balances.

62 SANITATION & ENVIRONMENT FUND

Capital project schedules affect fund balances.

63 SEWER CAPITAL IMP FUND

Capital project schedules affect fund balances.

64 SEWER BILLING FUND

Capital project schedules affect fund balances.

65 STORMWATER

Capital project schedules affect fund balances.

Table 2: Consolidated Financial Schedule, General Fund

	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Revenues					
Real Estate Taxes	1,076,595	1,085,283	1,222,553	1,248,975	1,269,450
Income Taxes	4,787,084	4,927,910	5,802,624	6,110,465	6,293,779
Intergovernmental Revenues	214,931	214,178	246,774	205,000	208,000
Fines, Forfeitures, and Penalties	68,640	37,757	51,826	56,000	50,000
Special Assessments	3,122	2,247	1,550	6,465	2,100
Charges for Service	115,250	164,500	199,069	196,000	202,500
Interfund Charges	544,773	544,773	544,773	561,116	577,949
Miscellaneous Revenue	552,690	626,091	435,873	487,661	425,347
Total Revenues	7,363,083	7,602,739	8,505,041	8,871,682	9,029,125
Other Financing Sources					
Debt and Loan Proceeds					-
Grants	-	1,396	14,021	-	3,377,493
Transfers/Advances In	95,000	163,516	-	-	-
Total Other Sources	95,000	164,912	14,021	-	3,377,493
Total Revenues + Other Sources	\$ 7,458,083	\$ 7,767,651	\$ 8,519,062	\$ 8,871,682	12,406,618

Table 2: Consolidated Financial Schedule, General Fund

	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Expenditures					
Personnel-Related Expenses					
City Council	65,568	67,733	66,212	66,429	67,957
City Manager's Office	445,263	477,748	512,001	529,580	554,794
Mayor's Court	85,790	83,793	90,791	96,528	101,400
Finance	317,766	346,480	368,081	340,683	378,350
Building & Zoning	140,644	177,513	180,837	185,409	193,750
Police	2,396,430	2,729,592	2,807,453	3,100,734	3,257,481
Public Works - Parks & Engineer	354,270	373,569	389,563	393,279	425,349
General City Operations	-	-	-	-	-
Operating Expenses					
Legislative, Admin & Legal	141,339	112,216	171,047	129,944	138,050
Finance	5,662	5,779	3,774	16,400	42,950
Building & Zoning	89,477	68,363	73,741	110,151	178,900
Policing	568,808	600,600	617,580	739,348	711,058
Public Works - Parks & Engineer	177,409	109,920	179,343	234,056	258,600
General City Operations	1,177,793	940,319	1,193,008	1,144,367	5,692,045
Capital Improvement Program (CIP)					
CIP Equipment	137,031	311,894	240,435	98,400	323,684
CIP Infrastructure	370,500	299,343	333,960	813,862	750,250
Non-Operating Expenses					
Debt Service Payments	72,840	71,853	61,969	86,445	85,900
Other	921,055	25,600	331,873	79,069	80,000
Interfund Charges					
Total Expenditures	7,467,646	6,802,315	7,621,668	8,164,684	13,240,517
Other Financing Uses					
Transfers Out - Reserve and Escrow Fund	41,496	-	-	-	-
Transfers/Advance Out - Other	473,254	157,467.00	191,680.00	310,577.04	1,424,245.00
Total Other Financing Uses	514,750	157,467	191,680	310,577	1,424,245
Ttl Exp + Other Financing Uses	7,982,396	\$ 6,959,782	\$ 7,813,348	\$ 8,475,261	\$ 14,664,762
Net Change in Fund Balance	\$ (524,313)	\$ 807,869	\$ 705,714	\$ 396,421	\$ (2,258,143)
Fund Balance					
Beginning Fund Balance	4,391,382	4,092,035	4,899,904	5,605,296	6,001,717
Ending Fund Balance	3,867,069	4,899,904	5,605,618	6,001,717	3,743,574
Restricted Reserves					
Undesignated Ending Fund Balance	3,867,069	4,899,904	5,605,618	6,001,717	3,743,574
% Change Undesignated Fund Balance	-7%	27%	14%	7%	-38%

Table 3: 2023 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)	Fire and EMS Fund (2022 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	1,269,450		562,528	670,817	705,250	990,254	559,110				
Income Taxes	6,293,779										
Estate Tax	-										
Intergovernmental Revenues	208,000							720,000	59,000	115,000	46,500
Fines, Forfeitures, and Penalties	50,000										
Special Assessments	2,100	-									
Charges for Service	202,500	-				325,000					
Interfund Charges	577,949										
Miscellaneous Revenue	425,347	75,000	-	-	-	-		9,668		5,000	
Total Revenues	\$ 9,029,125	\$ 75,000	\$ 562,528	\$ 670,817	\$ 705,250	\$ 1,315,254	\$ 559,110	\$ 729,668	\$ 59,000	\$ 120,000	\$ 46,500
Other Financing Sources											
Debt and Loan Proceeds	-		-					-			
Grants	3,377,493		1,540,161								
Transfers/Advances In	-		1,224,245					250,000			
Total Other Sources	\$ 3,377,493	\$ 2,764,406	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250,000	\$ -	\$ -	\$ -
Total Revenues + Other Sources	\$ 12,406,618	\$ 2,839,406	\$ 562,528	\$ 670,817	\$ 705,250	\$ 1,315,254	\$ 559,110	\$ 979,668	\$ 59,000	\$ 120,000	\$ 46,500
Expenditures											
Personnel-Related Expenses	4,979,080							452,030			
Operating Expenses											
Legislative, Admin & Legal	138,050										
Finance	42,950										
Building & Zoning	178,900										
Policing	711,058										
Public Works and Utilities	258,600							140,176	10,500		
General City Operations	5,692,045	7,450		374,384	688,170	572,579	1,310,083	216,374			
Fire & EMS											
Capital Improvement Program (CIP)											
CIP Equipment	323,684			-	30,000	-	-	36,000	74,000		
CIP Infrastructure	750,250		3,026,800						295,000		135,000
Non-Operating Expenses											44,750
Debt Service Payments	85,900			73,924				24,403	18,112		
Other	80,000			-				184,400			
Interfund Charges				100,786							
Total Expenditures	\$ 13,240,517	\$ 3,034,250	\$ 549,094	\$ 718,170	\$ 572,579	\$ 1,310,083	\$ 461,177	\$ 979,318	\$ 10,500	\$ 135,000	\$ 44,750
Other Financing Uses											
Transfers/Advances Out - REF	-										
Transfers/Advances Out - Other	1,424,245										
Total Other Financing Uses	\$ 1,424,245	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expenditures + Other Financing Uses	\$ 14,664,762	\$ 3,034,250	\$ 549,094	\$ 718,170	\$ 572,579	\$ 1,310,083	\$ 461,177	\$ 979,318	\$ 10,500	\$ 135,000	\$ 44,750
Net Change in Fund Balance	\$ (2,258,143)	\$ (194,844)	\$ 13,435	\$ (47,353)	\$ 132,671	\$ 5,171	\$ 97,933	\$ 350	\$ 48,500	\$ (15,000)	\$ 1,750
Fund Balance											
Beginning Fund Balance	\$ 6,001,717	\$ 254,597	\$ 217,261	\$ 76,464	\$ -	\$ 281,061	\$ 278,498	\$ 106,631	\$ 180,831	\$ 23,313	\$ 37,994
Ending Fund Balance	\$ 3,743,574	\$ 59,753	\$ 230,696	\$ 29,111	\$ 132,671	\$ 286,232	\$ 376,431	\$ 106,981	\$ 229,331	\$ 8,313	\$ 39,744
Restricted Reserves											
Undesignated Ending Fund Balance	\$ 3,743,574	\$ 59,753	\$ 230,696	\$ 29,111	\$ 132,671	\$ 286,232	\$ 376,431	\$ 106,981	\$ 229,331	\$ 8,313	\$ 39,744
Percentage Change in Undesignated Fund Balance	-38%	-77%	6%	-62%	N/A	1.84%	35.16%	0%	27%	-64%	5%

Table 3: 2023 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	Opioid Settlement Fund	Local Fiscal Recovery Fund	Community Improvement Co. Fund	Historic Loveland TIF Fund	Recreation Land TIF Fund	Lighting District Fund
Revenues										
Real Estate Taxes									285,127	120,000
Income Taxes										
Estate Tax										
Intergovernmental Revenues										
Fines, Forfeitures, and Penalties			500		5,000					
Special Assessments										10,500
Charges for Service										
Interfund Charges										
Miscellaneous Revenue										
Total Revenues	\$ -	\$ -	\$ 500	\$ 5,000	\$ -	\$ -	\$ -	\$ 285,127	\$ 120,000	\$ 10,500
Other Financing Sources										
Debt and Loan Proceeds									5,160,627	
Grants						4,115			1,132,000	
Transfers/Advances In		55,000								-
Total Other Sources	\$ 55,000	\$ -	\$ -	\$ -	\$ 4,115	\$ -	\$ -	\$ 6,292,627	\$ -	\$ -
Total Revenues + Other Sources	\$ 55,000	\$ -	\$ 500	\$ 5,000	\$ 4,115	\$ -	\$ -	\$ 6,577,754	\$ 120,000	\$ 10,500
Expenditures										
Personnel-Related Expenses										
Operating Expenses					5,000					-
Legislative, Admin & Legal										
Finance										
Building & Zoning			500							
Policing										
Public Works and Utilities										
General City Operations						8,230		9,500	305,000	10,685
Fire & EMS										
Capital Improvement Program (CIP)									6,292,627	
CIP Equipment										
CIP Infrastructure										
Non-Operating Expenses										
Debt Service Payments									109,179	51,110
Other		23,650								
Interfund Charges										
Total Expenditures	\$ -	\$ 23,650	\$ 500	\$ 5,000	\$ 8,230	\$ -	\$ 9,500	\$ 6,706,806	\$ 51,110	\$ 10,685
Other Financing Uses										
Transfers/Advances Out - REF										
Transfers/Advances Out - Other									55,000	
Total Other Financing Uses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 55,000	\$ -	\$ -
Total Expenditures + Other Financing Uses	\$ -	\$ 23,650	\$ 500	\$ 5,000	\$ 8,230	\$ -	\$ 9,500	\$ 6,761,806	\$ 51,110	\$ 10,685
Net Change in Fund Balance	\$ 55,000	\$ (23,650)	\$ -	\$ -	\$ (4,115)	\$ -	\$ (9,500)	\$ (184,052)	\$ 68,890	\$ (185)
Fund Balance										
Beginning Fund Balance	\$ 330,000	\$ 1,518,182	\$ 19,622	\$ 16,521	\$ 4,115	\$ 1,403,488	\$ 149,892	\$ 195,248	\$ 56,317	\$ 52,043
Ending Fund Balance	\$ 385,000	\$ 1,494,532	\$ 19,622	\$ 16,521	\$ -	\$ 1,403,488	\$ 140,392	\$ 11,196	\$ 125,207	\$ 51,858
Restricted Reserves	\$ -	\$ -								
Undesignated Ending Fund Balance	\$ 385,000	\$ 1,494,532	\$ 19,622	\$ 16,521	\$ 0	\$ 1,403,488	\$ 140,392	\$ 11,196	\$ 125,207	\$ 51,858
Percentage Change in Undesignated Fund Balance	N/A	-2%	0%	0%	-100%	0%	-6.34%	-94%	122%	0%

Table 3: 2023 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	2023 Budget Total	2022 Forecast	2021 Actual
Revenues									
Real Estate Taxes							5,162,536	4,245,677	4,362,417
Income Taxes							6,293,779	6,110,465	5,802,624
Estate Tax							-	-	-
Intergovernmental Revenues							1,148,500	1,151,590	1,218,109
Fines, Forfeitures, and Penalties					30,000		85,500	91,500	89,422
Special Assessments	2,000	500	2,300	600	800	27,000	45,800	29,424	29,583
Charges for Service	1,224,500	800,000	1,200,000	445,000	275,000	3,925,330	8,397,330	8,222,534	8,204,411
Interfund Charges							577,949	561,116	544,773
Miscellaneous Revenue	16,165	44,650	4,071	2,438	5,199		587,538	866,320	969,075
Total Revenues	\$ 1,242,665	\$ 845,150	\$ 1,206,371	\$ 448,038	\$ 310,999	\$ 3,952,330	\$ 22,298,933	\$ 21,278,626	\$ 21,220,413
Other Financing Sources									
Debt and Loan Proceeds							5,160,627	-	1,303,612
Grants		238,140	26,000				6,317,909	809,616	968,374
Transfers/Advances In	30,000						1,559,245	485,577	276,680
Total Other Sources	\$ 30,000	\$ 238,140	\$ 26,000	\$ -	\$ -	\$ -	\$ 13,037,781	\$ 1,295,193	\$ 2,548,666
Total Revenues + Other Sources	\$ 1,272,665	\$ 1,083,290	\$ 1,232,371	\$ 448,038	\$ 310,999	\$ 3,952,330	\$ 35,336,714	\$ 22,573,819	\$ 23,769,079
Expenditures									
Personnel-Related Expenses	680,956		156,925	111,555	106,221		6,486,767	6,122,853	5,765,749
Operating Expenses									
Legislative, Admin & Legal							143,050	134,944	172,013
Finance							42,950	16,400	3,774
Building & Zoning							178,900	123,900	73,741
Policing							711,558	739,348	617,580
Public Works and Utilities	382,022	46,900	1,034,039	54,147	114,306		2,040,690	2,059,245	2,181,285
General City Operations							6,032,910	1,303,962	2,347,162
Fire & EMS							3,161,590	3,044,397	2,738,736
Capital Improvement Program (CIP)									
CIP Equipment		102,450	16,500	31,000	3,600		617,234	493,896	418,826
CIP Infrastructure	205,310			151,650			10,901,387	2,596,661	876,711
Non-Operating Expenses									
Debt Service Payments		568,614		224,515			1,155,757	1,215,877	1,003,134
Other						3,925,330	4,213,380	4,514,469	4,221,864
Interfund Charges	253,356		65,062	59,651	99,094		577,949	561,116	544,773
Total Expenditures	\$ 1,316,334	\$ 923,274	\$ 1,272,526	\$ 632,518	\$ 323,222	\$ 3,925,330	\$ 36,264,122	\$ 22,927,069	\$ 20,965,347
Other Financing Uses									
Transfers/Advances Out - REF							-	485,577	276,680
Transfers/Advances Out - Other		30,000					1,509,245	-	-
Total Other Financing Uses	\$ -	\$ 30,000	\$ -	\$ -	\$ -	\$ -	\$ 1,509,245	\$ 485,577	\$ 276,680
Total Expenditures + Other Financing Uses	\$ 1,316,334	\$ 953,274	\$ 1,272,526	\$ 632,518	\$ 323,222	\$ 3,925,330	\$ 37,773,367	\$ 23,412,646	\$ 21,242,027
Net Change in Fund Balance	\$ (43,669)	\$ 130,016	\$ (40,155)	\$ (184,480)	\$ (12,223)	\$ 27,000	\$ (2,436,653)	\$ (838,826)	\$ 2,527,051
Fund Balance									
Beginning Fund Balance	\$ 294,235	\$ 638,529	\$ 71,090	\$ 282,785	\$ 112,543	\$ 114,012	\$ 12,716,990	\$ 13,555,818	\$ 11,028,767
Ending Fund Balance	\$ 250,566	\$ 768,545	\$ 30,935	\$ 98,305	\$ 100,321	\$ 141,012	\$ 10,280,337	\$ 12,716,992	\$ 13,555,818
Restricted Reserves	\$ -	\$ 129,813					\$ 129,813	\$ 1,518,182	\$ 1,393,450
Undesignated Ending Fund Balance	\$ 250,566	\$ 638,732	\$ 30,935	\$ 98,305	\$ 100,321	\$ 141,012	\$ 10,150,524	\$ 11,198,810	\$ 12,162,368
% Change in Undesignated Fund Balance	-15%	20%	-56%	-65%	-10.86%	24%	-9%	-8%	25%

TABLE 4: Income Tax Forecasting Model

4-Year Historical Data used to Forecast Current-Year Gross Income Tax Revenues									
Month	2018	Percent Collected	2019	Percent Collected	2020	Percent Collected	2021	Percent Collected	
Jan	\$ 413,652	9.12%	\$ 393,954	8.23%	\$ 344,767	7.00%	\$ 374,630	6.46%	
Feb	\$ 780,924	17.23%	\$ 783,836	16.37%	\$ 805,348	16.34%	\$ 897,309	15.46%	
Mar	\$ 1,050,782	23.18%	\$ 1,095,289	22.88%	\$ 1,144,689	23.23%	\$ 1,343,108	23.15%	
Apr	\$ 1,430,760	31.56%	\$ 1,424,867	29.76%	\$ 1,532,261	31.09%	\$ 1,739,204	29.97%	
May	\$ 2,031,544	44.81%	\$ 2,093,440	43.73%	\$ 1,986,827	40.32%	\$ 2,390,935	41.20%	
Jun	\$ 2,478,042	54.66%	\$ 2,631,457	54.97%	\$ 2,313,619	46.95%	\$ 3,123,465	53.83%	
Jul	\$ 2,902,510	64.02%	\$ 3,093,137	64.61%	\$ 2,664,962	54.08%	\$ 3,645,462	62.82%	
Aug	\$ 3,210,017	70.81%	\$ 3,396,142	70.94%	\$ 3,347,051	67.92%	\$ 4,055,238	69.89%	
Sep	\$ 3,509,293	77.41%	\$ 3,717,071	77.65%	\$ 3,758,852	76.28%	\$ 4,452,886	76.74%	
Oct	\$ 3,901,522	86.06%	\$ 4,150,600	86.70%	\$ 4,203,670	85.30%	\$ 4,967,270	85.60%	
Nov	\$ 4,299,794	94.85%	\$ 4,640,461	96.94%	\$ 4,585,434	93.05%	\$ 5,385,633	92.81%	
Dec	\$ 4,533,420	100.00%	\$ 4,787,084	100.00%	\$ 4,927,911	100.00%	\$ 5,802,624	100.00%	

Month	Collections		Forecasted 2022 YE	Forecasted 2023 YE
	by Month	YTD		
Jan	\$ 439,304	\$ 439,304	\$ 4,616,826	\$ 4,662,994
Feb	\$ 664,998	\$ 1,104,302	\$ 6,026,995	\$ 6,087,265
Mar	\$ 372,259	\$ 1,476,561	\$ 5,873,709	\$ 5,932,446
Apr	\$ 437,920	\$ 1,914,481	\$ 5,750,519	\$ 5,808,024
May	\$ 805,992	\$ 2,720,473	\$ 5,536,685	\$ 5,592,051
Jun	\$ 721,589	\$ 3,442,063	\$ 5,999,294	\$ 6,059,287
Jul	\$ 522,088	\$ 3,964,151	\$ 5,971,517	\$ 6,031,232
Aug	\$ 542,585	\$ 4,506,736	\$ 5,803,253	\$ 5,861,285
Sep	\$ 445,181	\$ 4,951,917	\$ 5,821,598	\$ 5,879,814
Oct	\$ 521,113	\$ 5,473,029	\$ 6,110,465	\$ 6,293,779
Nov	\$ -			
Dec	\$ -			
Forecast Average:		\$ 5,751,086	\$ 5,820,818	

Table 5: Total Personnel Costs, Wages and Benefits

	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Total Salary	\$3,509,623	\$3,799,255	\$3,959,453	\$4,146,336	\$4,451,563
Pension	\$784,778	\$908,569	\$873,141	\$925,672	\$976,602
Health Insurance Premiums	\$415,311	\$466,606	\$532,401	\$604,697	\$615,711
Medicare	\$54,099	\$58,257	\$59,827	\$55,905	\$58,962
Life Insurance	\$20,008	\$22,985	\$24,618	\$24,211	\$24,289
Health Savings Account Contributions	\$190,351	\$210,090	\$234,458	\$253,785	\$255,234
Longevity	\$34,920	\$33,720	\$27,435	\$26,329	\$15,960
Workers' Compensation	\$40,169	\$45,869	\$9,488	\$46,311	\$48,393
Employee-Paid Supplemental Benefits	\$29,004	\$35,631	\$43,779	\$39,606	\$40,052
Unemployment Insurance	\$0	\$0	\$0	\$0	\$0
Total Personnel Costs/Year	\$5,078,263	\$5,580,982	\$5,764,599	\$6,122,853	\$6,486,767

Table 6: Payroll, General Fund

	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Council	41,205	41,205	41,205	41,205	41,205
City Clerk Salary	10,475	11,136	11,409	11,228	11,902
City Manager Salary	110,001	105,704	116,701	116,700	125,000
City Manager's Office Salary	194,830	210,929	235,087	244,723	259,406
Mayor's Court Salary	54,153	55,810	56,605	58,152	61,641
Finance Salary	132,955	231,277	254,661	235,451	262,199
City Engineer (GF portion only)	18,575	20,801	21,482	20,297	21,515
B&Z Salary	93,848	116,178	121,796	123,195	130,587
Police Salary	1,688,407	1,905,545	1,970,764	2,124,891	2,252,384
Parks and Leisure Salary	222,988	224,601	235,606	238,040	267,322
Subtotal General Fund	\$ 2,648,763	\$ 2,923,186	\$ 3,065,315	\$ 3,213,882	\$ 3,433,162

Payroll, Other Funds

	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Street Maintenance Salary	249,161	253,094	259,900	268,255	299,350
Water Operations Salary	391,944	399,611	409,070	422,580	462,935
Sanitation & Environment Salary	92,295	95,495	96,914	100,736	106,780
Stormwater Salary	65,677	61,896	63,291	71,910	76,225
Sewer Billing Salary	61,783	65,973	64,963	68,973	73,111
Subtotal, All other Funds	\$ 860,860	\$ 876,069	\$ 894,138	\$ 932,454	\$ 1,018,401
Total Payroll	\$ 3,509,623	\$ 3,799,255	\$ 3,959,453	\$ 4,146,336	\$ 4,451,563

Table 6.2: Pension (OPERS and Police & Fire)

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Council	11,612	11,550	12,398	13,869	12,627	12,584	13,339
City Manager's Office	40,449	47,445	72,893	85,202	84,861	86,972	92,190
Mayor's Court	12,645	11,859	13,121	14,603	13,669	14,071	14,915
Finance	50,303	40,744	51,472	60,151	57,248	57,079	63,463
Building & Zoning	20,221	19,875	22,592	29,938	29,279	30,037	31,839
Police - Ohio Police and Fire	264,018	264,560	314,750	372,371	361,706	399,193	423,145
Police - Civilian (OPERS)	21,571	26,491	32,551	38,496	36,389	37,781	40,048
Parks & Leisure	47,520	49,996	58,293	64,337	62,730	62,469	64,157
Street Maintenance	49,538	50,723	60,374	66,426	62,500	64,867	71,844
Water Operations	77,178	79,234	93,708	104,431	98,184	102,199	102,199
Sanitation & Environment	18,160	18,807	21,532	24,755	23,027	24,356	24,356
Stormwater	13,046	13,689	16,771	16,967	15,346	17,367	18,409
Sewer Billing	12,316	14,476	14,322	17,023	15,573	16,697	16,697
Total Pension Payments	\$ 638,577	\$ 649,448	\$ 784,778	\$ 908,569	\$ 873,141	925,672	976,602

Table 6.3: Medicare Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Council	819	1,871	613	857	835	836	886
City Manager's Office	2,747	3,536	4,886	5,326	5,650	5,263	5,579
Mayor's Court	813	819	846	876	859	745	745
Finance	3,303	3,025	3,366	3,624	3,954	3,519	3,628
Building & Zoning	1,277	1,438	1,513	1,887	1,953	1,748	1,853
Police	21,023	22,321	25,404	27,873	28,516	27,241	28,875
Parks & Leisure	2,950	3,341	3,610	3,739	4,080	3,575	3,790
Street Maintenance	3,174	3,514	3,765	3,897	4,075	3,712	4,341
Water Operations	5,079	5,315	5,817	6,080	6,392	5,848	5,848
Sanitation & Environment	1,097	1,222	1,319	1,420	1,498	1,415	1,415
Stormwater	915	1,016	1,184	1,069	997	1,023	1,023
Sewer Billing	1,461	1,631	1,777	1,609	1,017	980	980
Total Medicare Costs	44,659	49,049	54,099	58,257	59,827	55,905	58,962

Table 6.4: Life Insurance Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Manager's Office	1,035	1,520	1,939	2,251	2,427	2,225	2,225
Mayor's Court	300	338	347	387	408	378	378
Finance	1,251	1,086	1,424	1,534	1,815	1,532	1,610
Building & Zoning	510	587	607	734	847	788	788
Police	7,194	8,929	9,529	11,244	11,800	12,357	12,357
Parks & Leisure	1,025	1,235	1,332	1,474	1,574	1,494	1,494
Street Maintenance	1,064	1,282	1,383	1,530	1,634	1,551	1,551
Water Operations	1,670	2,015	2,176	2,409	2,578	2,447	2,447
Sanitation & Environment	429	508	541	603	648	609	609
Stormwater	283	333	354	393	419	394	394
Sewer Billing	299	353	376	426	467	436	436
Total Life Insurance Costs	15,059	18,186	20,008	22,985	24,618	24,211	24,289

Table 6.5: Workers' Compensation

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Council	994	862	877	666	136	576	625
City Manager's Office	3,221	6,201	3,361	3,910	806	3,971	4,209
Mayor's Court	1,050	1,943	628	690	142	667	675
Finance	4,018	7,758	2,450	2,793	579	2,987	3,000
Building & Zoning	1,799	3,119	1,083	1,365	285	1,432	1,434
Police	28,311	52,813	19,334	22,784	4,730	23,343	24,744
Parks & Leisure	3,615	6,571	2,565	2,794	575	2,838	3,008
Street Maintenance	4,161	7,634	2,865	3,141	646	3,029	3,100
Water Operations	6,484	12,730	4,491	4,956	1,020	4,816	4,850
Sanitation & Environment	1,551	2,870	1,059	1,179	243	1,141	1,200
Stormwater	1,071	1,985	749	784	163	763	790
Sewer Billing	1,006	1,935	707	807	164	749	758
Total Workers' Comp Costs	57,283	106,419	40,169	45,869	9,488	46,311	48,393

Table 6.6: Health Insurance Premiums

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Manager's Office	10,660	21,669	34,833	40,861	42,180	43,884	43,884
Mayor's Court	9,660	9,899	7,838	5,966	11,299	13,507	14,317
Finance	23,555	24,510	24,879	23,610	31,130	22,410	28,014
Building & Zoning	20,403	9,899	13,611	19,661	18,928	20,699	20,699
Police	143,358	175,320	191,719	211,802	243,319	314,998	314,998
Parks & Leisure	20,331	24,273	31,039	36,579	41,445	42,205	42,772
Street Maintenance	22,098	25,202	32,247	37,996	43,075	43,863	47,896
Water Operations	35,641	41,747	52,754	59,579	67,758	68,998	68,998
Sanitation & Environment	8,553	9,625	11,456	13,392	14,610	14,971	14,971
Stormwater	5,517	6,227	7,440	8,822	9,488	9,729	9,729
Sewer Billing	6,301	6,744	7,495	8,338	9,168	9,433	9,433
Total Healthcare Costs	306,078	355,116	415,311	466,606	532,401	604,697	615,711

Table 6.7: Health Savings Account Contributions

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Manager's Office	6,750	9,825	17,467	18,550	19,650	21,833	19,650
Mayor's Court	6,750	6,550	6,550	3,275	5,458	6,550	6,550
Finance	17,920	10,708	14,082	14,083	14,083	14,301	14,083
Building & Zoning	13,500	6,550	6,550	6,550	6,550	6,550	6,550
Police	73,400	80,225	83,943	103,800	111,230	123,888	123,888
Parks & Leisure	11,826	11,709	13,224	13,722	17,065	18,074	18,713
Street Maintenance	12,263	12,142	13,719	14,239	17,721	17,886	20,955
Water Operations	19,360	19,158	21,617	22,425	27,811	29,451	29,451
Sanitation & Environment	5,295	5,187	5,570	5,693	6,466	6,718	6,718
Stormwater	3,436	3,371	3,630	3,713	4,253	4,280	4,422
Sewer Billing	4,001	3,880	3,999	4,040	4,171	4,255	4,255
Total HSA Contribution Costs	174,500	169,304	190,351	210,090	234,458	253,785	255,234

Table 6.8: Longevity

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Manager's Office	1,800	1,800	2,160	2,040	1,800	1,440	-
Mayor's Court	1,080	960	840	720	350	280	-
Finance	2,220	2,136	1,571	1,536	1,010	1,104	-
Building & Zoning	1,080	960	840	1,200	1,200	960	-
Police	16,320	15,480	16,920	16,560	14,305	15,960	15,960
Parks & Leisure	3,154	2,784	2,645	3,024	2,362	1,709	-
Street Maintenance	3,276	2,892	2,748	2,394	1,833	1,346	-
Water Operations	5,162	4,612	4,436	3,862	2,950	2,173	-
Sanitation & Environment	1,185	1,122	1,116	966	670	507	-
Stormwater	767	697	666	577	398	414	-
Sewer Billing	796	877	978	841	557	436	-
Total Longevity	36,840	34,320	34,920	33,720	27,435	26,329	15,960

Table 6.9: Employee-Paid Supplemental Benefits

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
City Manager's Office	2,010	2,730	2,894	2,975	2,840	2,569	2,650
Mayor's Court	1,235	1,235	1,466	1,466	2,000	2,178	2,178
Finance	841	494	873	922	2,449	2,300	2,352
Building & Zoning	674	-	-	1	2	-	-
Police	9,302	12,046	13,874	19,117	24,694	21,082	21,082
Parks & Leisure	1,748	1,862	2,210	2,498	2,643	2,578	2,578
Street Maintenance	1,814	1,931	2,297	2,595	2,747	2,681	2,994
Water Operations	2,854	3,016	3,621	4,062	4,300	4,228	4,228
Sanitation & Environment	719	757	774	885	934	876	876
Stormwater	470	507	498	586	618	563	563
Sewer Billing	504	489	496	524	553	551	551
Total Employee-Paid Supplemental Benefits	22,170	25,065	29,004	35,631	43,779	39,606	40,052

Table 7.1: 2023 CIP Construction Projects List

Project Description	Grant Funding (Requested or Secured)	Strategic Plan Relationship	Total project Cost	Total City Contribution	Grant Funding	Debt Funding	City Contribution Sources						
							General Fund	Sewer	Water	Stormwater	Streets/MVR Funds	Downtown TIF	Fire/EMS
Downtown District Parking Garage	Secured	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	\$5,142,627	\$1,150,000	\$5,142,627						\$5,142,627	
East Loveland Avenue Improvements.	Requested	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.	\$1,017,400	\$295,000	\$722,400		\$147,500		\$103,250	\$44,250			
Water Plant Generator Replacement	Requested	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.	\$340,200	\$102,060	\$238,140				\$102,060				
Right Turn Lane State Route 48		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.	\$400,000	\$400,000			\$400,000						
Harrison Avenue Widening, Sidewalks and Drainage Improvements	Requested	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	\$140,600	\$370,000		\$105,450			\$35,150			
501 Loveland Madeira Road Access Road	Requested	Capture opportunities for economic development and advance the economic health of the city through balanced business expansion, retention, attraction, incubation, and placement to advance an environment conducive to maintain the quality of life to which our residents and business communities have become accustomed.	\$251,589	\$51,589	\$200,000		\$51,589						
Loveland Miamiville Sidewalks - Phase I		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.	\$315,000	\$315,000			\$236,250			\$47,250			

Table 7.1: 2023 CIP Construction Projects List

Project Description	Grant Funding (Requested or Secured)	Strategic Plan Relationship	Total project Cost	Total City Contribution	Grant Funding	Debt Funding	City Contribution Sources						
							General Fund	Sewer	Water	Stormwater	Streets/MVR Funds	Downtown TIF	Fire/EMS
2023 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		
McCoy Park Restroom Renovations		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.	\$40,000	\$40,000			\$40,000						
City Hall Drainage Improvements		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.	\$75,000	\$75,000			\$75,000						
Matt Haverkamp Foundation Dog Park Improvements	Requested	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.	\$21,545	\$10,000	\$11,545		\$10,000						
Nisbet Park Gazebo - Bike Trail Connector project	Secured	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.	\$37,896	\$9,474	\$28,422		\$9,474						
Loveland Heights Tot-Lot Playset Replacements	Secured	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.	\$138,520	\$63,520	\$75,000		\$63,520						
Karl Brown Mid Block Crossing		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.	\$88,280	\$88,280								\$88,280	

Table 7.1: 2023 CIP Construction Projects List

Project Description	Grant Funding (Requested or Secured)	Strategic Plan Relationship	Total project Cost	Total City Contribution	Grant Funding	Debt Funding	City Contribution Sources						
							General Fund	Sewer	Water	Stormwater	Streets/MVR Funds	Downtown TIF	Fire/EMS
Safety Center Storage Building and Pad		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.	\$50,000	\$50,000			\$25,000						\$25,000
Railroad Avenue Drainage Improvements		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	\$25,000	\$25,000						\$25,000			
501 Loveland Madeira Road Demolition	Secured	Capture opportunities for economic development and advance the economic health of the city through balanced business expansion, retention, attraction, incubation, and placement to advance an environment conducive to maintain the quality of life to which our residents and business communities have become accustomed.	\$60,000	\$12,206	\$47,794		\$12,206						
W. Loveland Bridge Lighting		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.	\$25,000	\$25,000			\$25,000						
Butterworth Road Slope Stability		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.	\$15,000	\$15,000			\$15,000						
Commerce Park LED Signage		Capture opportunities for economic development and advance the economic health of the city through balanced business expansion, retention, attraction, incubation, and placement to advance an environment conducive to maintain the quality of life to which our residents and business communities have become accustomed.	\$55,000	\$55,000			\$55,000						
Total Cost by Funding Source			\$10,863,657	\$8,020,356	\$2,843,301	\$5,142,627	\$1,875,989	\$0	\$205,310	\$151,650	\$500,000	\$5,230,907	\$25,000

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 7.2: 2023 CIP Equipment by Department

Equipment Requests	New or Replacement	Qty	Unit Cost	Total Cost	Funding Source						
					General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Total Requests by Fund				\$732,156	\$387,684	\$36,000	\$102,450	\$31,000	\$16,500	\$74,000	\$9,500
Police Department	#		Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Mobile Video Recorders (Phase 1)	Replacement	6	\$12,000	\$72,000	\$72,000						
Police Vehicles w/outfitting	New	2	\$58,000	\$116,000	\$116,000						
Patrol E-Bikes	Replacement	2	\$5,000	\$10,000	\$10,000						
Flock Devices	New	6	\$2,864	\$17,184	\$17,184						
GPS Vehicle Kits	New	5	\$3,480	\$17,400	\$17,400						
Department Request Totals by Fund				\$232,584	\$232,584	\$0	\$0	\$0	\$0	\$0	\$0
Fire Department	#		Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Gas Trac Leak Detectors	New	1	\$10,000	\$10,000		\$10,000					
Gas Monitors	Replacement	3	\$3,677	\$11,030		\$11,030					
Mobile Radios	Replacement	2	\$3,996	\$7,992		\$7,992					
FEMA Grant - Training, Heart Monitors & Thermal Cameras - City Share	New	Lump	\$12,000	\$12,000		\$12,000					
Mini Ambulance (Co-share w/City of Mason)	New	1	\$70,000	\$70,000		\$36,000					
Department Request Totals by Fund				\$111,022	\$0	\$36,000	\$0	\$0	\$0	\$0	\$0
Public Works	#		Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Mini-Loader & Trailer	New	1	\$215,000	\$215,000	\$64,500		\$64,500	\$21,500		\$64,500	
1/2 Ton Pickup Truck	Replacement	1	\$45,000	\$45,000	\$7,500		\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Mower	New	1	\$15,000	\$15,000	\$15,000						
3" Mole	New	1	\$8,700	\$8,700			\$8,700				
Water Well Motor	Replacement	1	\$11,000	\$11,000			\$11,000				
Remote Read Meters	New	35	\$250	\$8,750			\$8,750				
Department Request Totals by Fund				\$303,450	\$87,000	\$0	\$100,450	\$29,000	\$7,500	\$72,000	\$7,500
Information Technology	#		Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
Cameras - Recycling Station	New	2	\$3,500	\$7,000						\$7,000	
Storage Area Network (SAN) storage array	Replacement	1	\$50,000	\$50,000	\$50,000						
Public Works Technology Upgrade	New	1	\$10,000	\$10,000			\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
General City	#		Unit Cost	Total Cost	General Fund	Fire & EMS (29)	Water	Stormwater	Sanitation	Street Maintenance	Sewer
GPS Pre-emption units (traffic signals) Co-Share w/Symmes	New	3	\$3,500	\$10,500	\$10,500						
Wall Street Speed Detectors	New	2	\$3,800	\$7,600	\$7,600						
Department Request Totals by Fund				\$85,100	\$68,100	\$0	\$2,000	\$2,000	\$9,000	\$2,000	\$2,000
Grand Total				\$732,156	\$387,684	\$36,000	\$102,450	\$31,000	\$16,500	\$74,000	\$9,500

Table 7.3: 2023-2027 Capital Improvement Program (CIP) Summary

Project	2023	2024	2025	2026	2027	TOTALS
<i>Loveland / Symmes Fire Department</i>						
Fire & EMS						
Fire Station 63		3,000,000				3,000,000
Ladder Truck		1,173,708				1,173,708
Ambulance			350,000			350,000
Storage Building Safety Center (Co-Share w/LPD)	25,000					25,000
Gas Trac Leak Detectors	10,000					10,000
Gas Monitors	11,030					11,030
Mobile Radios	7,992					7,992
FEMA Grant (City Share)	12,000					12,000
Mini Ambulance (Co-Share w/City of Mason)	70,000					70,000
Police						
Unmarked Police Cruiser		51,000				51,000
Marked Police Cruisers (#2)	116,000		116,000		116,000	348,000
Mobile Video Recorders (Phase 1)	72,000					72,000
Mobile Video Recorders (Phase 2)		72,000				72,000
Concrete Repairs - Safety Center			50,000			50,000
GPS Vehicle Kits (#5)	17,400					17,400
Flock Devices (#6)	17,184					17,184
Security Bollards		10,000				10,000
Patrol E-Bikes (#4)	20,000					20,000
Storage Building Safety Center (Co-Share w/LSFD)	25,000					25,000
VHF Band Radio System Replacement			60,000			60,000
Public Works						
Parks & Recreation						
Mower	15,000		15,000		15,000	45,000
Nisbet Park Gazebo Connector Trail	37,896					37,896
Matt Haverkamp Dog Park Improvements	21,545					21,545
McCoy Park Restroom Repairs	40,000					40,000
Loveland Heights Tot-Lots Playset Replacement	138,520					138,520
Nisbet Park Seating Area		230,696				230,696
Lever Park Restroom Repairs		42,000				42,000
Amphitheatre		411,000				411,000
Nisbet Park Walking Trail			385,000			385,000
Phillips Park Restroom Repairs			43,000			43,000
Lever park Playset				48,500		48,500
Facility Improvements						
Public Works Campus Paving	150,000					150,000

Table 7.3: 2023-2027 Capital Improvement Program (CIP) Summary

Project	2023	2024	2025	2026	2027	TOTALS
Neighborhood Connectivity						
Loveland Miamiville Sidewalks	415,000	415,000	415,000			1,245,000
Streets						
Annual Road Rehabilitation Program	1,200,000	1,200,000	1,200,000	850,000	850,000	5,300,000
Harrison Avenue Widening	510,600					510,600
Loveland Madeira Road Streetscape Improvements		225,000	300,000	350,000	325,000	1,200,000
State Route 48 Turn Lane	450,000					450,000
Railroad Avenue Drainage Improvements	25,000					25,000
Butterworth Road Stability	15,000					15,000
Riverside Drive Bank Stability		3,000,000				3,000,000
Public Works Equipment						
Mini-Loader and Trailer	215,000					215,000
1/2 Ton Pick-up	45,000		45,000		45,000	135,000
3" Mole	8,700		13,000			34,700
Fire Hydrants		15,000		15,000		30,000
Snow Plows		9,500				9,500
Water Fund						
Waterline Replacements						
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
Water Tank Projects						
Water System Improvements						
Water Plant Generator	340,200					340,200
Remote Read Meters	8,750	8,750	8,750	8,750	8,750	43,750
Water Well Motor	11,000					11,000
Loveland Heights Valve Replacement		90,000		90,000		180,000
Automatic Water Meter Reading			1,250,000			1,250,000
Stormwater						
E. Loveland Ave. Improvements, Phase 1		\$1,017,400				1,017,400

Table 7.3: 2023-2027 Capital Improvement Program (CIP) Summary

Project	2023	2024	2025	2026	2027	TOTALS
Information Technology (All Departments)						
Public Works Technology Upgrade	10,000					10,000
GPS Pre-Emption	10,500					10,500
Wall Street Speed Detectors	7,600					7,600
Cameras Recycling Station	7,000					7,000
SAN Storage Array	50,000					50,000
Video Board Commerce Park Phase II	55,000					
Video Board Sign Phase III		20,000				
General City						
Downtown District Parking Garage	6,292,627					
501 Loveland Madeira Access Road	251,589					
City Hall Drainage Improvements	105,000					
Karl Brown Mid Block Crossing	88280					88,280
West Loveland Bridge Lighting	25000					25,000
501 Loveland Madeira Road Building Demolition	60000					
Downtown Streetscape Improvements		550,000	550,000	550,000		1,650,000
TOTALS	\$ 12,030,813	\$ 12,420,854	\$ 5,515,750	\$ 2,485,250	\$ 1,779,750	\$ 26,973,201

CITY DEBT

The city's total outstanding debt at the end of the 2023 fiscal year will be \$10,534,929. This includes debt payments that continue until 2042 and numerous interest free loans through the Ohio Public Works Commission (OPWC) for infrastructure improvements. Total principal and interest payments for 2023 is \$1,173,868, these payments are broken down among various funds.

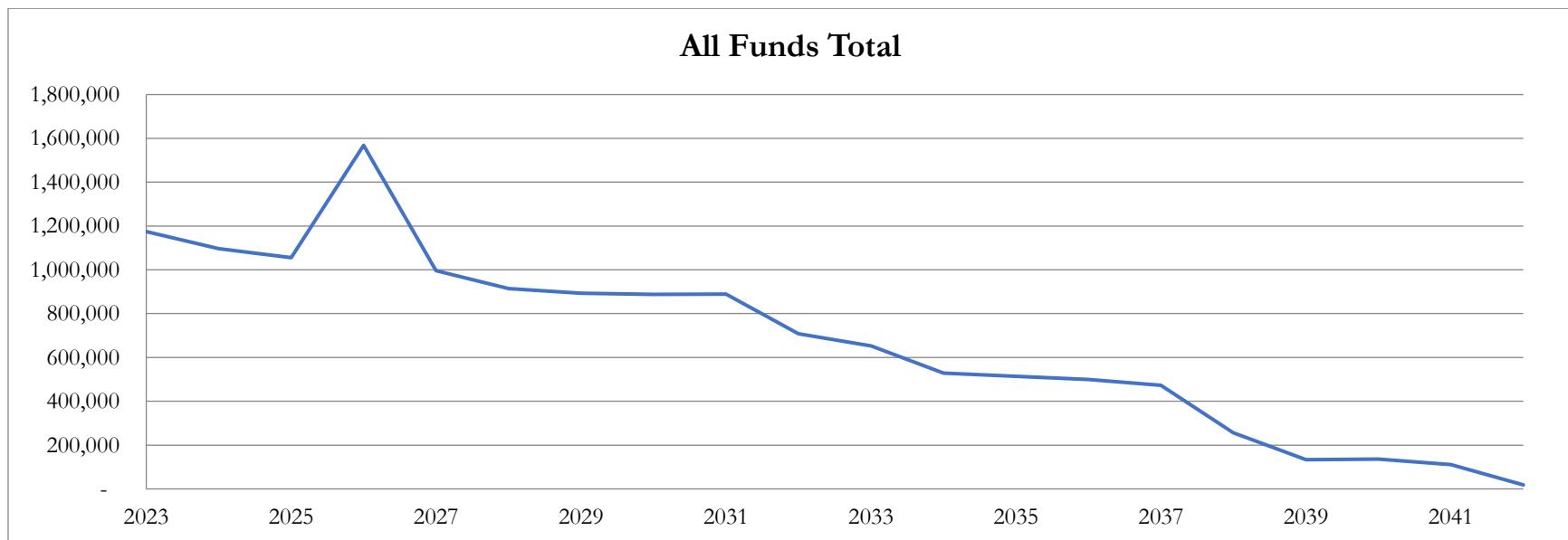
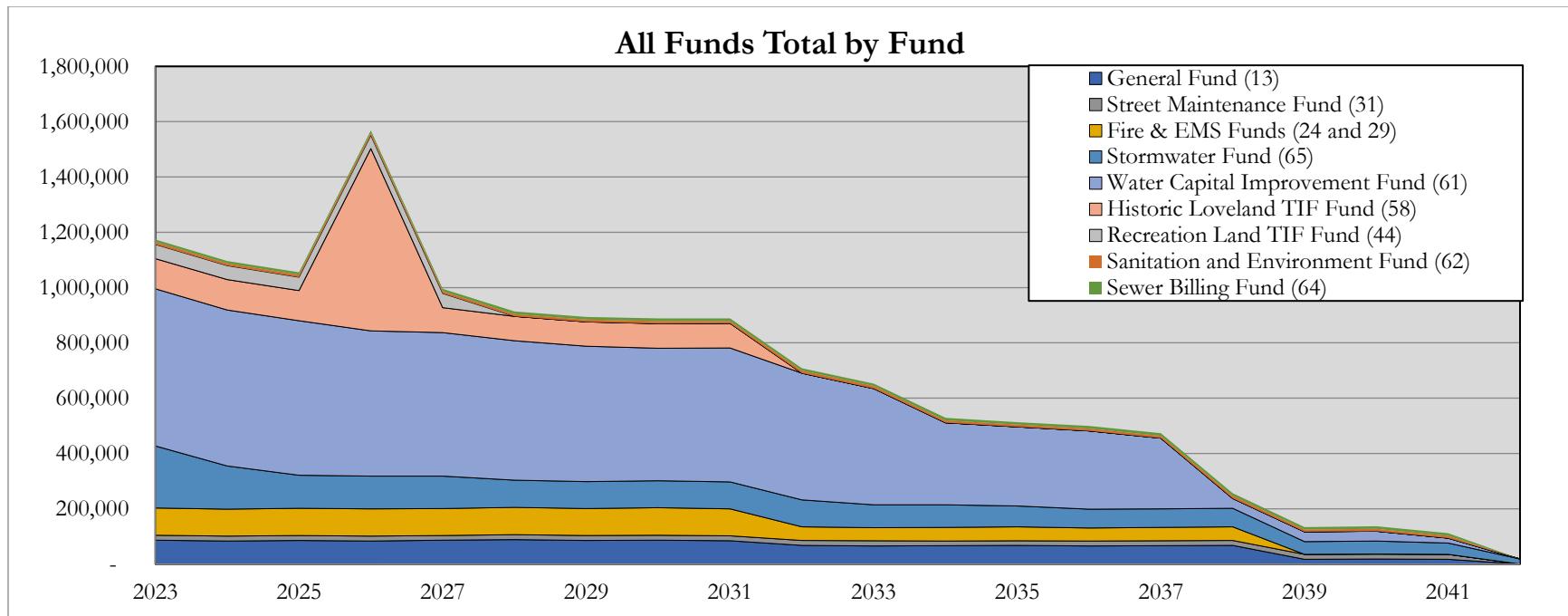
The Water Capital Improvement Fund accounts for nearly 50% of all of the city's 2023 debt service payments. Although numerous Water Capital Improvement Fund loan payments scheduled for 2023 are 0% OPWC loans, the debt service in the fund is approximately 37% of annual utility service charges, and adversely affects needed upgrades to the city's water system. The average debt service for the water fund over the next ten years is \$515,219.

Debt payments from the city's Stormwater Fund will total \$224,514 in 2023. 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 to \$118,915 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 which will allow for the fund to make the necessary debt payments.

The city's General Fund debt service payments includes a total 2022 allocation of \$85,900. 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%.

As the budget is being prepared, city council is creating the Water Main Replacement (WMR) to be placed as a flat rate, monthly fee on each utility bill. All revenue from this fee will be utilized exclusively for the purpose of replacing water mains within the city water distribution system.



General Fund Debt Payments

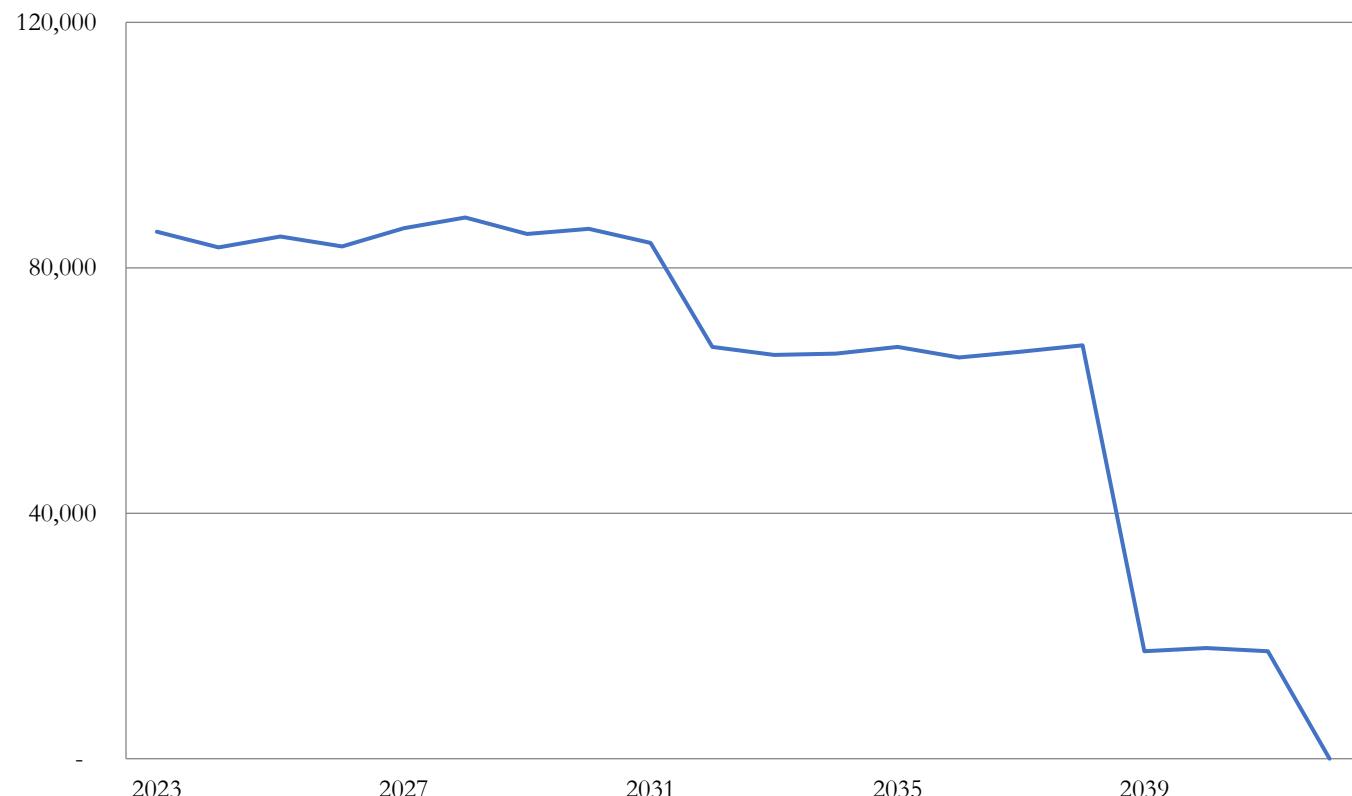


Table 8 Principal and Interest (P & I) 2023-Maturity

General Fund		Water Capital Improvement Fund	
GOG 2018 Safety Center Bond Issue	780,338	SCIP 2002 West Loveland Ave Waterline	7,500
GOG 2021 Various Purpose	506,304	SCIP 2005 Elysian Avenue Waterline	71,507
Total Year-End Outstanding Debt Principal	1,286,641	SCIP 2005 Walker, W.F., Will Waterline	66,964
		SCIP 2007 Historic Loveland Waterline	133,926
		SCIP 2008 Broadway/Hanna Waterline	62,538
		SCIP 2010 Wall Street Waterline	216,275
		SCIP 2011 Wall Street and Fallis Road Waterline	233,800
		SCIP 2013 Twilightee Waterline	140,395
		SCIP 2016 Union Cemetery Waterline	395,483
		GOB 2018 Water Tower Project Bonds	1,053,975
		SCIP 2020 Loveland-Miamiville Waterline	321,246
		GOB 2021 Various Purpose	3,650,008
		Total Year-End Outstanding Debt Principal	6,818,954
Street Maintenance Fund		Historic Loveland TIF Fund	
GOG 2021 Various Purpose	336,798	SP 2017 Special Obligation Revenue Bonds	632,500
Total Year-End Outstanding Debt Principal	336,798	GOG 2021 Various Purpose	800,894
			1,433,394
Fire & EMS Funds		Recreation Land TIF Fund	
GOG 2016 Building Improvement Bonds (Fire Training Tower)	445,627	GOG 2017 Refunding of 2007 Christman Farm	248,340
GOG 2018 Safety Center Bond Issue	780,338	Total Year-End Outstanding Debt Principal	248,340
Total Year-End Outstanding Debt Principal	1,225,964		
Stormwater Fund		P & I to Maturity - General Obligation Governmental	
SCIP 2004 W. Loveland Avenue Improvements (Storm Drain/Bikepath)	33,339		3,898,637
SCIP 2012 Bellwood Drainage Improvements	146,123	P & I to Maturity - General Obligation Business Type	5,593,633
GOB 2012 Refunding of 2003 \$1M Bond	71,750		
GOB 2012 Refunding of 2005 \$250K Bond	41,600	Total P & I to Maturity - All Types	13,504,693
SCIP 2013 Stoneybrook Improvements	174,750		
SCIP 2014 Fifth Street Improvements	24,238		
GOB 2017 Refunding of 2007 Stormwater Project	102,704		
SCIP 2018 Loveland Madeira Road Storm Sewer	327,772		
SCIP 2021 Broadway Street Stabilization	191,429		
GOB 2021 Various Purpose	336,798		
SCIP Miamiview Drive Culvert Replacement	367,299		
Total Year-End Outstanding Debt Principal	1,817,803		
Sanitation and Environment Fund			
GOB 2021 Various Purpose	168,399		
Total Year-End Outstanding Debt Principal	168,399		
Sewer Billing Fund			
GOB 2021 Various Purpose	168,399		
Total Year-End Outstanding Debt Principal	168,399		

Table 8.1: Debt Principal and Interest Payments by Year

General Fund (13)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2018 Safety Center Bond Issue	48,813	48,125	49,800	48,900	48,000	49,600	48,300	49,500	48,100	49,200
2021 Various Purpose	37,088	35,228	35,325	34,567	38,452	38,601	37,239	36,840	35,979	17,930
Total Debt Service Payments	85,900	83,353	85,125	83,467	86,452	88,201	85,539	86,340	84,079	67,130
General Fund Total	85,900	83,353	85,125	83,467	86,452	88,201	85,539	86,340	84,079	67,130
Street Maintenance Fund (31)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	18,112	17,206	17,718	17,806	17,174	18,056	17,584	18,030	18,126	17,930
Total Debt Service Payments	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)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
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	48,813	48,125	49,800	48,900	48,000	49,600	48,300	49,500	48,100	49,200
Total Debt Service Payments	98,327	97,639	99,314	98,414	97,514	99,114	97,814	99,014	97,614	49,200
Stormwater Fund (65)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2004 W. Loveland Avenue Improvements (Storm Drain/	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
2012 Refunding of 2003 \$1M Bond	71,750									
2012 Refunding of 2005 \$250K Bond	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
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
2017 Refunding of 2007 Stormwater Project	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
SCIP Broadway Street Stabilization	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348	10,348
2021 Various Purpose	18,112	17,206	17,718	17,806	17,174	18,056	17,584	18,030	18,126	17,930
SCIP Miamiview Drive Culvert Replacement	18,365	18,365	18,365	18,365	18,365	18,365	18,365	18,365	18,365	18,365
Total Debt Service Payments	224,514	156,146	118,915	118,479	117,285	97,642	97,170	97,616	97,712	97,516
Sanitation and Environment Fund (62)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965
Total Debt Service Payments	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965
Sewer Billing Fund (64)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965
Total Debt Service Payments	9,056	8,603	8,859	8,903	8,587	9,028	8,792	9,015	9,063	8,965

Table 8.1: Debt Principal and Interest Payments by Year

Water Capital Improvement Fund (61)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2002 West Loveland Ave Waterline	7,500									
SCIP 2005 Elysian Avenue Waterline	23,836	23,836	23,836							
SCIP 2005 Walker, W.F., Will Waterline	19,133	19,133	19,133	9,566						
SCIP 2007 Historic Loveland Waterline	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	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	
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
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
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
SCIP 2013 Twilightee Waterline	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
2018 Water Tower Project Bonds	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
2021 Various Purpose	240,272	240,196	237,388	238,126	238,494	239,666	238,714	237,120	239,376	236,780
Total Debt Service Payments	\$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)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Special Obligation Revenue Bonds	20,625	20,625	20,625	570,625						
2021 Various Purpose	88,554	90,108	88,033	89,389	90,432	87,315	88,445	89,350	89,267	
Total Debt Service Payments	109,179	110,733	108,658	660,014	90,432	87,315	88,445	89,350	89,267	
Recreation Land TIF Fund (44)	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Refunding of 2007 Christman Farm	51,110	49,822	48,639	47,457	51,313	-				
Total Debt Service Payments	51,110	49,822	48,639	47,457	51,313					
Annual Total Debt Service Payments	1,173,868	1,096,518	1,055,592	1,568,184	995,787	913,574	893,389	888,028	888,628	708,383

Table 8.2: Outstanding Debt Principal by Year

General Fund	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2018 Safety Center Bond Issue	545,000	517,500	487,500	457,500	427,500	395,000	362,500	327,500	292,500	255,000
2021 Various Purpose	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	916,762	865,829	811,596	757,217	698,521	636,317	574,199	509,033	443,500	392,600
General Fund Total	916,762	865,829	811,596	757,217	698,521	636,317	574,199	509,033	443,500	392,600
Street Maintenance Fund	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	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	241,800	232,200	221,800	211,000	200,400	188,600	176,800	164,200	151,000	137,600
Fire & EMS Funds	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2016 Building Improvement Bonds (Fire Training Tower)	339,083	301,742	263,060	222,990	181,481	138,482	93,940	47,798	-	-
2018 Safety Center Bond Issue	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	884,083	819,242	750,560	680,490	608,981	533,482	456,440	375,298	292,500	255,000
Stormwater Fund	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2004 W. Loveland Avenue Improvements (Storm Drain/Bikepath)	16,670	-								
SCIP 2012 Bellwood Drainage Improvements	131,511	116,899	102,286	87,674	73,062	58,449	43,837	29,225	14,612	-
2012 Refunding of 2003 \$1M Bond	-									
2012 Refunding of 2005 \$250K Bond	20,000	-								
SCIP 2013 Stoneybrook Improvements	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	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	80,000	60,000	40,000	20,000	-					
SCIP 2018 Loveland Madeira Road Storm Sewer	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	191,429	181,081	170,734	160,386	150,039	139,691	129,344	118,996	108,649	98,301
2021 Various Purpose	241,800	232,200	221,800	211,000	200,400	188,600	176,800	164,200	151,000	137,600
SCIP Miamiview Drive Culvert Replacement	348,934	330,570	312,205	293,840	275,475	257,110	238,745	220,380	202,015	183,650
Total Year-End Outstanding Debt Principal	1,520,843	1,374,988	1,265,002	1,154,616	1,044,430	953,044	861,658	769,472	676,686	583,699
Sanitation and Environment Fund	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	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	120,900	116,100	110,900	105,500	100,200	94,300	88,400	82,100	75,500	68,800
Sewer Billing Fund	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2021 Various Purpose	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	120,900	116,100	110,900	105,500	100,200	94,300	88,400	82,100	75,500	68,800

Table 8.2: Outstanding Debt Principal by Year

Water Capital Improvement Fund	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
SCIP 2002 West Loveland Ave Waterline	47,671	23,836	-							
SCIP 2005 Elysian Avenue Waterline	47,832	28,699	9,566							
SCIP 2005 Walker, W.F., Will Waterline										
SCIP 2007 Historic Loveland Waterline	109,575	85,225	60,875	36,525	12,175					
SCIP 2008 Broadway/Hanna Waterline	52,916	43,295	33,674	24,053	14,432	4,810				
SCIP 2010 Wall Street Waterline	192,244	168,214	144,183	120,153	96,122	72,092	48,061	24,031	-	
SCIP 2011 Wall Street and Fallis Road Waterline	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	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	167,136	150,422	133,709	116,995	100,282	83,568	66,854	50,141	33,427	16,714
SCIP 2013 Twightwee Waterline	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	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	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	303,399	285,552	267,705	249,858	232,011	214,164	196,317	178,470	160,623	142,776
2021 Various Purpose	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	5,380,603	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	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Special Obligation Revenue Bonds	550,000	550,000	550,000	-						
2021 Various Purpose	614,038	544,871	475,704	403,283	326,379	250,283	170,101	86,667		
Total Year-End Outstanding Debt Principal	1,164,038	1,094,871	1,025,704	403,283	326,379	250,283	170,101	86,667	-	-
Recreation Land TIF Fund	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032
2017 Refunding of 2007 Christman Farm	185,000	140,000	95,000	50,000	-	-				
Total Year-End Outstanding Debt Principal	185,000	140,000	95,000	50,000	-	-	-	-	-	-
Annual Total Year-End Outstanding Debt Principal	10,534,929	9,690,665	8,871,730	7,524,809	6,711,015	5,962,906	5,215,239	4,450,783	3,674,671	3,055,388

Table 9: Fund Forecast, Year-end Fund Balance, 2021-2025

FUND	2021	2022	2023	2024	2025
Street Maintenance	383,654	276,626	34,897	0	0
Stormwater	423,276	377,196	282,785	98,305	99,393
Sanitation and Environment	182,589	100,773	71,090	30,935	40,530
Sewer Billing Fund	74,485	93,251	112,543	100,321	124,204
Water Operating	244,008	299,511	294,235	250,566	302,828
Water Capital	309,963	477,355	513,797	514,000	249,254
Water Reserve	0	124,732	129,813	152,352	152,352
Combined Total Water Fund Balances	553,971	901,598	937,846	916,919	704,434
Fire & EMS Fund (2001 Levy)	0	269,592	283,027	343,790	395,900
Fire Fund (2006 Levy)	0	139,718	92,365	43,215	(30,481)
EMS Fund (2006 Levy)	0	157,598	4,864	(182,781)	(432,122)
Fire & EMS Fund (2014 Levy)	0	256,152	241,346	273,023	234,222
Fire & EMS Fund (2022 Levy)	637,073	952,596	815,262	3,830,580	868,106
Combined Total Fire & EMS Fund Balances	0	823,060	621,601	477,247	167,519
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 9.1: Street Maintenance Pro Forma

Revenues	2021	2022	2023	2024	2025
Motor Vehicle Registrations	91,440	92,000	90,000	90,000	90,000
Gasoline Tax	656,098	635,000	630,000	630,000	650,000
Reimbursement/Operations	8,689	9,668	9,668	9,958	10,257
Employee Pay Withholdings	-	-	-	-	-
Advance from General Fund	308	-	-	-	-
Transfer from General Fund	75,000	75,000	250,000	250,000	250,000
Beginning Balance	383,654	276,626	34,897	-	-
Total	\$1,215,189	\$1,088,294	\$1,014,565	\$979,958	\$1,000,257
Expenditures	2021	2022	2023	2024	2025
Salary	259,900	268,255	299,350	308,331	317,581
Ohio Public Retirement System (OPERS)	62,500	64,867	71,844	66,813	68,817
Health Insurance	43,075	43,863	47,896	47,896	47,896
Health Savings Account Contributions	17,721	17,886	20,955	20,955	20,955
Longevity & Vacation Sellback	1,833	1,346	-	-	-
Life Insurance	1,634	1,551	1,551	1,551	1,551
Workers' Compensation	646	3,029	3,100	3,193	3,289
Medicare	4,075	3,712	4,341	4,471	4,605
Employee-Paid Supplemental Benefits	2,747	2,681	2,994	3,083	3,176
Association Dues and Subscriptions	188	200	200	200	200
Road Salt	20,056	17,123	4,500	4,500	4,500
Street Signage	10,646	9,000	13,000	9,000	9,000
Traffic Control Maintenance	18,924	15,000	18,000	20,000	20,000
BMV Audit	216	250	250	250	250
Municipal Facilities Maintenance	3,132	4,000	5,000	4,000	4,000
Property Liability Insurance	9,025	9,100	10,476	10,476	10,476
Electric and Gas Utility Charges	8,867	11,750	10,000	12,000	12,000
Telephone and Radio Charges	6,952	7,500	7,500	7,500	7,500
Uniforms	4,463	5,000	5,000	5,000	5,000
Vehicle and Equipment Repairs	29,595	20,000	15,000	15,000	15,000
Fuel	13,563	15,250	15,250	15,550	15,750
Materials and Supplies	15,548	25,600	20,000	20,000	20,000
Outside Contracted Services	81,324	41,000	41,000	10,000	10,000
CIP Equipment	16,931	74,000	74,000	35,000	35,000
Road Rehabilitation	267,745	270,000	270,000	270,000	270,000
Transfer to Bond Fund, Debt Service	37,257	49,700	18,112	18,112	18,112
Undesignated Working Capital	-	71,734	35,247	67,078	75,600
Total	\$ 938,563	\$ 1,053,397	\$ 1,014,565	\$ 979,958	\$ 1,000,257

Table 9.2: Stormwater Pro Forma

Revenues	2021	2022	2023	2024	2025
Employee Pay Withholdings	2,024	2,088	2,088	2,088	2,088
Utility Service Charges	445,813	442,000	445,000	442,000	445,000
Assessments, Utility Bills	731	606	600	606	600
Grants	-	-	-	-	-
SCIP Loans	-	-	-	-	-
Miscellaneous	80	-	-	-	-
Bond Proceeds	-	-	-	-	-
Investment Income	206	335	350	335	350
Beginning Balance	423,276	377,196	282,785	377,196	282,785
Total	872,130	822,224	730,823	822,224	730,823
Expenditures	2021	2022	2023	2024	2025
Stormwater Operations					
Salary	63,291	71,910	76,225	76,289	78,578
Ohio Public Employee Retirement System	15,346	17,367	18,409	19,530	20,116
Health Insurance	9,488	9,729	9,729	10,321	6,400
Health Savings Account Contribution	4,253	4,280	4,422	4,422	3,681
Longevity & Vacation Sellback	398	414	-	-	767
Life Insurance	419	394	394	394	291
Workers' Compensation	163	763	790	809	833
Medicare	997	1,023	1,023	1,318	1,366
Employee-Paid Supplemental Benefits	618	563	563	563	616
Unemployment Insurance	-	-	-	-	-
Utility Billing	2,196	22,350	2,400	2,400	2,350
Office Equipment Maintenance	-	-	-	-	-
Municipal Facilities Maintenance	1,853	3,144	1,000	1,000	1,000
Property Liability Insurance	3,150	3,250	7,277	7,720	4,000
Telephones and Radio Service Charges	2,910	3,500	3,500	3,500	3,500
Uniforms	2,072	1,800	1,800	1,800	1,800
Vehicle Equipment and Repairs	2,137	10,000	10,000	11,000	2,000
Fuel	5,575	6,000	6,300	6,375	6,250
Materials and Supplies	2,567	7,000	7,000	2,000	2,000
State Fee	514	520	520	520	520
State G.A.A.P. Report & Audit	2,044	1,800	1,800	1,800	1,800
Outside Contract Services	50,356	25,000	8,000	2,000	1,000
Debt Issuance Costs	-	-	-	-	-
Property Tax	422	800	800	800	800
Bank Fees	1,843	2,100	2,100	2,100	2,100

Table 9.2: Stormwater Pro Forma (Continued)

Miscellaneous	1,506	1,500	1,500	1,500	1,500
Transfer to Escrow Fund for Vested Leave Resv	-	-	-	-	-
Debt Service Payments	397,487	216,475	224,515	165,349	101,892
Transfer to Gen'l Fund, Admin Cost Recovery	56,227	57,914	59,651	63,284	57,914
Subtotal, Operations	627,832	469,595	449,718	386,796	303,074
Stormwater Capital					
CIP Equipment	1,183	62,430	31,000	1,000	-
CIP Projects	82,363	7,264	151,650	-	-
Undesignated Working Capital	377,196	202,128	463,605	179,612	317,476
Subtotal, Capital	460,742	271,822	646,255	180,612	317,476
Total	1,088,574	741,417	1,095,973	567,408	620,550

Table 9.3: Sanitation and Environment Fund Pro Forma

Revenues	2021	2022	2023	2024	2025
Utility Service Charges	1,223,421	1,200,000	1,200,000	1,224,120	1,236,361
Recycling Grants	29,554	19,604	26,000	26,000	26,000
Assessments, Utility Bills	3,679	2,332	2,300	2,300	2,100
Miscellaneous	116	10	-	-	-
Employee Pay Withholdings	4,190	3,221	3,221	3,417	3,221
Investment Income	544	800	850	902	400
Beginning Balance	182,589	100,773	71,090	40,530	49,425
Total	\$1,444,094	\$1,326,740	\$1,303,461	\$1,297,269	\$1,317,507
Expenditures	2021	2022	2023	2024	2025
Salary	96,914	100,736	106,780	106,871	110,077
Ohio Public Retirement System (OPERS)	23,027	24,356	24,356	25,839	26,614
Health Insurance	14,610	14,971	14,971	14,971	9,874
Health Savings Account Contribution	6,466	6,718	6,718	6,718	5,655
Longevity & Vacation Sellback	670	507	-	-	1,185
Life Insurance	648	609	609	441	441
Workers' Compensation	243	1,141	1,200	1,211	1,247
Medicare	1,498	1,415	1,415	1,806	1,874
Employee-Paid Supplemental Benefits	934	876	876	879	879
Garbage & Recycling Contract	1,090,358	940,000	940,000	940,000	940,000
Street Sweeping Contract	-	10,000	10,000	10,000	10,000
Brush Drop Off Contract	1,800	2,263	2,489	2,738	3,012
Utility Billing	8,411	9,000	9,000	9,000	9,000
Property Liability Insurance	2,980	3,000	3,194	3,600	4,000
Communications (Phone, Internet, Radio)	2,910	3,500	3,500	3,500	3,500
Uniforms	2,820	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs	6,445	6,000	6,000	6,000	6,000
Fuel	7,743	8,750	8,750	8,750	8,750
Materials & Supplies	3,453	6,800	6,800	4,000	4,000
Outside Contracted Services	356	15,000	23,500	8,000	4,000
State G.A.P. Report & Audit	2,969	3,200	3,200	3,200	3,200
Bank Fees	4,873	5,300	5,300	5,300	5,300
County Auditors Fees	160	250	250	250	250
Debt Principal	-	4,500	4,965	4,800	5,200
Debt Interest	952	4,091	4,091	3,803	3,659
CIP Equipment	742	16,500	16,500	10,000	-
Transfer to Gen'l Fund, Admin Cost Recovery	61,327	63,167	65,062	63,167	63,167
Undesignated Working Capital	100,773	71,090	30,935	49,425	83,622
Total	1,444,094	1,326,740	1,303,461	1,297,269	1,317,507

Table 9.4: Water Operations Fund Pro Forma

Revenues		2021	2022	2023	2024	2025
Utility Service Charges		1,206,538	1,200,000	1,224,000	1,248,480	1,273,450
Water Meter Sales		489	699	500	1,000	1,000
Assessments, Utility Bills		2,589	2,398	2,000	2,000	2,000
Employee Pay Withholdings		14,352	15,215	15,215	15,671	16,142
Miscellaneous		4,262	4,687	-	-	-
Investment		587	900	950	979	1,008
Transfer in From the Water Capital Fund		30,000	30,000	30,000	30,000	30,000
Beginning Balance		244,008	299,511	294,235	250,566	302,828
Total		1,502,825	1,553,410	1,566,900	1,548,696	1,626,427
Expenditures		2021	2022	2023	2024	2025
Salary		409,070	422,580	462,935	476,823	491,128
Ohio Public Retirement System (OPERS)		98,184	102,199	102,199	105,265	108,423
Health Insurance		67,758	68,998	68,998	41,296	41,296
Health Savings Account Contribution		27,811	29,451	29,451	30,335	31,245
Longevity and Vacation Sellback		2,950	2,173	-	-	-
Life Insurance		2,578	2,447	2,447	2,520	2,596
Workers' Compensation		1,020	4,816	4,850	4,996	5,145
Medicare		6,392	5,848	5,848	6,023	6,204
Employee-Paid Supplemental Benefits		4,300	4,228	4,228	4,355	4,485
Association Dues and Subscriptions		218	2,000	1,000	2,000	2,000
Water Treatment Supplies		20,399	25,000	25,000	25,000	25,000
New Meters & Repairs		18,060	20,000	20,000	20,000	20,000
Western Water Payment		6,082	5,000	5,000	5,000	5,000
Utility Billing Cost		6,542	7,000	7,000	7,000	7,000
Municipal Facilities Maintenance		3,132	5,000	5,000	5,000	5,000
Property Liability Insurance		13,622	14,000	11,892	12,249	12,616
Electric and Gas Utilities		109,278	116,000	116,000	116,500	116,750
Communications (Phone, Internet, Radio)		9,086	12,500	12,500	13,000	13,000
Dispatching Charges		4,921	4,980	4,980	8,500	8,500
IT Software Maintenance Contract		6,298	7,000	7,000	8,000	8,000
Uniforms		4,463	4,000	4,000	4,000	4,000

Table 9.4: Water Operations Fund Pro Forma (Continued)

Expenditures	2021	2022	2023	2024	2025
Vehicle and Equipment Repairs	14,053	23,538	19,000	19,000	19,000
Fuel	8,716	9,850	9,850	9,875	7,500
Materials and Supplies	41,015	40,600	40,600	35,000	35,000
Outside Contracted Services	35,292	55,790	75,000	5,000	4,500
State Fee	7,290	8,000	8,000	8,000	7,000
State G.A.A.P. Report & Audit	3,703	4,000	4,000	4,000	40
Bank Fees	5,245	4,500	4,500	4,500	4,500
County Auditors Fees	125	200	200	200	200
Refunds	7,740	1,500	1,500	1,500	1,500
Transfer to Gen'l Fund, Admin Cost Recovery	238,813	245,977	253,356	268,786	245,997
Undesignated Working Capital	-	264,345	232,362	353,178	430,083
Total	1,186,180	1,525,542	1,550,719	1,608,924	1,674,733

Table 9.5: Water Capital Fund Pro Forma

Revenues	2021	2022	2023	2024	2025
Utility Service Charges	783,873	760,000	800,000	832,320	848,966
Impact Fees, Water	2,900	63,100	15,000	15,000	15,000
Cell Phone Tower Lease Income	30,321	29,165	29,000	29,000	29,000
Assessments, Utility Bills	1,168	933	500	500	500
Interest Income	382	600	650	690	650
Beginning Balance	309,963	477,355	513,797	249,254	235,700
Total	1,128,607	1,406,152	1,597,087	1,126,763	2,379,816
Expenditures	2021	2022	2023	2024	2025
CIP Equipment	36,651	102,450	102,450	77,000	1,250,000
Repair / Repaint Water Tanks	108	-	6,000	-	-
CIP Projects	24,909	23,538	205,310	200,000	200,000
Water System Repair and Replacement	-	5,000	5,000	5,000	5,000
G.I.S.	-	-	1,750	1,500	1,500
Outside Contracted Services	75,944	23,333	31,000	10,000	-
Bank Fees	3,418	3,000	3,000	3,000	3,000
County Auditors Fees	340	353	150	150	150
Reserve (Resolution 2012-81)	-	124,732	129,813	152,352	154,870
Transfer to Water Operations Fund	30,000	30,000	30,000	30,000	30,000
Debt Service Payments	479,883	579,949	568,614	564,413	564,627
Undesignated Working Capital	0	163,586	514,000	83,348	170,670
Total	651,252	1,055,941	1,597,087	1,126,763	2,379,816

Table 9.6: Sewer Billing Fund Pro Forma

Revenues	2021	2022	2023	2024	2025
Utility Service Charges	278,115	275,800	275,000	275,000	275,000
Late Payment Fees	31,824	30,000	30,000	30,000	34,000
Assessments, Utility Bills	1,256	934	800	800	700
Employee Pay Withholdings	1,946	1,999	1,999	2,121	1,999
Miscellaneous	76	7	-	-	-
Investment Income	1,855	3,020	3,200	3,395	4,125
Beginning Balance	74,485	93,251	112,543	124,204	142,357
Total	389,558	405,011	423,542	435,520	458,181
Expenditures	2021	2022	2023	2024	2025
Salary	64,963	68,973	73,111	75,305	77,564
Ohio Public Retirement System (OPERS)	15,573	16,697	16,697	17,198	17,714
Health Insurance	9,168	9,433	9,433	9,716	10,007
Health Savings Account Contribution	4,171	4,255	4,255	4,383	4,514
Longevity & Vacation Sellback	557	436	-	-	-
Life Insurance	467	436	436	449	463
Workers' Compensation	164	749	758	771	794
Medicare	1,017	980	980	1,009	1,040
Employee-Paid Supplemental Benefits	553	551	551	568	585
Utility Billing	19,625	41,000	21,000	21,000	21,000
Telephones and Radio Service Charges	3,422	5,700	5,700	5,700	5,700
IT Software Maintenance Contract	6,188	7,000	7,000	8,000	8,000
Outside Contracted Services	55,769	17,500	50,000	10,000	10,000
State G.A.A.P. Report & Audit	2,559	3,200	3,200	3,200	3,200
Bank Fees	16,608	18,100	18,100	18,100	18,100
County Auditors Fees	104	250	250	250	250
Miscellaneous	200	1,000	3,600	500	500
Transfer to Gen'l Fund, Admin Cost Recovery	93,406	96,208	99,094	102,067	105,129
Undesignated Working Capital	-	88,325	100,321	124,204	142,357
Total	294,612	380,793	414,486	402,420	426,917

Table 9.7: Fire and EMS (2001 Levy) Pro Forma

Revenues		2021	2022	2023	2024	2025
Real Estate Tax		513,375	515,000	500,431	524,029	529,270
Homestead Reimbursement		62,080	42,368	62,097	62,097	62,097
Miscellaneous		2,352	-	-	-	-
Beginning Balance		180,878	208,068	269,592	343,790	395,900
Total		758,685	765,436	832,120	929,917	987,267
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Expenditures		2021	2022	2023	2024	2025
Contract Supplemental		77,524	86,854	83,384	87,553	91,931
County Auditors Fees		6,765	7,575	7,575	7,575	7,651
State G.A.A.P. Report & Audit		2,907	3,200	3,200	3,200	3,200
Office Equipment Leasing and Maintenance		-	-	2,500	2,500	2,500
Municipal Facilities Maintenance		66,622	56,000	50,000	37,223	37,223
Property Liability Insurance		20,928	21,544	33,390	20,500	21,000
Electric and Gas Utility Charges		21,649	29,495	29,495	29,495	30,970
Telephones and Radios Service Charges		44,494	38,400	38,400	38,400	38,400
Hamilton County Communications Cntr PSAP		11,538	-	11,540	-	-
Dispatching Charges		77,078	81,900	81,900	85,995	90,295
IT Software Maintenance Contract		21,905	18,000	18,000	18,000	18,000
Outside Contracted Services		8,273	6,500	8,000	8,000	8,000
Debt Issuance Costs		-	-	-	-	-
Miscellaneous/Reimburseables		86	7,000	7,000	4,000	4,000
CIP Equipment		-	-	-	-	-
Transfer to Gen'l Fund, Admin Cost Recovery		95,000	97,850	100,786	103,809	106,923
Transfer to Bond Fund, Debt Service		95,848	93,857	73,924	73,924	73,924
Undesignated Fund Balance		-	269,592	283,027	343,790	395,900
Total		550,618	817,767	832,120	863,965	929,917
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Table 9.8: Fire Fund (2006 Levy) Pro Forma

Revenues		2021	2022	2023	2024	2025
Real Estate Tax		611,073	610,000	595,567	618,192	624,374
Homestead Reimbursement		75,230	51,343	75,250	75,250	75,250
Lease Income		-	-	-	-	-
Beginning Balance		180,565	185,650	139,718	92,365	43,215
Total		866,869	846,992	810,535	785,807	742,839
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Expenditures		2021	2022	2023	2024	2025
Contract with LSFD		645,557	645,557	612,870	643,514	675,690
Emergency Support Unit (ESU)		5,500	3,000	5,500	5,500	5,500
County Auditors Fees		8,484	8,484	8,484	8,569	8,655
IT Hardware & Software (Non-CIP)		4,500	4,500	4,500	4,500	4,500
Vehicle and Equipment Repairs		6,500	65,000	65,000	65,000	65,000
Material & Supplies		3,237	3,237	3,237	3,237	3,237
Fire Supplies		13,000	15,750	13,000	13,000	13,000
Turn-Out Gear		25,000	25,000	30,000	30,000	30,000
CIP Equipment		-	-	-	-	-
Undesignated Fund Balance		185,650	139,718	43,215	(30,481)	(130,445)
Total		897,428	910,246	785,807	742,839	675,137

Table 9.9: EMS Fund (2006 Levy) Pro Forma

Revenues		2021	2022	2023	2024	2025
Real Estate Tax		894,586	903,532	912,567	921,693	930,910
Homestead Reimbursements		113,718	113,718	111,084	111,084	111,084
EMS Runs Revenue		325,000	325,000	325,000	325,000	325,000
Beginning Balance		482,551	361,687	4,864	(182,781)	(432,122)
Total		1,815,855	1,703,937	1,353,515	1,174,996	934,872
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Expenditures		2021	2022	2023	2024	2025
Contract with LSFD		1,392,204	1,392,204	1,406,714	1,477,050	1,550,903
Medical Supplies		39,000	39,000	36,322	36,685	37,052
Small EMS Equipment		12,000	12,000	12,000	12,000	12,000
EMS Equipment Maintenance		10,000	32,211	10,000	10,000	10,000
County Auditors Fees		12,260	11,924	12,260	12,383	12,507
IT Hardware & Software (Non-CIP)		3,000	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs		26,000	26,000	26,000	26,000	26,000
EMS Revenue Collection		30,000	30,000	30,000	30,000	30,000
Computer Replacements		-	-	-	-	-
CIP Equipment		-	-	-	-	-
Undesignated Fund Balance		361,687	157,598	(182,781)	(432,122)	(746,590)
Total		1,886,151	1,703,937	1,353,515	1,174,996	934,872
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Table 9.10: Fire & EMS Fund (2014 Levy) Pro Forma

Revenues	2021	2022	2023	2024	2025
Real Estate Tax	573,493	579,228	585,020	590,870	596,779
Homestead Reimbursement	8,672	8,672	4,213	4,213	4,213
Grants	-	-	3,000,000	-	-
Beginning Balance	434,958	363,537	241,346	273,023	234,222
Total	1,017,123	951,437	3,830,580	868,106	835,214
Expenditures	2021	2022	2023	2024	2025
Contract with LSFD	398,552	373,520	321,027	337,078	353,932
County Auditor Fees	7,373	7,445	7,373	7,447	7,521
Outside Contracted Services	-	5,447	-	-	-
Materials & Supplies	4,650	4,650	5,000	5,000	4,650
Small Fire/EMS Equipment		5,000	5,000	5,000	5,000
CIP Equipment	70,907	91,578	10,000	10,000	-
Transfer to Bond Fund, Debt Service	24,403	24,403	24,757	24,757	24,757
Lease Payment - Engine/Tower/Radios	184,400	184,400	184,400	244,602	244,602
Undesignated Fund Balance	363,537	256,152	273,023	234,222	194,752
Total	1,053,822	952,596	830,580	868,106	835,214

Table 9.11: Fire & EMS Fund (2022 Levy) Pro Forma

Revenues	0	0	0	0	0
Real Estate Tax	2021 Actual	2023 Budget	2024 Forecast	2025 Forecast	2026 Forecast
Homestead Reimbursement	91,440	90,000	90,000	90,000	90,000
Grants	-	-	-	-	-
Beginning Balance	308	-	-	-	-
Total	91,748	90,000	90,000	90,000	90,000
Expenditures	0	0	0	0	0
Contract with LSFD	-	-	-	-	-
Professional Development and Conferences	-	-	-	-	-
County Auditor Fees	-	-	-	-	-
Outside Contracted Services	-	-	-	-	-
Materials & Supplies	-	-	-	-	-
Small Fire/EMS Equipment	-	-	-	-	-
CIP Equipment	-	238,332	448,797	641,756	-
Transfer to Bond Fund, Debt Service	-	705,250	939,061	1,156,533	-
Lease Payment - Engine/Tower/Radios	-	-	-	-	-
Transfer to the General Fund, Adminstrative Cost Recovery	-	-	-	-	-
Undesignated Fund Balance	-	-	-	-	-
Total	-	943,582	1,387,858	1,798,289	-

Table 10: Indirect Cost Recovery and Administrative Transfer

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Fire and EMS Fund	95,000	95,000	95,000	95,000	97,850	97,850	100,786
Stormwater	56,227	56,227	56,227	56,227	57,914	57,914	59,651
Water Operations	238,813	238,813	238,813	238,813	245,977	245,977	253,356
Sanitation and Environment Fund	61,327	61,327	61,327	61,327	63,167	63,167	65,062
Sewer Billing	93,406	93,406	93,406	93,406	96,208	96,208	99,094
Subtotal General Fund	544,773	544,773	544,773	544,773	561,116	561,116	577,949

Table 11: Property Liability Insurance Premiums

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Operations, General Fund	\$35,772	\$39,860	\$47,235	\$69,948	\$68,000	\$68,000	\$23,967
Police, General Fund	\$19,067	\$18,939	\$19,345	\$20,688	\$22,000	\$22,000	\$18,518
Street Maintenance	\$8,317	\$8,262	\$8,439	\$9,025	\$9,100	\$9,100	\$10,476
Fire and EMS	\$19,178	\$18,939	\$19,648	\$20,928	\$20,500	\$21,544	\$33,390
Stormwater	\$2,903	\$2,884	\$2,946	\$3,150	\$3,250	\$3,250	\$7,277
Water	\$12,554	\$12,470	\$0	\$0	\$0	\$0	\$0
Sanitation	\$2,746	\$2,728	\$2,786	\$2,980	\$3,000	\$3,000	\$3,194
Total	\$100,537	\$104,083	\$100,399	\$126,719	\$125,850	126,894	96,822

Table 12: Energy and Fuel Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Electricity and Natural Gas							
Street Lighting, General Fund, Operations	\$121,934	\$68,715	\$62,985	\$74,164	\$68,000	\$68,000	\$68,000
Utilities, General Fund, Operations	\$28,154	\$23,190	\$22,940	\$28,463	\$29,886	\$31,381	\$32,950
Police, General Fund	\$14,911	\$14,977	\$14,677	\$13,265	\$14,000	\$14,000	\$14,000
Parks, General Fund	\$17,725	\$19,292	\$18,530	\$12,118	\$19,500	\$19,500	\$19,500
Street Maintenance Fund	\$7,832	\$8,418	\$10,288	\$8,867	\$11,750	\$11,750	\$10,000
Fire & EMS	\$24,691	\$24,417	\$24,683	\$21,649	\$29,495	\$29,495	\$29,495
Utilities, Water	\$109,562	\$103,711	\$114,160	\$109,278	\$116,000	\$116,000	\$116,000
Subtotal	\$324,809	\$262,722	\$268,262	\$267,805	\$288,631	290,126	289,945
Gasoline and Diesel Fuel							
Fuel, General Fund, Police	\$23,449	\$35,187	\$31,547	\$33,514	\$30,000	\$30,000	\$38,000
Vehicle Fuel, General Fund, Parks	\$7,029	\$10,754	\$11,168	\$9,955	\$11,250	\$11,250	\$11,250
Vehicle Fuel, Street Maintenance	\$9,168	\$13,250	\$14,864	\$13,563	\$15,250	\$15,250	\$15,250
Vehicle Fuel, Stormwater	\$3,667	\$6,145	\$6,204	\$5,575	\$6,300	\$6,000	\$6,300
Fuel, Water	\$6,509	\$9,668	\$9,833	\$8,716	\$9,850	\$9,850	\$9,850
Fuel, Sanitation	\$5,501	\$8,065	\$8,686	\$7,743	\$8,750	\$8,750	\$8,750
Subtotal	\$55,324	\$83,069	\$82,302	\$79,067	\$81,400	81,100	89,400
Total	\$380,133	\$345,790	\$350,564	\$346,872	\$370,031	371,226	379,345

Table 13: Communication-Related Costs

	2017 Actual	2018 Actual	2019 Actual	2020 Actual	2021 Actual	2022 Forecast	2023 Budget
Telephone and Radio Charges/Communications							
General Fund Operations	\$15,915	\$25,681	\$27,572	\$39,467	\$62,000	\$55,000	\$62,000
Police	\$18,902	\$33,632	\$36,956	\$39,149	\$43,200	\$43,200	\$43,200
Parks & Leisure	\$5,035	\$9,558	\$12,357	\$7,151	\$12,500	\$10,000	\$12,500
Street Maintenance	\$4,577	\$4,649	\$5,618	\$6,952	\$7,500	\$7,500	\$7,500
Fire & EMS	\$23,925	\$39,825	\$45,368	\$44,494	\$38,400	\$38,400	\$38,400
Stormwater	\$3,016	\$3,266	\$3,313	\$2,910	\$3,500	\$3,500	\$3,500
Water	\$6,786	\$11,135	\$11,527	\$9,086	\$12,500	\$12,500	\$12,500
Sanitation & Environment	\$2,993	\$3,266	\$3,313	\$2,910	\$3,500	\$3,500	\$3,500
Sewer Billing	\$0	\$5,209	\$5,601	\$3,422	\$5,700	\$5,700	\$5,700
Subtotal	\$81,147	\$136,220	\$151,625	\$155,540	\$188,800	\$179,300	\$188,800
Information Technology (IT) Contract Services							
General Fund Operations	\$48,000	\$62,781	\$73,281	\$67,944	\$71,341	\$74,908	\$78,654
Subtotal	\$48,000	\$62,781	\$73,281	\$67,944	\$71,341	74,908	78,654
Data & Voice Transmission Services							
General Fund Operations	\$17,814	\$25,681	\$27,572	\$39,467	\$62,000	\$55,000	\$62,000
Police	\$8,513	\$28,355	\$30,783	\$18,955	\$32,000	\$32,000	\$32,000
Fire & EMS	\$12,738	\$72,842	\$75,028	\$77,524	\$86,854	\$86,854	\$83,384
Water Operations	\$6,457	\$3,016	\$3,621	\$4,300	\$4,228	\$4,228	\$4,228
Sewer Billing	\$6,457	\$5,605	\$6,457	\$6,188	\$7,000	\$7,000	\$7,000
Subtotal	\$51,979	\$135,499	\$143,461	\$146,433	\$192,082	\$185,082	\$188,612
IT Software Maintenance Contracts							
General Fund Operations	\$22,894	\$20,184	\$32,129	\$33,067	\$34,690	\$34,690	\$38,000
Mayor's Court	\$0	\$4,996	\$3,042	\$3,200	\$3,200	\$3,200	\$3,200
Police	\$16,629	\$28,355	\$30,783	\$18,955	\$32,000	\$32,000	\$32,000
Fire & EMS	\$17,883	\$16,083	\$19,453	\$21,905	\$18,000	\$18,000	\$18,000
Water Fund	\$5,442	\$5,605	\$6,457	\$6,298	\$7,000	\$7,000	\$7,000
Sewer Billing	\$5,442	\$5,605	\$6,457	\$6,188	\$7,000	\$7,000	\$7,000
Subtotal	\$68,290	\$80,828	\$98,322	\$89,612	\$101,890	\$101,890	\$105,200
Subtotal General Fund	\$249,416	\$415,328	\$466,689	\$459,530	\$554,113	541,180	561,266

Table 14: City-Wide Full-Time Equivalent (FTE) Position Summary

	2018 Actual	2019 Actual	2020 Actual	2021 Budget	2022 Budget	2023 Budget
City Clerk	0.50	0.50	0.50	0.50	0.50	0.50
City Manager's Office	2.50	3.00	3.00	3.50	3.50	4.00
Mayor's Court	1.00	1.00	1.00	1.00	1.00	1.00
Finance	5.00	5.00	5.00	5.00	5.00	5.00
City Engineer	1.25	1.25	1.25	1.25	1.25	1.25
Building & Zoning	1.50	1.50	2.00	2.00	2.00	2.00
Police	19.50	21.50	22.50	22.50	24.50	26.00
Public Works	13.75	14.75	14.75	14.75	14.75	15.75
Total Employees	45.00	48.50	50.00	50.50	52.50	55.50

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

The proposed 2023 Operating Budget reflects funding for 55.5 full-time equivalents (FTE) which includes 51 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:

Part-Time Police Records Clerk

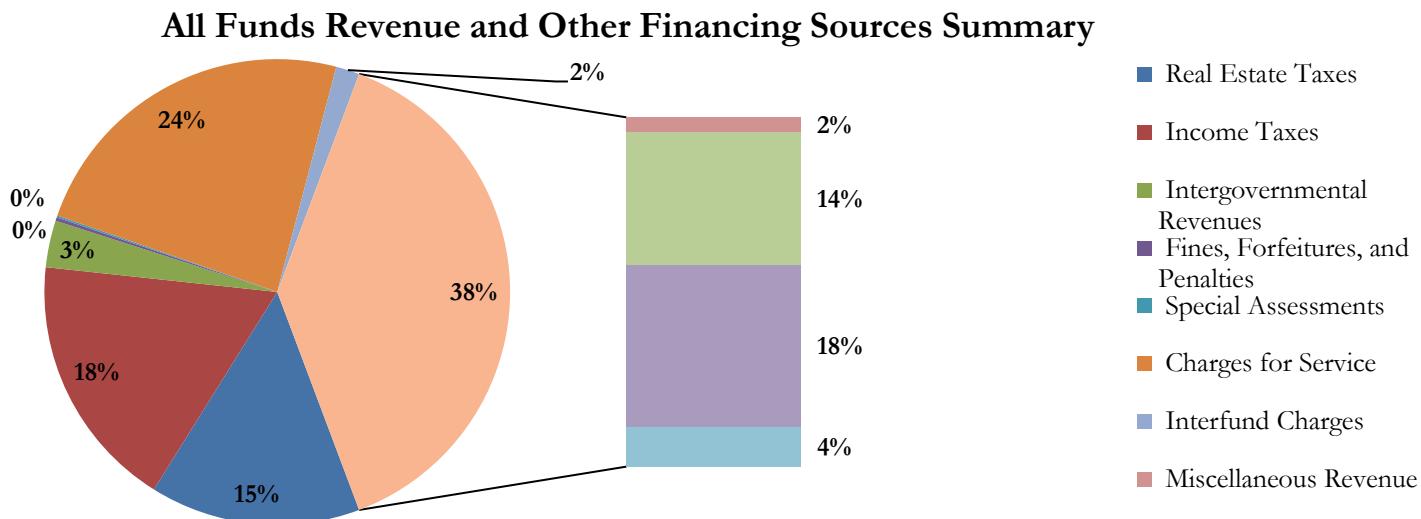
Full-time Police Officer

Full-time Assistant Public Works Director

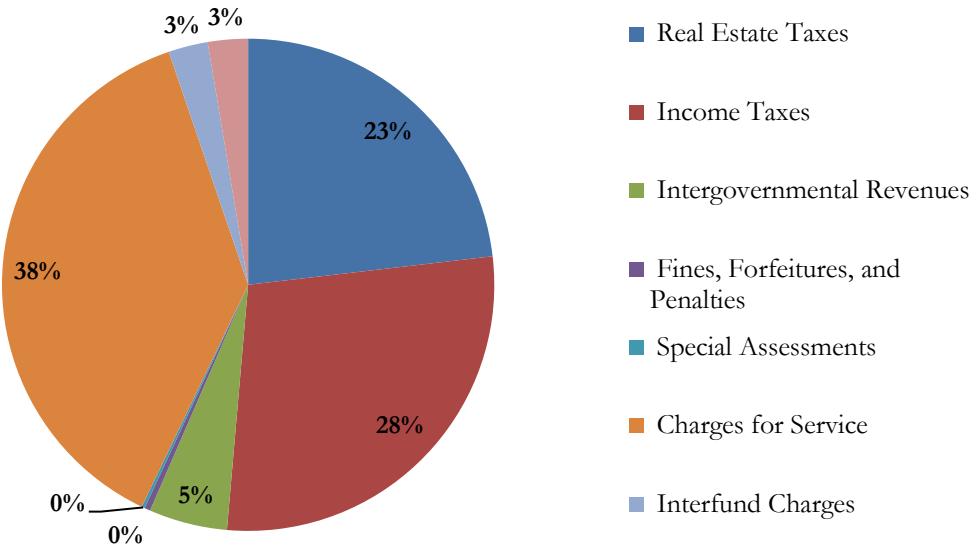
Communications Coordinator increased to full-time

REVENUE – ALL FUNDS SUMMARY

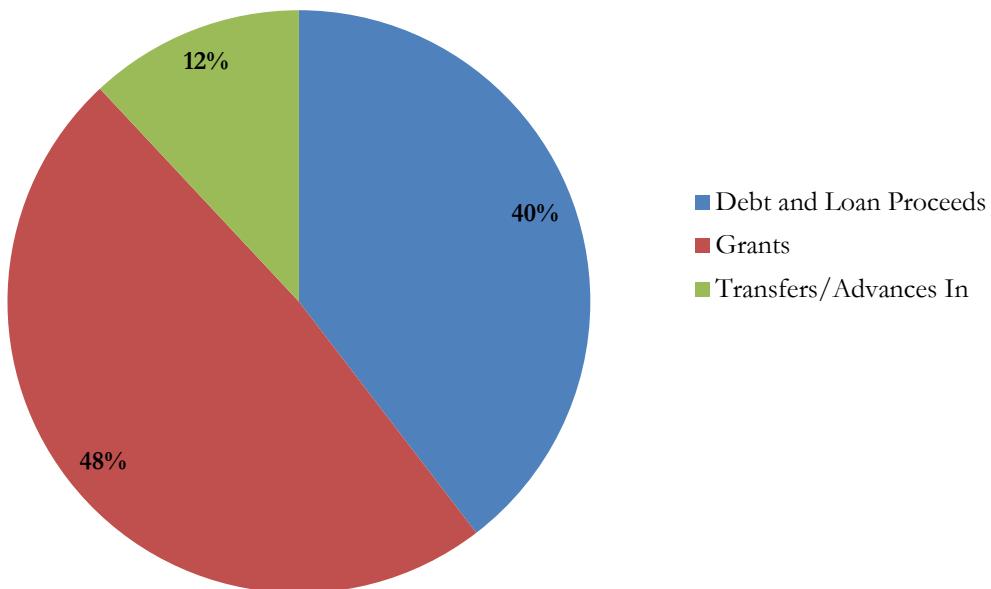
The revenue section of the 2023 Budget and CIP is organized by fund. Each fund's revenue table is preceded by a description of the fund and major revenue sources collected by the fund. The following pie chart shows all revenue and other financing sources—debt proceeds, grants, and transfers into funds from other funds—estimated to be received in fiscal year 2023. Other financing sources are separated in the second set of pie charts to illustrate the difference between operating revenues and those other financing sources used to fund projects or transfers, which vary from year to year.



All Funds Revenue Summary



All Funds Other Financing Sources Summary



GENERAL FUND

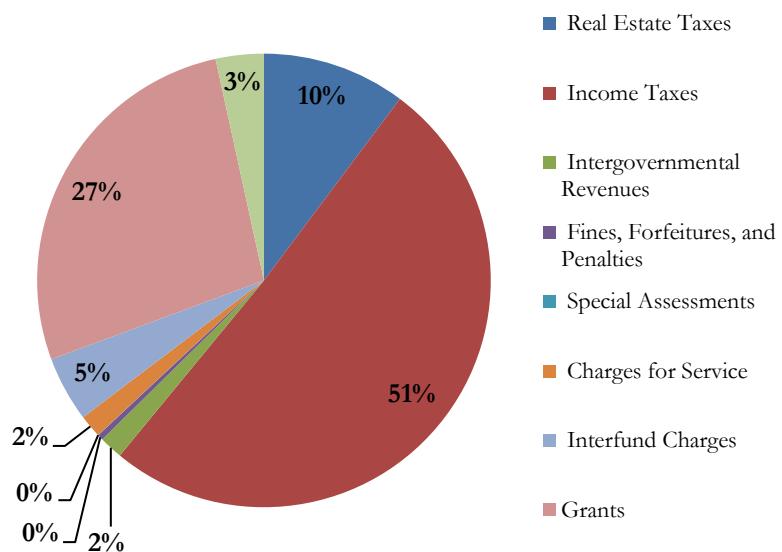
The City of Loveland's General Fund receives all financial resources not restricted by law (or City policy) to any specific purposes. Its primary source of General Fund revenue is Loveland's 1% income tax (with a full reciprocity for taxes paid to other communities), followed by property tax (3.15 mills) and the administrative overhead transfer payment from other funds (see Table 10 for more details). In 2023, a large amount of general fund revenue includes \$3,300,000 in grant funding for the remediation of the city owned Chestnut Street property.

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 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.

General Fund Revenue Distribution



Projected General Government Revenues: GENERAL FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Beginning Balance	4,899,904	4,858,890	5,605,296	6,001,717	3,743,574	4,586,918
Income Tax Collections	5,802,624	5,555,000	6,110,465	6,293,779	6,482,592	6,677,070
Employee Insurance Withholdings	85,830	102,147	102,147	102,147	\$105,211	\$108,368
Real Estate Tax	1,087,824	1,107,238	1,107,238	1,125,067	1,136,318	1,147,681
Homestead Reimbursement	134,729	141,737	141,737	144,383	145,466	146,557
Local Government Fund, County	172,362	150,000	150,000	150,000	155,000	160,000
Local Government Fund, State	57,334	48,000	48,000	48,000	50,000	50,000
Liquor & Cigarette Tax	17,078	10,000	7,000	10,000	10,000	10,000
Cable Franchise Fee	150,961	155,000	155,000	155,000	155,000	155,000
Grants		-		3,323,493	-	-
Police Grants	14,021	-	-	54,000	-	-
Equipment Liquidation	18,626	100	190	100	100	100
Police Continuous Training State	-	1,000	9,686	1,000	1,000	1,000
S.R.O. School Payments	84,655	148,000	80,000	80,000	80,000	80,000
Water Tower Leases	30,321	30,000	30,000	30,000	30,000	30,000
Building Permits and Fees	88,690	106,700	90,000	100,000	100,000	100,000
Assessments, Property Maintenance	1,550	2,100	6,465	2,100	2,100	2,100
Parking Fees	40,475	18,000	40,475	40,000	40,000	40,000
Recreation Impact Fees	8,925	12,250	12,250	10,000	10,000	10,000
Veterans Park Donations	3,000	-	-	-	-	-
Magistrate Court	51,826	50,000	56,000	50,000	50,000	50,000
Recreation Usage and Rental	25,725	22,500	26,000	22,500	22,500	22,500
Reimbursements of Prior Advances	-	15,000	-	-	-	-
Refunds and Reimbursements	72,111	75,000	108,413	75,000	75,000	75,000
Lease Income	1,700	2,100	2,100	2,100	2,100	2,100
Insurance Claims	-	-	-	-	-	-
Miscellaneous Receipts	8,423	-	-	-	-	-
Transfer from CIC	-	-	-	-	-	-
Administrative Cost Recovery to General Fund	544,773	561,116	561,116	577,949	595,288	613,147
Special Event Contributions	15,500	10,000	27,400	10,000	10,000	10,000
Revenue Total	\$ 8,519,062	\$ 8,322,988	\$ 8,871,682	\$ 12,406,618	\$ 9,257,675	\$ 9,490,622
Total Revenue + Beginning Balance	\$ 13,418,966	\$ 13,181,878	\$ 14,476,978	\$ 18,408,335	\$ 13,001,249	\$ 14,077,540
Total less beginning balance	\$ 8,519,062	\$ 8,322,988	\$ 8,871,682	\$ 12,406,618	\$ 9,257,675	\$ 9,490,622

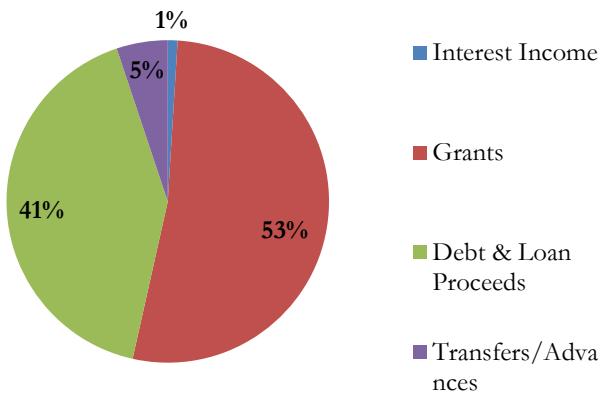
SPECIAL PROJECTS FUND

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 2023 budget includes SCIP funding requests for the East Loveland Improvement and Harrison Avenue projects. Other grant funded projects included in the 2023 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 2023, including sidewalks on Loveland Miamiville Road and a right turn lane from State Route 48 to West Loveland Avenue.

Special Projects Revenue and Other Financing Sources



SPECIAL PROJECTS	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
	Beginning Fund Balance	323,821	1,867,689	1,480,465	254,597	59,753
Assessment Revenue, Sidewalk Program	-	-	-	-	-	-
SCIP Grants	-	-	-	-	-	-
SCIP - Broadway Street Stabilization	-	-	-	-	-	-
SCIP - E. Loveland Improvements	-	501,200	-	722,400	-	-
SCIP - Harrison Ave. Widening	-	231,300	-	370,000	-	-
SCIP - Cherokee Water Main	-	746,100	-	-	-	-
Grants	-	-	-	-	-	-
NatureWorks Nisbet Park Gazebo	-	85,000	-	85,000	-	-
Chestnut Street Access Road - CEDAP	-	196,092	-	200,000	-	-
Capital Budget (Hamilton) - Tot-Lots	-	117,742	-	75,000	-	-
501 Loveland Madeira Road Demolition - CEDAP	-	-	-	47,794	-	-
NatureWorks - Nisbet Park Gazebo Bike Trail Connector Project	-	-	-	28,422	-	-
Purina Grant - Dog Park Improvements	-	-	-	11,545	-	-
SCIP Loans	-	-	-	-	-	-
OPWC Loan - Broadway Street Stabilization	-	-	-	-	-	-
OPWC Loan - Miamiview Culvert Replacement	-	-	-	-	-	-
OPWC Cherokee Water Main	-	746,100	-	-	-	-
OPWC Loan Harrison Ave Widening	-	231,300	-	-	-	-
OPWC Loan E. Loveland Improvements	-	501,200	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Bond Proceeds	1,303,612	-	-	-	-	-
Interest Income	45,335	35,000	70,000	75,000	77,250	79,568
Reimbursements of Prior Advances	-	-	-	-	-	-
Transfer in from General Fund	70,000	183,382	183,382	1,224,245	150,000	150,000
Revenue Total	\$ 1,418,947	\$ 3,574,416	\$ 253,382	\$ 2,839,406	\$ 227,250	\$ 229,568
Total Revenue + Beginning Balance	\$ 1,742,768	\$ 5,442,105	\$ 1,733,847	\$ 3,094,003	\$ 287,003	\$ 289,321

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 & EMS 2022 LEVY FUND

The Fire & EMS 2022 Levy Fund became effective in 2022 following voter approval of a new 1.75 mill levy in May 2022. It received its first revenue in 2023, 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 receiving 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)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Real Estate Tax	513,375	513,704	515,000	500,431	518,841	524,029
Homestead Reimbursement	62,080	63,569	42,368	62,097	62,097	62,097
Equipment Liquidation	-	-	-	-	-	-
Miscellaneous	2,352	-	-	-	-	-
Beginning Balance	180,878	223,172	208,068	269,592	283,027	343,790
Total	\$ 758,685	\$ 800,445	\$ 765,436	\$ 832,120	\$ 863,965	\$ 929,917

FIRE FUND, 2006 LEVY (Approved Millage = 2.10 Mills)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Real Estate Tax	611,073	612,071	610,000	595,567	618,192	624,374
Homestead Reimbursement	75,230	75,000	51,343	75,250	75,250	75,250
Equipment Liquidation	-	-	-	-	-	-
Lease Income - NECC	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Beginning Balance	180,565	164,425	185,650	139,718	92,365	43,215
Total	\$ 866,869	\$ 851,496	\$ 846,992	\$ 810,535	\$ 785,807	\$ 742,839

E.M.S. FUND, 2006 LEVY (Approved Millage = 3.10 Mills)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Real Estate Tax	902,060	903,532	866,076	879,170	912,567	921,693
Homestead Reimbursement	111,055	113,718	75,792	111,084	111,084	111,084
EMS Runs Revenue	373,568	325,000	337,035	325,000	325,000	325,000
Miscellaneous	-	-	-	-	-	-
Beginning Balance	482,551	361,687	548,497	157,598	4,864	(182,781)
Total	\$ 1,869,234	\$ 1,703,937	\$ 1,827,400	\$ 1,472,852	\$ 1,353,515	\$ 1,174,996

FIRE & E.M.S., 2014 LEVY (Approved Millage=1.75 Mills)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Real Estate Tax	578,170	579,228	554,801	550,150	585,020	590,870
Homestead Reimbursement	7,171	8,672	4,213	8,960	4,213	4,213
Equipment Liquidation	-	-	32,700	-	-	-
Bond Revenue	-	-	-	-	3,000,000	-
Beginning Balance	434,958	363,537	383,227	256,152	241,346	273,023
Total	\$ 1,020,300	\$ 951,437	\$ 974,942	\$ 815,262	\$ 3,830,580	\$ 868,106

FIRE & E.M.S., 2022 LEVY (Approved Millage=1.75 Mills)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Real Estate Tax	-	-	-	693,791	700,729	707,736
Homestead Reimbursement	-	-	-	11,459	-	-
Equipment Liquidation	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Bond Revenue	-	-	-	-	-	-
Beginning Balance	-	-	-	-	238,332	448,797
Total	\$ -	\$ -	\$ -	\$ 705,250	\$ 939,061	\$ 1,156,533

GOVERNMENTAL FUNDS

STREET MAINTENANCE FUND

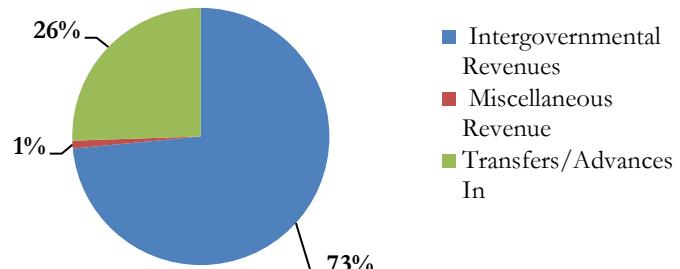
The Street Maintenance Fund is a governmental fund that receives payments from the State of Ohio from gasoline tax and motor vehicle registrations. In 2023 this fund will again observe additional revenue as the Gasoline Tax was increased significantly following a 10.5 cent (19.0 cent for diesel) instituted by the Ohio State legislature in 2019.

The 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		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Revenues							
Motor Vehicle Registrations		91,440	90,000	92,000	90,000	90,000	90,000
Gasoline Tax		656,098	630,000	635,000	630,000	630,000	650,000
Employee Pay Withholdings		8,689	9,668	9,668	9,668	9,958	10,257
Advance from General Fund		-	-	-	-	-	-
Reimbursement/Operations		308	-	-	-	-	-
Transfer from General Fund		75,000	75,000	75,000	250,000	250,000	250,000
Beginning Balance		383,654	248,729	276,626	34,897	-	-
Total		\$ 1,215,189	\$ 1,053,397	\$ 1,088,294	\$ 1,014,565	\$ 979,958	\$ 1,000,257

OTHER ROAD-RELATED FUNDS							
STATE ROUTE 48 FUND							
Motor Vehicle Registrations		7,414	6,000	7,100	7,000	7,000	7,000
Gasoline Tax		53,197	52,000	52,000	52,000	55,000	55,000
Miscellaneous		-	-	-	-	-	-
Beginning Balance		134,695	119,945	161,685	180,831	229,331	280,831
Total		\$ 195,306	\$ 177,945	\$ 220,785	\$ 239,831	\$ 291,331	\$ 342,831

LOVELAND ROAD CAPITAL IMPROVE. FUND							
MVR Fees		116,115	115,000	115,000	115,000	115,000	115,000
Road Capital Improvement Impact Fees		8,925	5,000	10,250	5,000	5,000	5,000
Beginning Balance		36,133	38,133	26,173	23,313	8,313	203
Total		\$ 161,173	\$ 158,133	\$ 151,423	\$ 143,313	\$ 128,313	\$ 120,203

County Motor Vehicle Registration (MVR)		22,965	24,000	22,700	24,000	24,000	24,000
Hamilton Co MVR		-	-	-	-	-	-
Hamilton Co Muni Road Fund		-	-	-	-	-	-
Hamilton Co MVR, Begin. Bal.		11,190	11,190	10,155	8,855	8,855	8,855
Clermont Co MVR		21,667	19,000	20,290	20,000	20,000	20,000
Clermont Co MVR, Begin. Bal.		19,174	19,174	21,841	23,131	24,131	25,131
Warren Co MVR		2,440	2,000	2,500	2,500	2,500	2,500
Warren Co CVT		-	-	-	-	-	-
Warren Co MVR, Begin. Bal.		4,568	4,818	5,258	6,008	6,758	7,508
Total		\$ 82,004	\$ 80,182	\$ 82,744	\$ 84,494	\$ 86,244	\$ 87,994

ANNUAL ROAD REHABILITATION PROGRAM

Combined Streets, MVR & Road Cap Imp Funds	449,750	442,860	449,749	442,859	442,860	449,750
Road Rehabilitation from General Fund	750,250	813,862	750,250	750,250	750,250	750,250
Total	\$ 1,200,003	\$ 1,256,722	\$ 1,200,000	\$ 1,193,111	\$ 1,193,110	\$ 1,200,000

ENTERPRISE FUNDS

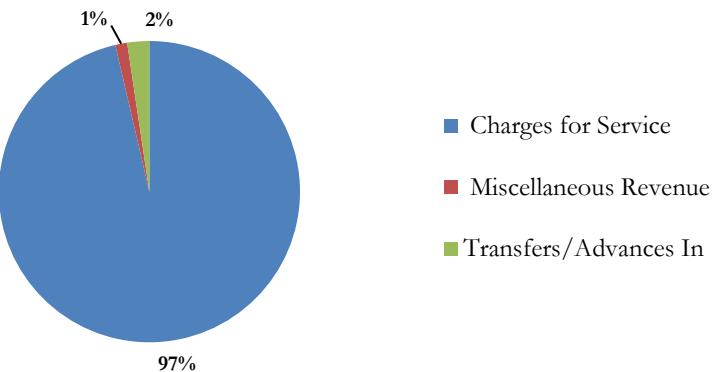
WATER OPERATIONS AND WATER CAPITAL IMPROVEMENT FUNDS

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.

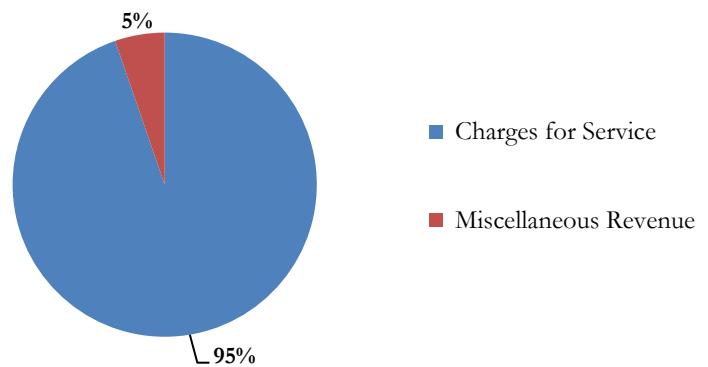
A reduction in the minimum gallons was approved by City Council and went into effect with the January 2021 billing. This modification to the minimum billing is anticipated to increase water revenue by over \$200,000 and will not greatly impact individual customers. Water revenues are deposited into the 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 2023 budget.

Water Operations Fund Revenue and Other Financing Sources



Water Capital Improvement Fund Revenue Sources



WATER OPERATIONS	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Utility Service Charges	1,206,538	1,200,000	1,200,000	1,224,000	1,248,480	1,273,450
Water Meter Sales	489	200	699	500	1,000	1,000
Assessments, Utility Bills	2,589	1,400	2,398	2,000	2,000	2,000
Employee Insurance Withholdings	14,352	15,215	15,215	15,215	15,671	16,142
Miscellaneous	4,262	-	4,687	-	-	-
Investment Income	587	500	900	950	979	1,008
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	299,511	294,235	250,566	302,828
Total	\$ 1,502,825	\$ 1,523,520	\$ 1,553,410	\$ 1,566,900	\$ 1,548,696	\$ 1,626,427

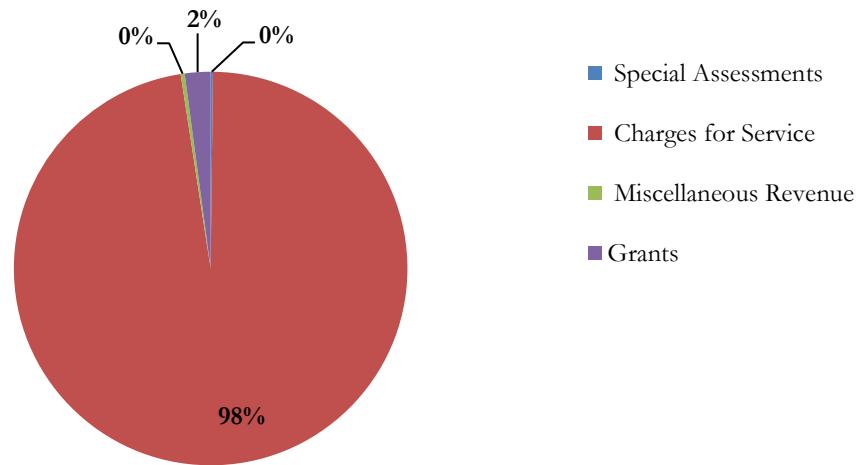
WATER CAPITAL	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Utility Service Charges	783,873	800,000	760,000	800,000	816,000	832,320
Impact Fees, Water	2,900	57,300	63,100	15,000	15,000	15,000
Cell Phone Tower Lease Income	30,321	29,165	29,165	29,000	29,000	29,000
Assessments, Utility Bills	1,168	500	933	500	500	500
Bond Proceeds	-	-	-	-	-	-
Grants	-	-	75,000	238,140	-	-
Miscellaneous	-	-	-	-	-	-
Interest Income	382	450	600	650	670	690
Beginning Balance	309,963	429,251	477,355	513,797	514,000	249,254
Total	\$ 1,128,607	\$ 1,316,666	\$ 1,406,152	\$ 1,597,087	\$ 1,375,170	\$ 1,126,763

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.

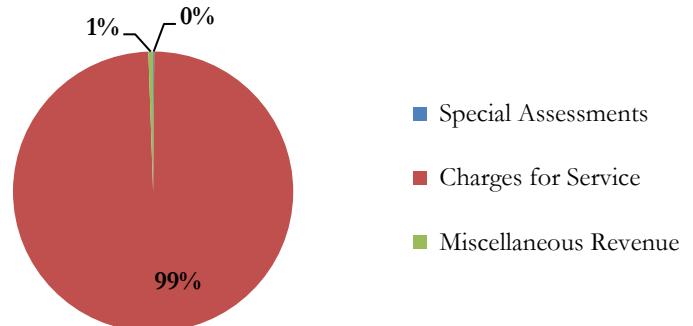
**Sanitation and Environment Fund Revenue and Other
Financing Sources**



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.

Stormwater Fund Revenue Sources



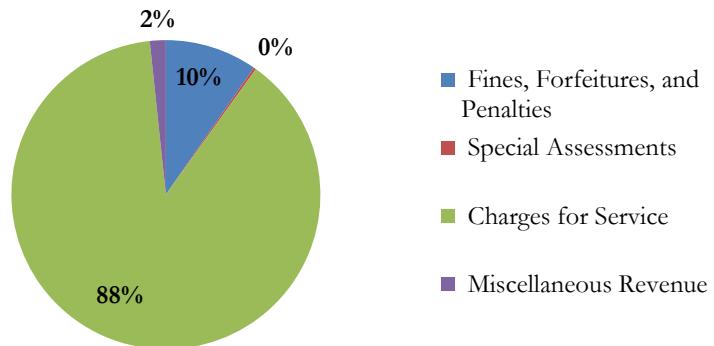
SEWER BILLING FUND

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

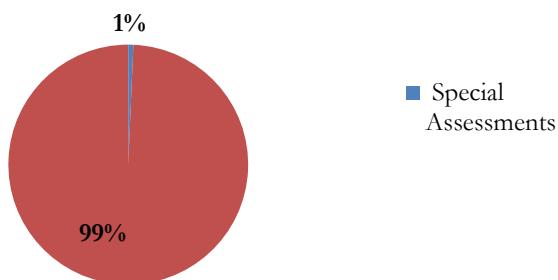
SEWER CAPITAL FUND

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

Sewer Billing Fund Revenue Sources



Sewer Capital Fund Revenue Sources



WATER AND SEWER RATE SURVEY

Each year the City of Piqua 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 \$146.80 for water and \$161.85 for sewer. For the usage and time period specified, Loveland's water rate is \$103.00 and the sewer rate, established by MSD, is \$241.00.

For water rates, which are set by Loveland City Council, Loveland has the 10th lowest rate among 67 jurisdictions surveyed in 2022.

For sewer rates, which are set by the Metropolitan Sewer District, Loveland has the sixth highest rate among all cities surveyed in 2022.

SANITATION & ENVIRONMENT FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Utility Service Charges	1,223,421	1,155,000	1,200,000	1,200,000	1,212,000	1,224,120
Recycling Grants	29,554	29,000	19,604	26,000	26,000	26,000
Assessments, Utility Bills	3,679	2,500	2,332	2,300	2,300	2,300
Miscellaneous	116	-	10	-	-	-
Employee Pay Withholdings	4,190	3,221	3,221	3,221	3,318	3,417
Investment Income	544	400	800	850	876	902
Beginning Balance	182,589	149,115	100,773	71,090	30,935	40,530
Total	\$ 1,444,094	\$ 1,339,236	\$ 1,326,740	\$ 1,303,461	\$ 1,275,428	\$ 1,297,269

STORMWATER FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Employee Pay Withholdings	2,024	2,088	2,088	2,088	2,151	2,215
Utility Service Charges	445,813	440,000	442,000	445,000	453,900	462,978
Assessments, Utility Bills	731	600	606	600	600	600
Grants	-	-	-	-	-	-
SCIP Loans	-	-	-	-	-	-
Miscellaneous	80	-	-	-	-	-
Bond Proceeds	-	-	-	-	-	-
Investment Income	206	325	335	350	361	371
Beginning Balance	423,276	403,786	377,196	282,785	98,305	99,393
Total	\$ 872,130	\$ 846,799	\$ 822,224	\$ 730,823	\$ 555,317	\$ 565,558

OTHER FUNDS

SEWER BILLING FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Utility Service Charges	278,115	275,000	275,800	275,000	275,000	275,000
Late Payment Fees	31,824	34,000	30,000	30,000	30,000	30,000
Assessments, Utility Bills	1,256	800	934	800	800	800
Employee Pay Withholdings	1,946	1,999	1,999	1,999	2,059	2,121
Miscellaneous	76	-	7	-	-	-
Investment Income	1,855	3,000	3,020	3,200	3,296	3,395
Beginning Balance	74,485	65,994	93,251	112,543	100,321	124,204
Total	\$ 389,558	\$ 380,793	\$ 405,011	\$ 423,542	\$ 411,476	\$ 435,520

SEWER CAPITAL						
Utility Service Charges	3,693,524	3,811,000	3,811,000	3,925,330	4,043,090	4,164,383
Assessments, Utility Bills	7,958	5,000	5,109	27,000	27,000	27,000
Beginning Balance	633,839	530,797	109,908	114,012	141,012	168,012
Total	\$ 4,335,321	\$ 4,346,797	\$ 3,926,017	\$ 4,066,342	\$ 4,211,102	\$ 4,359,395

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 8 in the Budget Summary section shows all municipal debt from 2023 through 2043. 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

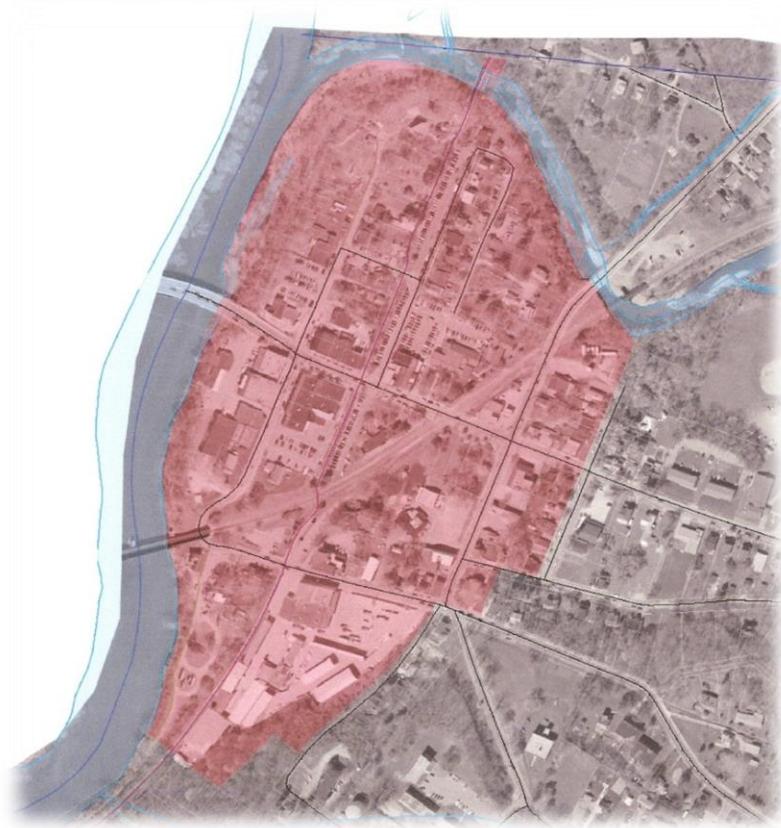
The Mayor's Court Computer Fund is a governmental fund which receives monies from fees paid to the Loveland Mayor's Court. It is required by state law for all communities operating a Mayor's

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. In 2022, the City seized an opportunity to place this property into productive use, selling the land to the developers of the ChimneyRidge subdivision, bringing Homearama to the City in September of 2022. With the construction of six new homes averaging \$1,400,000 in market valuation each, the City will realize new revenues from this TIF District in 2023 and beyond. These revenues will be utilized to retire the existing debt and reimburse the general fund for expenditures in furtherance of the District.

- **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 received the second half in 2022.

GENERAL BOND FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Transfer-in						
General Fund	61,969	86,445	86,445	85,900	84,689	83,411
Fire and EMS Fund - 2001 Levy	95,848	93,857	93,857	73,924	73,924	73,924
Fire and EMS Fund - 2014 Levy (only 50% trans)	49,514	49,161	49,161	49,515	49,515	49,515
Training Tower Building Fund	-	354	354	-	-	-
Street Maintenance Fund	37,257	49,700	49,700	18,112	18,112	18,112
Bond Proceeds	144,832	-	-			
Historic Loveland TIF	75,729	112,852	112,852	109,179	109,179	110,733
Recreation Land TIF	46,680	52,195	52,195	51,110	49,822	48,640
Beginning Balance	-	-	-	-	-	-
Total	\$ 511,828	\$ 444,564	\$ 444,564	\$ 387,740	\$ 385,241	\$ 384,336

SINKING FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Transfer In	55,000	55,000	55,000	55,000	55,000	55,000
Beginning Balance	220,000	275,000	275,000	330,000	385,000	440,000
Total	\$ 275,000	\$ 330,000	\$ 330,000	\$ 385,000	\$ 440,000	\$ 495,000

RESERVE AND ESCROW	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Transfer in for Leave Reserve	-	-	-	-	-	-
Transfer in from Gen'l Fund for Emergency Res (20)	-	-	-	-	-	-
Transfer in from Water Capital Fund for Emgcy	-	-	124,732	-	-	-
Transfer in From General Fund for Storm & Fire (20)	-	-	-	-	-	-
Transfer in From General Fund for Recreation Reser	-	-	-	-	-	-
Beginning Balance	1,393,450	1,393,450	1,393,450	1,518,182	1,518,182	1,518,182
Total	\$ 1,393,450	\$ 1,393,450	\$ 1,518,182	\$ 1,518,182	\$ 1,518,182	\$ 1,518,182
DRUG & ALCOHOL FUND FOR	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
DUI	408	500	500	500	500	500
Forfeiture	-	-	-	-	-	-
Drug Fines	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-
Beginning Balance	19,214	19,714	19,622	19,622	19,622	19,622
Total	\$ 19,622	\$ 20,214	\$ 20,122	\$ 20,122	\$ 20,122	\$ 20,122

MAYOR'S COURT	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Magistrate Court	5,364	6,000	5,000	5,000	5,000	5,000
Beginning Balance	12,123	14,923	16,521	16,521	16,521	16,521
Total	\$ 17,487	\$ 20,923	\$ 21,521	\$ 21,521	\$ 21,521	\$ 21,521

COMMUNITY CORPORATION (CIC)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Debt Proceeds	-	-	-	-	-	-
Lease Income	-	-	-	-	-	-
Advance from the General Fund	-	-	-	-	-	-
HCDC Grant	-	-	-	-	-	-
Sale of Asset	-	-	-	-	-	-
Miscellaneous	176	-	17	-	-	-
Beginning Balance	186,533	177,833	170,655	166,672	165,472	164,272
Total	\$ 186,709	\$ 177,833	\$ 170,672	\$ 166,672	\$ 165,472	\$ 164,272

Tax Increment Financing	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
HISTORIC LOVELAND TIF						
Revenue, Bonds	-	5,360,627	-	5,160,627	-	-
Grants	88,343	1,132,000	-	1,132,000	-	-
Homestead Reimbursement	2,011	-	2,029	-	-	-
Real Estate Tax, TIF capture	279,649	282,304	277,109	285,127	287,979	290,858
Miscellaneous	1,563	-	-	-	-	-
Beginning Balance	29,395	130,371	162,408	195,248	11,196	129,996
Total	\$ 400,961	\$ 6,905,302	\$ 441,546	\$ 6,773,002	\$ 299,175	\$ 420,855

RECREATION LAND T.I.F.	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Real Estate Tax, TIF Capture	-	-	-	120,000	116,512	233,024
Construction Bond	50,000	-	-	-	-	-
Sale of Assets	350,000	-	-	-	-	-
Advance from General Fund	46,680	52,195	142,195	-	-	-
Beginning Balance	6,317	6,317	406,317	56,317	125,207	191,897
Total	\$ 452,997	\$ 58,512	\$ 548,512	\$ 176,317	\$ 241,719	\$ 424,921

Lighting District Funds	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
LIGHTING DISTRICT FUND						
Lighting Special Assessment	10,652	10,648	10,648	10,500	10,815	11,139
Beginning Balance	52,368	52,788	52,080	52,043	51,858	51,988
Total	\$ 63,020	\$ 63,436	\$ 62,728	\$ 62,543	\$ 62,673	\$ 63,127

FEMA Reimbursement Fund	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
FEMA FUND						
COVID 19 Reimbursement	-	-	-	-	-	-
Beginning Balance	3,863	-	-	-	-	-
Total	\$ 3,863	\$ -	\$ -	\$ -	\$ -	\$ -

LOCAL COVID 19 Fund	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
LOCAL COVID 19 Fund						
COVID 19 Reimbursement	147,979	-	-	-	-	-
Beginning Balance	144,899	-	-	-	-	-
Total	\$ 292,878	\$ -	\$ -	\$ -	\$ -	\$ -

LOCAL FISCAL RECOVERY FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
LOCAL FISCAL RECOVERY FUND						
Grants	688,476	688,476	715,012	-	-	-
Beginning Balance	-	688,476	688,476	1,403,488	-	-
Total	\$ 688,476	\$ 1,376,953	\$ 1,403,488	\$ 1,403,488	\$ -	\$ -

OPIOID SETTLEMENT FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
OPIOID SETTLEMENT FUND						
Grants	-	-	4,115	4,115	4,115	4,115
Beginning Balance	-	-	-	4,115	-	-
Total	\$ -	\$ -	\$ 4,115	\$ 8,230	\$ 4,115	\$ 4,115

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 life together 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. The members of council appoint the City Manager, Clerk of Council, and the City Solicitor. City 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.

The City Manager is appointed by the Members of Council to oversee the administrative operations of the City of Loveland. The City Manager implements Council's policies and advises Council on various policy matters coming before the City. 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 Clerk of Council is appointed by the Members of Council; attends all Council meetings and keeps a record of all the proceedings; signs and attests all ordinances, resolutions, or other acts of the Council and is custodian of all official records.

The City Solicitor is appointed by the Members of Council and serves as 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 City Manager's Office staff includes the Assistant City Manager, the Assistant to the City Manager, the Marketing and Communications Coordinator, and the Human Resources Manager. All other Department Directors and City employees report directly or indirectly to the City Manager.

The Assistant City Manager provides direct supervision, oversight and support for the Building and Zoning Division, as well as the Human Resources Department, and further assists and supports the City Manager in administering the day-to-day operations of the City. Further, the Assistant City Manager develops, implements, and manages various City initiatives and projects at the direction of, and in support of, the City Manager. The Assistant City Manager acts on behalf of the City Manager in his/her absence.

The Assistant to the City Manager, who also serves as the Clerk of Council, is hired by the City Manager to assist with the administrative functions of the City, organize City events, and coordinate various programs offered by the City.

The Marketing and Communications Coordinator manages public relations, including the City's "Straight From The Heart" weekly e-newsletter and biannual printed newsletter, and various social media outlets.

The City's Part-time Human Resources Manager handles employee-related issues and oversees the city's health insurance benefits.



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 2023 are:

1. Continue implementing City Council's 2022/2023 Goals
2. Oversee the remediation of the city owned Chestnut Street property and prepare for marketing of said property
3. Complete construction of a new parking facility in the downtown district on City owned land on First Street.
4. Continue identifying funding resources towards implementation of the Nisbet Pak Master Plan.
5. Advance the first phase of the Loveland Madeira Road Business Corridor Pedestrian Improvement Project as defined by the city's Comprehensive Master Development Plan
6. Create the city's second Community Entertainment District (CED) in an effort to spur development of the Loveland Madeira Business Corridor bounded by Cottonwood and East Kemper
7. Oversee the recruitment and filling of the Assistant Public Works Director Position
8. Work with Public Works Director and City Engineer to complete the 2023 Capital Improvement Program (CIP.)
9. Continuing taking the lead towards completing a study which will identify river crossing which will reduce congestion in the city's downtown district
10. Commence with the implementation of the Downtown Streetscaping Plan.

Projected General Government Expenditures: GENERAL FUND		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Legislative & Administration							
City Council Salary		41,205	41,205	41,205	41,205	41,205	41,205
City Clerk Salary		11,409	11,228	11,228	11,902	12,616	13,373
Ohio Public Employee Retirement System		12,627	12,584	12,584	13,339	14,139	14,988
Workers' Compensation		136	576	576	625	663	702
Medicare		835	836	836	886	939	996
Association Dues and Subscriptions		7,976	7,000	7,000	7,000	7,000	7,000
Professional Development & Training		175	2,000	500	1,500	1,500	1,500
Miscellaneous		4,497	7,500	4,500	3,000	3,000	3,000
Personnel Subtotal		66,212	66,429	66,429	67,957	69,562	71,263
Non-Personnel Subtotal		12,648	16,500	12,000	11,500	11,500	11,500
Subtotal, City Council		\$ 78,860	\$ 82,929	78,429	79,457	\$ 81,062	\$ 82,763
Percent Change		-2.20%	2.84%	-5.43%	1.31%	3.36%	2.10%

City Manager's Office		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
City Manager Salary		116,701	116,700	116,700	125,000	128,750	132,613
Salaries		235,087	244,723	244,723	259,406	252,505	260,080
Ohio Public Employee Retirement System		84,861	86,972	86,972	92,190	94,956	97,805
Medicare		5,650	5,263	5,263	5,579	5,579	6,263
Workers' Compensation		806	3,971	3,971	4,209	4,336	4,466
Longevity & Vacation Sellback		1,800	960	1,440			
Health Savings Account Contributions		19,650	19,650	21,833	19,650	19,650	19,650
Health Insurance		42,180	43,884	43,884	43,884	44,762	45,657
Life Insurance		2,427	2,225	2,225	2,225	2,270	2,315
Employee-Paid Supplemental Benefits		2,840	2,569	2,569	2,650	2,703	2,757
Association Dues and Subscriptions		1,602	3,500	2,714	2,800	3,500	3,500
Professional Development and Conferences		3,868	3,500	1,000	2,000	2,500	2,500
Automobile Expenses		3,840	3,600	3,600	3,600	3,600	3,600
Outside Contract Services		4,763	8,000	8,000	10,000	10,000	10,000
Miscellaneous		3,701	1,800	1,953	2,700	2,700	2,700
Personnel Subtotal		512,001	526,917	529,580	554,794	555,510	571,605
Non-Personnel Subtotal		17,774	20,400	17,267	21,100	22,300	22,300
Subtotal, City Manager's Office		\$ 529,775	\$ 547,317	546,847	575,894	\$ 577,810	\$ 593,905
Percent Change		7.73%	11.29%	-0.09%	5.31%	0.33%	2.79%

Legal Services	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Outside Contracted Services, City Solicitor	131,882	85,500	85,500	85,500	88,065	90,707
Subtotal, Legal Services	\$ 131,882	\$ 85,500	85,500	85,500	\$ 88,065	\$ 90,707
Percent Change	73.73%	12.63%	0.00%	0.00%	3.00%	3.00%

Total, Legislative/Admin Services	\$ 740,517	\$ 715,746	710,776	740,851	\$ 746,937	\$ 767,376
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MAYOR'S COURT	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary	56,605	58,152	58,152	61,641	63,490	65,395
Ohio Public Employee Retirement System	13,669	14,071	14,071	14,915	15,238	15,695
Health Insurance	11,299	13,507	13,507	14,317	14,858	16,343
Health Savings Account Contributions	5,458	6,550	6,550	6,550	6,750	6,750
Longevity & Vacation Sellback	350	480	280	-		
Life Insurance	408	378	378	378	382	386
Workers' Compensation	142	638	667	675	687	707
Medicare	859	745	745	745	1,013	1,043
Employee-Paid Supplemental Benefits	2,000	2,178	2,178	2,178	1,235	1,235
Professional Development and Conferences	-	550	550	550	650	650
Magistrate	4,500	6,000	6,000	6,000	6,000	6,000
Prosecutor	3,061	10,000	5,000	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	1,137	1,000	1,012	1,000	1,000	1,000
Miscellaneous	44	400	615	400	400	400
Personnel Subtotal	90,791	96,699	96,528	101,400	103,652	107,554
Non-Personnel Subtotal	8,743	19,950	15,177	19,950	20,050	20,050
Total	\$ 99,533	\$ 116,649	111,705	121,350	\$ 123,702	\$ 127,604
Percent Change	6.83%	25.21%	-4.24%	8.63%	1.94%	3.15%

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 Annual Comprehensive 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 nine years. The City received its ninth Distinguished Budget Presentation Award from GFOA for the 2022 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.

2023 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 2023 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 leverage our contractual relationship with RITA to maximize income tax collection and increase tax income through the subpoena program.
3. Continue the landlord/tenant reporting project to increase tax compliance of residents who rent property in the City.
4. In tandem with the City Manager's Office, continue to improve the efficiency of the budget process.

FINANCE

	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salaries	254,661	247,358	235,451	262,199	242,515	249,790
Ohio Public Employee Retirement System	57,248	59,871	57,079	63,463	58,203	59,950
Health Insurance	31,130	28,014	22,410	28,014	24,651	27,116
Health Savings Account Contributions	14,083	14,083	14,301	14,083	17,920	17,920
Longevity & Vacation Sellback	1,010	1,104	1,104	-	-	-
Life Insurance	1,815	1,610	1,532	1,610	1,547	1,563
Workers' Compensation	579	2,717	2,987	3,000	3,077	3,169
Unemployment Insurance	1,152	-	-	-	-	-
Medicare	3,954	3,628	3,519	3,628	3,868	3,984
Employee-Paid Supplemental Benefits	2,449	2,352	2,300	2,352	1,745	1,745
Association Dues and Subscriptions	440	750	500	750	750	750
Professional Development and Conferences	-	3,500	-	2,500	3,500	3,500
Office Supplies	766	2,000	2,700	2,000	2,000	2,000
Office Equipment Leasing and Maintenance	667	700	700	700	725	760
Outside Contracted Services	1,556	5,000	12,000	35,000	43,785	43,785
Miscellaneous	345	2,000	500	2,000	2,000	2,000
Personnel Subtotal	368,081	360,737	340,683	378,350	353,526	365,237
Non-Personnel Subtotal	3,774	13,950	16,400	42,950	52,760	52,795
Total	\$ 371,854	\$ 374,687	357,083	421,300	\$ 406,286	\$ 418,032
Percent Change	5.56%	6.37%	-4.70%	17.98%	-3.56%	2.89%

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, and other similar installations and improvements.

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. Additionally, the division provides the first point of contact for properties located within the Historic Preservation and Planning District regulatory boundaries in Historic Downtown. 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).

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 the Board of Zoning Appeals, which includes reviewing and processing applications, coordinating City staff submission reviews,

completion of case files, and facilitation and scheduling of meetings on an on-going basis.

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 performs a significant role in attracting new businesses to the community and safeguarding business retention.



The City welcomed Hops and Berry to Historic Downtown in May of 2022

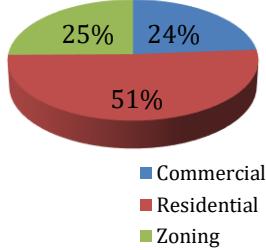
The City of Loveland, Ohio maintains an ISO rating of 1 in partnership with the Loveland-Symmes Fire Department, which is among the highest ratings offered to building divisions by the Insurance Services Office (ISO). The ISO Class 1 rating confirms that the City of Loveland provides outstanding fire protection for

residential and commercial properties located within the City. This designation sets the City apart from our peer communities.

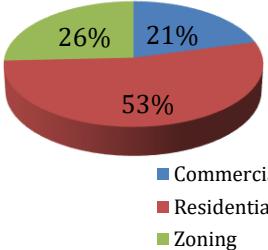
In 2022 the Building and Zoning Division processed 286 permits through the month of September. These permits included 68 commercial, 146 residential, and 72 zoning permits generating approx. \$77,984.65 in general fund revenue. Further, the Division collected \$84,299.00 in new development impact fees, due to the construction of 16 new single-family dwellings within the City. Total new valuation for both residential and commercial improvements exceeded \$12,591,908 through the end of September, 2022.

Additionally, the Division administered 256 building inspections and 360 Nuisance Violations and assessed \$5,525 in Property Maintenance fines to non-compliant properties. Other permits that were collected included 89 park shelter rental permits which produced approximately \$4,600 in revenue.

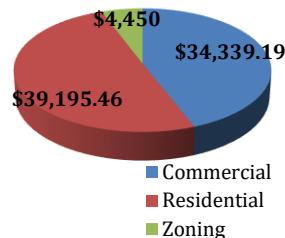
2022 Issued Permits
YTD



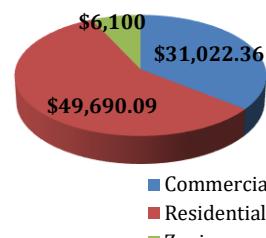
2021 Issued Permits



Fees Collected
YTD



2021 Fees Collected



In 2022, the Division saw significant progress at both Chimneyridge and Blossom Hill, which offer a variety of new housing selections within the City Limits. These two projects made rapid progress in 2022, with the first homes completed in September as part of the Homearama 2022 showcase. At Blossom Hill, several units have already been pre-sold, and are in various stages of development. Other significant projects in the City that commenced in 2022 included the new Public Works Building along Loveland Madeira Road, the construction of a large building addition at Quilter's Studio located at the corner of West Loveland Avenue and Loveland Madeira Road, and the completion of a new fleet maintenance facility for Rumpke, located along Riverside Drive.

In Historic Downtown Loveland, Hops and Berry opened at their newest location along Karl Brown Way. The City also concluded the acquisition of the former Mobile Station located at 106 West Loveland Avenue and is in the process of securing plans and funds for the demolition and removal of underground storage tanks located on the premises. In addition, the City completed demolition of the former Masonic Lodge at 220 East Loveland

Avenue, clearing the way to commence design work for the planned Fire Station 63 Relocation. Also in Historic Downtown, two long-blighted buildings were removed from the corner of Second Street and East Loveland Avenue during the Fall of 2022.



Progress Continues at Blossom Hill

In 2022, the Building and Zoning Division completed the updates to the city's comprehensive master plan, concluding a nearly two-year planning process, and culminating with the adoption of the 2022 Comprehensive Master Plan for the City of Loveland by City Council. With the conclusion of this effort, the Division can now set about the task of implementing specific plan recommendations that were included in the plan. Primary among these initiatives will be overseeing the eventual remediation of the Chestnut Street property, in furtherance of positioning the site for future development, as well as developing specific projects that address the plan's recommendations for the Loveland Madeira Road Corridor. Also in 2022, the Division assisted in the completion of the Downtown Streetscape Master Plan for the City of Loveland, in an effort to develop a harmonious and congruent vision for the present and future urban aesthetics in Downtown Loveland.

Also in 2022, the Division completed implementation of the new permitting software upgrades, resulting in more efficient operations. The Division also began reviewing the existing commercial lighting code with the goal of developing comprehensive regulations that reduce backlight, uplight, and glare. Through these regulations, the city can balance the safe and orderly provision of outdoor lighting with the need to regulate appearance, perception, and aesthetic components of an overall lighting plan.

In 2022, the City celebrated the completion of six (6) new luxury homes at Chimneyridge, and properly welcomed Homearama in September of 2022 with a celebratory ribbon cutting event!



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



Concrete Slab Installation at New Public Works Building

2022 Building and Zoning Division Goals

1. Commence the development of a 270-stall parking garage on 1st Street in the Downtown District.
2. Successfully conclude environmental remediation efforts at the Chestnut Street Property and begin the process of marketing the site for future development.
3. Successfully conclude environmental remediation and site development activities at 106 West Loveland Avenue.

4. Advance Second Street Right Turn Lane onto West Loveland Avenue to Construction.
5. Advance studies and engineering work required to revitalize Loveland Madeira Road Corridor in accordance with the adopted Comprehensive Plan.
6. Work with ODOT to develop and publish RFQ / RFP and select consultant to commence West Loveland Avenue Bridge Planning Study and Alternative Evaluation Report.
7. Continue digitization of permitting files through the re-establishment of the Co-Op program with the University of Cincinnati.
8. Adopt new Lighting Ordinance regulations, aimed at promoting higher quality lighting and reducing glare and impact in commercial areas of the City.
9. Begin the effort to complete comprehensive revisions to the City's Planning and Zoning Code in order to modernize the code, simplify the regulatory and approval process, and otherwise bring the code into conformance with the recently adopted 2022 Comprehensive Land Use Plan.
10. Facilitate Development of Highland Street Development Project.
11. Facilitate Development of Hill Street Development.
12. Facilitate the creation of a Joint Economic Development District with an adjoining Community.
13. Facilitate creation of Tax Increment Financing Districts in support of Loveland Madeira Road and other City Infrastructure.

DEPARTMENT OF PUBLIC SAFETY

BUILDING & ZONING	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary	121,796	123,195	123,195	130,587	134,504	138,539
Ohio Public Employee Retirement System	29,279	30,037	30,037	31,839	32,281	33,249
Health Insurance	18,928	20,699	20,699	20,699	22,769	25,046
Health Savings Account Contributions	6,550	6,550	6,550	6,550	6,550	6,550
Longevity & Vacation Sellback	1,200	960	960	-	-	-
Life Insurance	847	788	788	788	796	804
Workers' Compensation	285	1,353	1,432	1,434	1,477	1,522
Medicare	1,953	1,748	1,748	1,853	2,171	2,236
Association Dues and Subscriptions	210	500	300	1,000	1,000	1,000
Professional Development and Conferences	48	500	50	500	500	500
Automobile Expenses	1,200	1,200	1,200	1,200	1,200	1,200
Building Inspection Contract Services	38,845	60,000	55,000	60,000	60,000	60,000
Property Maintenance Enforcement Services	11,763	12,000	12,000	12,000	12,000	12,000
Property Maintenance Remediation Services	7,525	5,000	5,000	10,000	5,000	5,000
Outside Contracted Services	5,987	32,000	22,000	80,000	15,000	8,000
Office Supplies	6,218	1,200	4,601	3,000	1,500	1,500
Office Equipment Leasing and Maintenance	-	6,500	6,500	6,500	6,500	6,500
State Fees	1,300	3,500	2,000	3,500	3,500	3,500
Miscellaneous	647	1,500	1,500	1,200	1,200	1,200
Personnel Subtotal	180,837	185,330	185,409	193,750	200,549	207,946
Non-Personnel Subtotal	73,741	123,900	110,151	178,900	107,400	100,400
Total	\$ 254,579	\$ 309,230	295,560	372,650	\$ 307,949	\$ 308,346
Percent Change	10.63%	34.38%	-4.42%	26.08%	-17.36%	0.13%

POLICE DEPARTMENT

LPD staffs 23 full-time police officers including the police chief, assistant chief, four lieutenants, and 17 patrol officers. Many of our team members have multiple roles at LPD including three evidence technicians, two Taser instructors, two firearms instructors, a K-9 team, four school resource officers, six bike patrol officers, one detective, and two defensive tactics instructors. Our administrative team is led the systems manager and includes an operation assistant, records specialist, and property room specialist. LPD is also supported by several volunteers who assist staff with many administrative tasks. The department also works in conjunction with the clerk of courts who supports and oversees the operation of the Loveland Mayor's Court.

ADMINISTRATION

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

PATROL

Four lieutenants support ten police officers, one detective, one K9 team., and three school resource officers. Officers assigned to patrol work shifts of 12 hours and respond to more than 10,000 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 officer and one lieutenant assigned as criminal investigators. 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 135 hours (more than 16 eight-hour workdays) 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 goals for 2023 are:

1. Reach full staffing levels for all LPD positions.
2. Fully integrate the body worn and in-car camera system

POLICE	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary	1,970,764	2,124,891	2,124,891	2,252,384	2,305,638	2,374,807
Ohio Public Employee Retirement System	36,389	37,781	37,781	40,048	38,914	40,082
Ohio Police and Fire	361,706	399,193	399,193	423,145	411,169	423,504
Medicare	28,516	27,241	27,241	28,875	33,432	34,435
Workers' Compensation	4,730	23,343	23,343	24,744	24,043	24,765
Longevity & Vacation Sellback	14,305	15,960	15,960	15,960	18,000	18,240
Health Savings Account Contributions	111,230	123,888	123,888	123,888	123,888	123,888
Health Insurance	243,319	314,998	314,998	314,998	346,498	381,148
Life Insurance	11,800	12,357	12,357	12,357	12,728	13,110
Employee-Paid Supplemental Benefits	24,694	21,082	21,082	21,082	21,082	21,082
Association Dues and Subscriptions	2,208	5,225	5,225	5,200	5,300	5,300
Continuous Training (state-mandated line item)	-	1,600	1,600	1,600	1,600	1,600
Professional Development and Conferences	36,008	38,000	38,000	40,000	40,000	40,000
Employee Administration and Relations	12,489	12,700	12,700	20,000	10,000	10,000
Special Operations	8,261	12,500	12,500	12,500	10,000	10,000
Policing Tools and Equipment	17,976	38,000	38,000	38,000	40,000	40,000
Office Supplies	6,428	15,000	15,000	10,000	10,000	10,000
Office Equipment Leasing and Maintenance	2,103	2,500	2,500	3,000	2,400	2,400
Municipal Facilities Maintenance and Supplies	38,613	48,000	48,000	50,000	35,000	35,000
Property Liability Insurance	20,688	22,000	22,000	18,518	19,259	20,029
Electric and Gas Utilities	13,265	14,000	14,000	14,000	15,000	15,000
Communication (Phone, Internet, Radio)	39,149	43,200	43,200	43,200	43,200	43,200
Hamilton County Communications Center PSAP	11,538	1,923	1,923	11,540	2,019	2,120
Dispatching Charges	136,369	144,000	144,000	144,000	144,000	144,000
IT Software Maintenance Contract	18,955	32,000	32,000	32,000	32,960	33,949
IT Hardware & Software (Non-CIP)	17,723	7,200	7,200	8,500	7,200	7,200
Uniforms	20,497	22,500	22,500	25,000	23,000	24,000
Vehicle & Equipment Repairs	89,244	95,000	90,000	95,000	43,400	43,400
Fuel	33,514	30,000	30,000	38,000	39,140	40,314
Reimbursable Cost Items	-	5,000	5,000	5,000	5,000	5,000
Outside Contracted Services	17,645	5,000	65,000	20,000	3,800	4,000
Lease Payments	67,831	85,000	85,000	72,000	72,000	72,000
Miscellaneous	7,075	4,000	4,000	4,000	4,000	4,000
CIP Equipment	-	54,000	30,000	232,584	50,000	50,000
Transfer to Bond Fund, Debt Service	47,625	49,500	49,500	48,813	48,813	48,125
Personnel Subtotal	2,807,453	3,100,734	3,100,734	3,257,481	3,335,391	3,455,059
Non-Personnel Subtotal	665,205	787,848	818,848	992,455	707,090	710,637
Total	\$ 3,472,658	\$ 3,888,582	\$ 3,919,582	\$ 4,249,936	\$ 4,042,482	\$ 4,165,696
Percent Change	-0.90%	10.97%	0.80%	8.43%	-4.88%	3.05%

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 2022, a new office building with additional garage space was constructed at the Public Works complex on Loveland-Madeira Road.

- 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. A dog park was constructed in 2022 at Kiwanis Park.

2023 Public Works Department Goals

1. Manage annual road maintenance program and the first phase of new sidewalk on Loveland-Miamiville Rd.

2. Manage outside funding-contingent projects such as traffic signal work on W. Loveland Ave., E. Loveland Ave. Improvements, 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 securing funding for the stabilization of Riverside Drive / E. Kemper Road.

DEPARTMENT OF PUBLIC WORKS							
ENGINEERING (20%)		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary		21,482	20,297	20,297	21,515	22,160	22,825
Association Dues and Subscriptions		824	1,000	1,000	1,000	1,000	1,000
Professional Development and Conferences		50	750	-	750	750	750
Miscellaneous		550	1,500	1,500	1,500	1,500	1,500
Personnel Subtotal		21,482	20,297	20,297	21,515	22,160	22,825
Non-Personnel Subtotal		1,424	3,250	2,500	3,250	3,250	3,250
Total		\$ 22,906	\$ 23,547	22,797	24,765	\$ 25,410	\$ 26,075
Percent Change		-2.88%	-0.16%	-3.19%	8.63%	2.61%	2.62%
PARKS & LEISURE, OPERATIONS		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary		235,606	238,040	238,040	267,322	275,342	283,602
Ohio Public Employee Retirement System		62,730	62,469	62,469	64,157	64,343	66,273
Health Insurance		41,445	42,205	42,205	42,772	42,772	42,772
Health Savings Account Contributions		17,065	18,074	18,074	18,713	18,713	18,713
Longevity & Vacation Sellback		2,362	1,709	1,709	-	-	-
Life Insurance		1,574	1,494	1,494	1,494	1,509	1,524
Workers' Compensation		575	2,838	2,838	3,008	3,099	3,191
Medicare		4,080	3,575	3,575	3,790	4,493	4,625
Employee-Paid Supplemental Benefits		2,643	2,578	2,578	2,578	2,578	2,578
Outside Contracted Services		43,275	59,000	35,000	35,000	25,000	25,000
Portolet Service		3,006	3,500	3,500	3,500	3,500	3,500
Communications (Phone, Internet, Radio)		7,151	12,500	10,000	12,500	12,500	12,500
Electric and Gas Utilities		12,118	19,500	19,500	19,500	19,750	20,000
Fuel		9,955	11,250	11,250	11,250	11,500	11,500
Vehicle and Equipment Repairs		15,507	15,000	15,000	15,000	15,000	15,000
Material & Supplies		35,146	38,600	57,000	40,000	40,000	40,000
Beautification		4,453	5,000	5,000	5,000	8,500	8,500
Special Events		12,578	40,000	40,000	40,000	40,000	40,000
Miscellaneous		1,432	1,100	1,100	1,500	1,100	1,100
Veteran's Memorial		-	3,500	860	3,500	3,500	3,500
Fourth of July		24,007	25,000	22,347	25,000	25,000	25,000
Historic Loveland Materials		4,039	4,000	4,000	4,000	4,000	4,000
Christmas in Loveland		4,452	6,000	6,000	6,000	6,000	6,000
Trees		800	12,000	1,000	33,600	12,000	12,000
Personnel Subtotal		368,081	372,982	372,982	403,834	412,848	423,278
Non-Personnel Subtotal		177,919	255,950	231,556	255,350	227,350	227,600
Subtotal, Operations		\$ 546,000	\$ 628,932	604,538	659,184	\$ 640,198	\$ 650,878
Percent Change		18.72%	36.75%	-3.88%	9.04%	-2.88%	1.67%

PARKS & LEISURE, CAPITAL	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
CIP Equipment	12,939			15,000	10,000	20,000
Transfer to Reserve and Escrow Fund	-	-	-	-	10,000	10,000
Transfer to Bond Fund, Debt Service	1,906	14,292	14,292	13,847	13,847	13,847
Transfer to Special Projects Fund	-	-	-	-	-	-
Subtotal, Capital (Non-Operating)	\$ 14,845	\$ 14,292	14,292	28,847	\$ 33,847	\$ 43,847
Percent Change	-63.78%	-65.12%	0.00%	101.84%	17.33%	29.54%
Total Parks & Leisure	\$ 560,845	\$ 643,224	618,831	688,031	\$ 674,045	\$ 694,725

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

	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Employee Administration & Relations	5,149	13,000	13,000	13,000	13,000	13,000
Continuous Improvement Training	3,092	5,000	5,000	5,000	5,000	5,000
Wellness Program	18,424	12,500	12,500	12,500	12,500	12,500
Ohio Net Profit Cost	1	100	100	100	100	100
Regional Income Tax Agency (RITA) Charges	133,280	140,000	140,000	140,000	150,000	150,000
Ohio Net Profit Refunds	-	-	-	-	-	-
Income Tax Refunds	183,308	200,000	200,000	200,000	160,000	160,000
Office Supplies	10,704	10,000	10,000	10,000	8,000	8,000
Postage	3,148	4,500	4,500	4,500	6,000	6,000
Public Relations and Communications	26,734	15,000	28,000	15,000	15,000	15,000
Office Equipment Leasing and Maintenance	8,354	9,000	9,000	9,000	9,000	9,000
Furniture & Fixtures	2,562	2,000	2,000	2,000	2,000	2,000
Municipal Facilities Maintenance	120,420	55,000	55,000	40,000	40,000	40,000
Property Liability Insurance	69,948	68,000	68,000	23,967	25,000	25,000
Property & Liability Claim	-	2,500	2,500	2,500	2,500	2,500
Electric and Gas Utilities	28,463	29,886	31,381	32,950	32,950	32,950
Street Lights	74,164	68,000	68,000	68,000	68,500	69,000
Communications (Phone, Internet, Radio)	39,467	62,000	55,000	62,000	62,000	62,000
Information Technology (IT) Contract Services	67,944	71,341	74,908	78,654	\$78,654	\$82,586
IT Software Maintenance Contract	33,067	34,690	34,690	38,000	35,557	36,446
IT Hardware & Software (Non-CIP)	13,654	24,100	24,100	63,650	25,000	25,000
Data & Voice Transmission Services	-	-	-	-	-	-
Reimbursable Cost Items	51,949	15,000	15,000	15,000	15,000	15,000
Miscellaneous	1,500	1,500	1,500	1,500	1,500	1,500
Legal and Job Advertisement	12,604	12,000	21,225	12,000	12,000	12,000
Recodification Services and Code Printing	2,897	6,000	6,000	6,000	6,000	6,000
Health Inspections Contract with Hamilton Cnty	16,082	16,500	16,500	16,500	17,500	18,500
Board of Elections Expenses	1,298	10,000	10,000	10,000	10,000	10,000
COVID-19 2020						
County Auditors Fees	14,662	15,000	15,263	15,000	15,000	15,000
State G.A.A.P. Report & Audit	17,340	18,200	18,200	18,200	18,200	18,200
Bank Fees	2,111	3,000	3,000	3,000	3,000	3,000
Outside Contracted Services	230,682	93,000	200,000	4,774,025	45,000	45,000
Contingency	-	-	-	-	-	-
IT CIP	222,506	61,560	60,400	68,100	60,000	60,000
Road Rehabilitation	333,960	750,250	813,862	750,250	750,250	750,250
Records Retention and Digitization	4,990	8,000	8,000	8,000	8,000	8,000
Property Acquisition	280,000	-	5,573	-	-	-
Revenue Sharing Loveland School District	51,873	55,000	73,496	80,000	81,600	83,232
Transfer to Bond Fund, Debt Service	12,438	22,653	22,653	23,240	22,030	21,439
Transfer to Escrow Fund for Vested Leave Reserve	-	-	-	-		

Transfer to the Reserve and Escrow Fund	-	-	-	-	-	-	-
Transfer to Street Maintenance Fund	75,000	75,000	75,000	200,000	75,000	75,000	75,000
Advance to Street Maintenance Fund	-	-	-	-	-	-	-
Advance to Recreation Land TIF Fund	46,680	52,195	52,195	-	46,680	52,195	52,195
Advance to Downtown TIF Fund	-	-	-	-	-	-	-
Advance to the Community Improvement Corp. Fund	-	-	-	-	-	-	-
Transfer to Special Projects Fund	70,000	183,382	183,382	1,224,245	150,000	150,000	150,000
Personnel Subtotal	-	-	-	-	-	-	-
Non-Personnel Subtotal	2,290,456	2,224,857	2,438,928	8,045,880	2,087,520	2,100,398	
Total	\$ 2,290,456	\$ 2,224,857	\$ 2,438,928	\$ 8,045,880	\$ 2,087,520	\$ 2,100,398	
Undesignated Fund Balance	\$ 5,227,647	\$ 4,858,890	\$ 4,706,616	\$ 3,743,574	\$ 4,586,918	\$ 5,469,287	
Total Expenditures, General Fund	\$ 13,040,995	\$ 13,155,412	\$ 13,181,878	\$ 18,408,335	\$ 13,001,249	\$ 14,077,540	
Percent Change	87.38%	89.02%	0.20%	39.65%	-29.37%	8.28%	

SPECIAL PROJECTS		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Special Projects, Operations							
State G.A.A.P. Report & Audit		2,298	2,450	2,450	2,450	2,450	2,450
Sidewalk Repair		2,650	5,000	5,000	5,000	5,000	5,000
Miscellaneous		34,432	-	-	-	-	-
Subtotal, Operations		\$ 39,380	\$ 7,450	\$ 7,450	\$ 7,450	\$ 7,450	\$ 7,450
Special Projects, Capital							
Commerce Park LED Sign					55,000	-	-
Nisbet Park Bike Trail Connector Project					37,896	-	-
Loveland Miamiville Sidewalks Phase I					207,500	-	-
Nisbet Park Gazebo			115,000		115,000	-	-
Harrison Avenue Widening			510,600		475,450	-	-
Cherokee Water Main Replacement			1,492,200		-	-	-
Five Points Traffic Signal Improvements			10,000	10,000			
Phillips Park Playset			60,000	-	60,000		
McCoy Park Restrooms					40,000	-	-
City Hall Drainage Improvements					105,000		
Public Works Campus Repaving (General Fund Portion)					30,000		
501 Loveland Madeira Road Demolition					60,000		
CIP Capital Improvement Projects		121,783		290,342			
E. Loveland Ave Improvements Phase I			1,002,400		869,900		
Butterworth Road Slope Stability					15,000		
Chestnut Street Property Access Road					251,589		
Kiwanis Dog Park			38,000	38,000	21,545		
State Route 48 Right Turn Lane					450,000		
Paxton Bridge Railing Replacement			69,400	-	69,400		
Loveland Heights Tot-Lot Playset Replacements			138,520	-	138,520		
Public Works Office Building Replacement		101,140	1,133,458	1,133,458			
Nisbet Park Seating Area			230,696				
Paxton Bridge Lighting					25,000		
Undesignated Fund Balance			10,000	-	10,000	279,553	281,871
Subtotal, Capital		\$ 222,923	\$ 4,810,274	\$ 1,471,800	\$ 3,036,800	\$ 279,553	\$ 281,871
Total, Special Project Fund		\$ 262,303	\$ 4,817,724	\$ 1,479,250	\$ 3,044,250	\$ 287,003	\$ 289,321
Percent Change		-40.34%	995.75%	-69.30%	105.80%	-90.57%	0.81%

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 Loveland-Symmes Fire Department provides advanced life support medic units, fire, rescue, and emergency dispatch services seven days a week, 24 hours a day, with approximately 100 firefighters, paramedics, support staff, and communications professionals. Because the department is a private fire company, it can provide this service to the approximately 29,000 residents of Loveland and Symmes Township, as well as the local business owners, employees, and visitors, in the most cost-effective way.

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, 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 department was able to provide scholarships for paramedic school to 6 firefighters in 2022 funded by a FEMA Assistance to Firefighters Grant.

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). Deputy Chief Bruce Hawk graduated with the OFE Class 19, and Captains Eadicicco and Riley are currently enrolled in Class 22. 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. Leaders from the LSFD, City of Mason Fire Department, Goshen Township Fire Department, Madeira Indian Hill Fire Department, Blue Ash Fire Department, and Milford Fire Department have participated in this intensive training program focused on leadership skills.

Fire Chief Otto Huber of the Loveland Symmes Fire Department has been appointed as a Commissioner on the Commission on Fire Accreditation International. Chief Otto Huber maintains the Chief Fire Officer (CFO) designation from the Commission of Professional Credentialing.

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 high 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 Insurance Services Office has elevated the Loveland-Symmes Fire Department to a Class 1 Fire Department. ISO is an independent organization that evaluates fire protection efforts in communities across the country. The organization collects information on communities and analyzes the data using its Fire Suppression Rating Schedule. This Fire Suppression Rating Schedule evaluates four primary categories of fire suppression, fire



department, emergency communications, water supply, and community risk reduction. Fire services are ranked between 1 and 10.

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.
- 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 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, and 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, with regular fire drills and inspections of commercial properties, multi-family dwellings, and places of public assembly. 120 local kids participated in the 2022 LSFD Summer Safety Camp.



Kids learned about fire safety, toured a fire house, and did experiments! Kids also learned when to call 9-1-1 and when to use a first aid kit. Pet Safety and Stranger Danger was discussed, as well as how to safely load, ride, unload, and evacuate the school bus! The kids had a full day of Safety Town, bicycle safety, and the importance of wearing a helmet.



The Community Risk Reduction Program saw almost 1,000 new tamper proof smoke detectors with 10-year lithium batteries, and 50 smoke detectors with strobe lights for the hearing impaired installed in 560 homes during the annual Smoke Detector Blitz. Residents had the opportunity for a home safety inspection at the time of installation if desired. The blitz required 1,352 staff-hours from March to August. This program was made possible by a grant awarded to the LSFD by FEMA.



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. A car fire simulator, and garage door entry simulator were added in 2022. 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. In 2022 property was purchased to erect the new fire station.

2023 LSFD Goals

1. CFAI Reaccreditation
2. Order New Quint for City of Loveland
3. Award Contract for Construction of New Station 63
4. Provide Psychological Assistance for Members Under Health and Welfare Program

DEPARTMENT OF SAFETY

FIRE & EMS FUND (2001 LEVY) 2.0 MILLS	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Contract Supplemental	77,524	86,854	86,854	83,384	87,553	91,931
Professional Development and Conferences	-	-	-	-	-	-
County Auditors Fees	6,765	7,575	7,575	7,575	7,575	7,651
State G.A.A.P. Report & Audit	2,907	3,200	3,200	3,200	3,200	3,200
Office Equipment Leasing and Maintenance	-	2,500	-	2,500	2,500	2,500
Municipal Facilities Maintenance	66,622	37,223	56,000	50,000	37,223	37,223
Property Liability Insurance	20,928	20,500	21,544	33,390	20,500	21,000
Electric and Gas Utilities	21,649	29,495	29,495	29,495	29,495	30,970
Communications (Phone, Internet, Radio)	44,494	38,400	38,400	38,400	38,400	38,400
Hamilton County Communications Center PSAP	11,538			11,540	-	-
Dispatching Charges	77,078	81,900	81,900	81,900	85,995	90,295
IT Software Maint. Contract (CAD, Firetracker, & Locutions)	21,905	18,000	18,000	18,000	18,000	18,000
Data & Voice Transmission Services	-	-	-	-	-	-
Outside Contracted Services	8,273	6,500	6,500	8,000	8,000	8,000
Professional Development	-	-	-	-	-	-
Miscellaneous/Reimbursables	86	7,000	7,000	7,000	4,000	4,000
CIP Equipment	-	-	-	-	-	-
Transfer to the General Fund, Adminstrative Cost Recovery	95,000	97,850	97,850	100,786	103,809	106,923
Transfer to Bond Fund, Debt Service	95,848	93,857	93,857	73,924	73,924	73,924
Undesignated Fund Balance	-	269,592	269,592	283,027	343,790	395,900
Total	\$ 550,618	\$ 800,446	817,767	832,120	\$ 863,965	\$ 929,917
Percent Change	-2.04%	42.41%	2.16%	1.76%	3.83%	7.63%

FIRE FUND (2006 LEVY) 2.10 MILLS	2021 Actual	2022 Budget	2022 Forecast	2023 Budget		2024 Forecast	2025 Forecast
Contract with LSFD	614,816	645,557	645,557	583,686		612,870	643,514
Emergency Support Unit (ESU)	2,909	5,500	3,000	5,500		5,500	5,500
County Auditors Fees	8,037	8,484	8,484	8,484		8,484	8,569
IT Hardware & Software (Non-CIP)	5,102	4,500	4,500	4,500		4,500	4,500
Vehicle and Equipment Repairs	45,061	6,500	65,000	65,000		65,000	65,000
Miscellaneous	-	-	-	-		-	-
Material & Supplies	2,301	3,237	3,237	5,000		3,237	3,237
Small Fire Equipment	8,946	13,000	15,750	16,000		13,000	13,000
Turn-Out Gear	(5,953)	25,000	25,000	30,000		30,000	30,000
CIP Equipment	-	-	-	-		-	-
Undesignated Fund Balance	-	139,718	139,718	92,365		43,215	(30,481)
Total	681,219	851,496	910,246	810,535		785,807	742,839
Percent Change	-1.19%	23.51%	6.9%	-10.95%		-3.05%	-5.47%

EMS FUND (2006 LEVY) 3.10 MILLS	2021 Actual	2022 Budget	2022 Forecast	2023 Budget		2024 Forecast	2025 Forecast
Contract with LSFD	1,206,963	1,392,204	1,392,204	1,339,728		1,406,714	1,477,050
Contract Supplement, Paramedic Pay	-	-	-	-		-	-
Medical Supplies	23,447	39,000	39,000	35,000		36,322	36,685
Small EMS Equipment	10,325	12,000	12,000	12,000		12,000	12,000
EMS Equipment Maintenance	9,057	10,000	32,211	10,000		10,000	10,000
County Auditors Fees	11,864	12,260	11,924	12,260		12,260	12,383
IT Hardware & Software (Non-CIP)	3,234	3,000	3,000	3,000		3,000	3,000
Vehicle and Equipment Repairs	31,113	26,000	26,000	26,000		26,000	26,000
EMS Transport Fees	24,733	30,000	30,000	30,000		30,000	30,000
CIP Equipment	-	-	-	-		-	-
Undesignated Fund Balance	-	179,473	157,598	4,864		(182,781)	(432,122)
Total	1,320,736	1,703,937	1,703,937	1,472,852		1,353,515	1,174,996
Percent Change	3.41%	33.41%	0.00%	-13.56%		-8.10%	-13.19%

FIRE & EMS FUND (2014 LEVY) 1.75 MILLS		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Contract with LSFD		355,734	398,552	373,520	305,740	321,027	337,078
Professional Development and Conferences		-	-	-	-	-	-
County Auditor Fees		7,407	7,373	7,445	7,373	7,373	7,447
Outside Contracted Services		7,575	0	5,447	-	-	-
Materials & Supplies		342	4,650	4,650	8,000	5,000	5,000
Small Fire/EMS Equipment		0	5,000	5,000	8,000	5,000	5,000
COVID-19 2020							
CIP Equipment		56,858	70,907	91,578	36,000	10,000	10,000
Transfer to Bond Fund, Debt Service		24,757	24,403	24,403	24,403	24,757	24,757
Lease Payments		184,400	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		-	256,152	256,152	241,346	273,023	234,222
Total		637,073	951,437	952,596	815,262	3,830,580	868,106
Percent Change		20.61%	80.13%	0.1%	-14.42%	369.86%	-77.34%

FIRE & EMS FUND (2022 LEVY) 1.75 MILLS - NEW FUND		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Contract with LSFD		-	-	-	466,918	490,264	514,777
Professional Development and Conferences							
County Auditor Fees							
Outside Contracted Services							
Materials & Supplies							
Small Fire/EMS Equipment							
CIP Equipment							
Transfer to Bond Fund, Debt Service							
Lease Payments							
Transfer to the General Fund, Admin. Cost Recovery							
Undesignated Fund Balance					238,332	448,797	641,756
Total					705,250	939,061	1,156,533
Percent Change							

Percent Change

STREET MAINTENANCE FUND		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary		259,900	268,255	268,255	299,350	308,331	317,581
Ohio Public Retirement System		62,500	64,867	64,867	71,844	66,813	68,817
Health Insurance		43,075	43,863	43,863	47,896	47,896	47,896
Health Savings Account Contributions		17,721	18,773	17,886	20,955	20,955	20,955
Longevity & Vacation Sellback		1,833	1,776	1,346	-	-	-
Life Insurance		1,634	1,551	1,551	1,551	1,551	1,551
Workers' Compensation		646	2,946	3,029	3,100	3,193	3,289
Medicare		4,075	3,712	3,712	4,341	4,471	4,605
Employee-Paid Supplemental Benefits		2,747	2,681	2,681	2,994	3,083	3,176
Association Dues and Subscriptions		188	200	200	200	200	200
Road Salt		20,056	4,500	17,123	4,500	4,500	4,500
Street Signage		10,646	9,000	9,000	13,000	9,000	9,000
Traffic Control Maintenance		18,924	20,000	15,000	18,000	20,000	20,000
BMV Audit		216	250	250	250	250	250
Municipal Facilities Maintenance		3,132	4,000	4,000	5,000	4,000	4,000
Property Liability Insurance		9,025	9,100	9,100	10,476	10,476	10,476
Electric and Gas Utilities		8,867	11,750	11,750	10,000	12,000	12,000
Communications (Phone, Internet, Radio)		6,952	7,500	7,500	7,500	7,500	7,500
Uniforms		4,463	5,000	5,000	5,000	5,000	5,000
Vehicle and Equipment Repairs		29,595	20,000	20,000	15,000	15,000	15,000
Fuel		13,563	15,250	15,250	15,250	15,550	15,750
Materials and Supplies		15,548	25,600	25,600	20,000	20,000	20,000
Outside Contracted Services		81,324	41,000	41,000	41,000	10,000	10,000
CIP Equipment		16,931	64,000	74,000	74,000	35,000	35,000
Road Rehabilitation		267,745	270,000	270,000	270,000	270,000	270,000
Transfer to Bond Fund, Debt Service		37,257	49,700	49,700	18,112	18,112	18,112
Undesignated Fund Balance		-	88,123	71,734	35,247	67,078	75,600
Personnel Total		394,131	408,424	407,190	452,030	456,292	467,869
Non-Personnel Total		544,432	644,973	646,207	562,535	523,666	532,388
Total		\$ 938,563	\$ 1,053,397	\$ 1,053,397	\$ 1,014,565	\$ 979,958	\$ 1,000,257
Percent Change		28.42%	44.13%	1.70%	-3.69%	-3.41%	2.07%

OTHER ROAD-RELATED FUNDS		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
State Route 48 Fund							
Road Salt		29,991	70,000	39,954	10,500	10,500	10,500
SR 48 Engineering and Improvements		3,631.00	1,800	-	-	-	-
Undesignated Fund Balance		-	119,945	137,991	229,331	280,831	332,331
Total		\$ 33,622	\$ 191,745	177,945	239,831	\$ 291,331	\$ 342,831
Percent Change		148.79%	1318.86%	-7.20%	34.78%	21.47%	17.68%
Citywide Road Capital Improvement Fund							
Citywide Road Capital Improvement MVR Revenue		135,000	125,000	128,110	135,000	128,110	135,000
Undesignated Fund Balance		-	38,133	30,023	8,313	203	(14,797)
Total		\$ 135,000	\$ 163,133	158,133	143,313	\$ 128,313	\$ 120,203
Percent Change		142.32%	72.60%	-3.06%	-9.37%	-10.47%	-6.32%
County Motor Vehicle Registration (MVR) Funds							
Hamilton County MVR Fund		24,000	24,000	24,000	24,000	24,000	24,000
Hamilton County MRF Funds		-	-	-	-	-	-
Undesignated Fund Balance		-	11,190	11,190	8,855	8,855	8,855
Subtotal, Hamilton County MVR Fund		\$ 24,000	\$ 35,190	35,190	32,855	\$ 32,855	\$ 32,855
Percent Change		134.27%	100.94%	0.00%	-6.64%	0.00%	0.00%
Clermont County MVR Fund		19,000	19,000	19,000	19,000	19,000	19,000
Undesignated Fund Balance		-	19,174	19,174	24,131	25,131	26,131
Subtotal, Clermont County MVR Fund		\$ 19,000	\$ 38,174	38,174	43,131	\$ 44,131	\$ 45,131
Percent Change		37.04%	175.33%	0.00%	12.98%	2.32%	2.27%
Warren County MVR		1,750	1,750	1,750	1,750	1,750	1,750
Warren County CVT Funds		-	-	-	-	-	-
Undesignated Fund Balance		-	4,818	5,068	6,758	7,508	8,258
Subtotal, Warren County MVR Fund		\$ 1,750	\$ 6,568	6,818	8,508	\$ 9,258	\$ 10,008
Percent Change		-78.97%	-21.08%	3.81%	24.79%	8.81%	8.10%
Total County MVR Funds		\$ 44,750	\$ 79,932	80,182	84,494	\$ 86,244	\$ 87,994
Total Less Undesignated Fund Balances							

ANNUAL ROAD REHAB PROGRAM							
Combined MVR, Street & Road Cap Imp Funds	179,750	169,750	442,860	449,750	442,860	449,750	
General Fund Contribution	333,960	750,250	813,862	750,250	750,250	750,250	
CDBG Grant	-	-	-	-	-	-	
Total	\$ 513,710	\$ 920,000	1,256,722	1,200,000	\$ 1,193,110	\$ 1,200,000	
Percent Change	18.49%	112.20%	36.60%	-4.51%	-0.57%	0.58%	
WATER OPERATIONS FUND		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary		409,070	422,580	422,580	462,935	476,823	491,128
Overtime							
Ohio Public Retirement System (OPERS)	98,184	102,199	102,199	102,199	105,265	108,423	
Health Insurance	67,758	68,998	68,998	68,998	41,296	41,296	
Health Savings Account Contribution	27,811	29,451	29,451	29,451	30,335	31,245	
Longevity and Vacation Sellback	2,950	2,856	2,173	-	-	-	
Life Insurance	2,578	2,447	2,447	2,447	2,520	2,596	
Workers' Compensation	1,020	4,642	4,816	4,850	4,996	5,145	
Medicare	6,392	5,848	5,848	5,848	6,023	6,204	
Employee-Paid Supplemental Benefits	4,300	4,228	4,228	4,228	4,355	4,485	
Unemployment Insurance	-	-	-	-	-	-	
Association Dues and Subscriptions	218	2,000	2,000	1,000	2,000	2,000	
Water Treatment Supplies	20,399	25,000	25,000	25,000	25,000	25,000	
New Meters & Repairs	18,060	20,000	20,000	20,000	20,000	20,000	
Western Water Payment	6,082	5,000	5,000	5,000	5,000	5,000	
Utility Billing Cost	6,542	7,000	7,000	7,000	7,000	7,000	
Office Equipment Leasing and Maintenance	-	-	-	-	-	-	
Municipal Facilities Maintenance	3,132	5,000	5,000	5,000	5,000	5,000	
Property & Liability Claim	-	-	-	-	-	-	
Property & Liability Claim	-	-	-	-	-	-	
Property Liability Insurance	13,622	14,000	14,000	11,892	12,249	12,616	
Electric and Gas Utilities	109,278	116,000	116,000	116,000	116,500	116,750	
Communications (Phone, Internet, Radio)	9,086	12,500	12,500	12,500	13,000	13,000	
Capital Improvements	19,155	-	-	-	-	-	
Dispatching Charges	4,921	4,980	4,980	4,980	8,500	8,500	
IT Software Maintenance Contract	6,298	7,000	7,000	7,000	8,000	8,000	
Data & Voice Transmission Services	-	-	-	-	-	-	
Uniforms	4,463	4,000	4,000	4,000	4,000	4,000	
Vehicle and Equipment Repairs	14,053	19,000	23,538	19,000	19,000	19,000	
Fuel	8,716	9,850	9,850	9,850	9,850	9,875	
Materials and Supplies	41,015	40,600	40,600	40,600	35,000	35,000	
Outside Contracted Services	35,292	5,000	55,790	75,000	5,000	5,000	

State Fee	7,290	8,000	8,000	8,000	8,000	8,000
State G.A.A.P. Report & Audit	3,703	4,000	4,000	4,000	4,000	4,000
Property Tax	-	-	-	-	-	-
Bank Fees	5,245	4,500	4,500	4,500	4,500	4,500
County Auditors Fees	125	200	200	200	200	200
Refunds	7,740	1,500	1,500	1,500	1,500	1,500
Transfer to the General Fund, Admin. Cost Recovery	238,813	245,977	245,977	253,356	260,957	268,786
Undesignated Working Capital	-	319,164	264,345	232,362	302,828	353,178
Personnel Total	620,064	643,249	642,740	680,956	671,613	690,522
Non-Personnel Total	583,249	880,271	880,780	867,741	877,084	935,905
Total	\$ 1,203,313	\$ 1,523,520	1,523,520	1,548,696	\$ 1,548,696	\$ 1,626,427
Percent Change	3.91%	33.84%	0.00%	1.65%	0.00%	5.02%

WATER CAPITAL IMPROVEMENT FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
CIP Equipment	36,651	92,750	102,450	102,450	153,400	77,000
Repair / Repaint Water Tanks	108	-	-	6,000	-	-
CIP Projects	24,909	284,750	23,538	205,310	200,000	200,000
Height Water Valve Replacement	-	-	-	-	-	-
Water System Repair and Replacement	-	5,000	5,000	5,000	5,000	5,000
G.I.S.	-	1,750	-	1,750	1,500	1,500
Outside Contracted Services	75,944	31,000	23,333	31,000	10,000	10,000
Debt Issuance Fees	-	-	-	-	-	-
Bank Fees	3,418	3,000	3,000	3,000	3,000	3,000
County Auditors Fees	340	150	353	150	150	150
Water Fund Reserve (Resolution 2012-81)	-	124,732	124,732	129,813	152,352	152,352
Transfer to Water Operations Fund	30,000	30,000	30,000	30,000	30,000	30,000
Transfer to Bond Fund, Debt Service	-	-	-	-	-	-
Debt Principal	369,157	452,667	452,667	441,332	449,267	449,267
Debt Interest	110,726	127,282	127,282	127,282	121,247	115,146
Undesignated Working Capital	-	163,586	163,586	514,000	249,254	83,348
Total	\$ 651,252	\$ 1,316,667	1,055,941	1,597,087	\$ 1,375,170	\$ 1,126,763
Percent Change	-12.68%	76.53%	-19.80%	51.25%	-13.90%	-18.06%

SANITATION & ENVIRONMENT FUND		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary		96,914	100,736	100,736	106,780	103,758	106,871
Ohio Public Retirement System (OPERS)		23,027	24,356	24,356	24,356	25,087	25,839
Health Insurance		14,610	14,971	14,971	14,971	14,971	14,971
Health Savings Account Contribution		6,466	6,718	6,718	6,718	6,718	6,718
Longevity & Vacation Sellback		670	687	507			
Life Insurance		648	609	609	609	441	441
Workers' Compensation		243	1,106	1,141	1,200	1,176	1,211
Medicare		1,498	1,415	1,415	1,415	1,756	1,806
Employee-Paid Supplemental Benefits		934	876	876	876	879	879
Garbage & Recycling Contract		1,090,358	940,000	940,000	940,000	940,000	940,000
Street Sweeping Contract		-	10,000	10,000	10,000	10,000	10,000
Brush Drop Off Contract		1,800	2,057	2,263	2,489	2,489	2,738
Utility Billing		8,411	9,000	9,000	9,000	9,000	9,000
Property Liability Insurance		2,980	3,000	3,000	3,194	3,400	3,600
Communications (Phone, Internet, Radio)		2,910	3,500	3,500	3,500	3,500	3,500
Uniforms		2,820	3,000	3,000	3,000	3,000	3,000
Vehicle and Equipment Repairs		6,445	6,000	6,000	6,000	6,000	6,000
Fuel		7,743	8,750	8,750	8,750	8,750	8,750
Materials & Supplies		3,453	6,800	6,800	6,800	4,000	4,000
Outside Contracted Services		356	23,500	15,000	23,500	8,000	8,000
State G.A.A.P. Report & Audit		2,969	3,200	3,200	3,200	3,200	3,200
Bank Fees		4,873	5,300	5,300	5,300	5,300	5,300
County Auditors Fees		160	250	250	250	250	250
Refunds		14	-	-	-	-	-
Debt Principal			4,500	4,500	4,965	5,100	4,800
Debt Interest		952	4,091	4,091	4,091	3,956	3,803
CIP Equipment		742	20,000	16,500	16,500	1,000	10,000
Transfer to Bond Fund, Debt Service		-	-	-	-	-	-
Transfer to the General Fund, Admin. Cost Recovery		61,327	63,167	63,167	65,062	63,167	63,167
Undesignated Working Capital		-	71,647	71,647	30,935	40,530	49,425
Personnel Total		145,010	151,474	151,330	156,925	154,786	158,736
Non-Personnel Total		1,198,311	1,187,762	1,175,968	1,146,536	1,120,642	1,138,533
Total		\$ 1,343,321	\$ 1,339,236	\$ 1,327,297	\$ 1,303,461	\$ 1,275,428	\$ 1,297,269
Percent Change		12.26%	11.92%	-0.89%	-1.80%	-2.15%	1.71%

STORMWATER FUND		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Stormwater Operations							
Salary		63,291	71,910	71,910	76,225	74,067	76,289
Ohio Public Employee Retirement System		15,346	17,367	17,367	18,409	18,961	19,530
Health Insurance		9,488	9,729	9,729	9,729	10,021	10,321
Health Savings Account Contribution		4,253	4,422	4,280	4,422	4,422	4,422
Longevity & Vacation Sellback		398	414	414			
Life Insurance		419	394	394	394	394	394
Workers' Compensation		163	790	763	790	785	809
Medicare		997	1,023	1,023	1,023	1,283	1,318
Employee-Paid Supplemental Benefits		618	563	563	563	563	563
Utility Billing		2,196	22,350	22,350	2,400	2,400	2,400
Municipal Facilities Maintenance		1,853	1,000	3,144	1,000	1,000	1,000
Property Liability Insurance		3,150	3,250	3,250	7,277	7,495	7,720
Communications (Phone, Internet, Radio)		2,910	3,500	3,500	3,500	3,500	3,500
Uniforms		2,072	1,800	1,800	1,800	1,800	1,800
Vehicle and Equipment Repairs		2,137	11,000	10,000	10,000	11,000	11,000
Fuel		5,575	6,300	6,000	6,300	6,350	6,375
Materials and Supplies		2,567	7,600	7,000	7,000	2,000	2,000
State Fee		514	520	520	520	520	520
State G.A.A.P. Report & Audit		2,044	1,800	1,800	1,800	1,800	1,800
Outside Contract Services		50,356	92,000	25,000	8,000	2,000	2,000
Property Tax		422	800	800	800	800	800
Bank Fees		1,843	2,100	2,100	2,100	2,100	2,100
County Auditors Fees		31	150	150	150	150	150
Miscellaneous		1,506	1,500	1,500	1,500	1,500	1,500
Transfer to Escrow Fund for Vested Leave Reserve		-	-	-	-	-	-
Transfer to Bond Fund, Debt Service							
Debt Principal		167,543	196,391	196,391	211,456	221,556	151,256
Debt Interest		13,469	20,084	20,084	13,059	17,015	14,093
Transfer to the General Fund, Admin. Cost Recovery		56,227	57,914	57,914	59,651	61,441	63,284
Subtotal, Operations		\$ 411,388	\$ 536,671	\$ 469,745	\$ 449,868	\$ 454,923	\$ 386,946
Percent Change		28.49%	67.61%	-12.47%	-4.23%	1.12%	-14.94%

Stormwater Capital

CIP Equipment	1,183	84,000	62,430	31,000	1,000	1,000
CIP Projects	82,363	24,000	7,264	151,650		
Undesignated Working Capital	0	202,128	202,128	463,605	101,393	179,612
Subtotal, Capital	\$ 83,546	\$ 310,128	271,822	646,255	\$ 102,393	\$ 180,612
Personnel Total	94,974	106,612	106,442	111,555	110,497	113,647
Non-Personnel Total	399,960	740,187	635,125	984,569	446,820	453,910
Total	\$ 494,934	\$ 846,799	741,567	1,096,123	\$ 557,317	\$ 567,558
Percent Change	24.86%	113.63%	-12.43%	47.81%	-49.16%	1.84%

OTHER FUNDS

SEWER BILLING FUND

	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Salary	64,963	68,973	68,973	73,111	75,305	77,564
Ohio Public Employee Retirement System	15,573	16,697	16,697	16,697	17,198	17,714
Health Insurance	9,168	9,433	9,433	9,433	9,716	10,007
Health Savings Account Contribution	4,171	4,255	4,255	4,255	4,383	4,514
Longevity and Vacation Sellback	557	575	436	-	-	-
Life Insurance	467	436	436	436	449	463
Workers' Compensation	164	758	749	758	771	794
Medicare	1,017	980	980	980	1,009	1,040
Employee-Paid Supplemental Benefits	553	551	551	551	568	585
Utility Billing	19,625	41,000	41,000	21,000	21,000	21,000
Communications (Phone, Internet, Radio)	3,422	5,700	5,700	5,700	5,700	5,700
IT Software Maintenance Contract	6,188	7,000	7,000	7,000	8,000	8,000
Outside Contracted Services	55,769	17,500	17,500	50,000	10,000	10,000
State G.A.A.P. Report & Audit	2,559	3,200	3,200	3,200	3,200	3,200
Bank Fees	16,608	18,100	18,100	18,100	18,100	18,100
County Auditors Fees	104	250	250	250	250	250
Refunds	98	-	-	-	-	-
Miscellaneous	200	3,300	1,000	3,600	500	500
Debt Principal				4,965	5,100	4,800
Debt Interest	952			4,091	3,956	3,803
Transfer to the General Fund, Adminstrative Cost Recovery	93,406	96,208	96,208	99,094	102,067	105,129
Reimbursement to General Fund for Prior Advance	-	-	-	-	-	-
IT CIP	742	-	-	-	-	-

Reimbursement to Special Projects for Prior Advance	-	-	-	-	-	-	-
Undesignated Working Capital	0	85,877	88,325	100,321	124,204	142,357	
Personnel Total	96,633	102,658	102,510	106,221	109,399	112,681	
Non-Personnel Total	199,673	278,135	278,283	317,321	302,077	322,839	
Total	\$ 296,307	\$ 380,793	380,793	423,542	\$ 411,476	\$ 435,520	
Percent Change	-8.73%	17.30%	0.00%	11.23%	-2.85%	5.84%	

SEWER CAPITAL IMPROVEMENT FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Payment to Metropolitan Sewer District	3,705,591	3,811,000	3,811,000	3,925,330	4,043,090	4,164,383
Capital Improvements	519,822	-	1,005	-	-	-
Due to MSD	-	253,045	535,797	141,012	168,012	195,012
Total	\$ 4,225,413	\$ 4,064,045	4,347,802	4,066,342	\$ 4,211,102	\$ 4,359,395
Percent Change	15.66%	11.25%	6.98%	-6.47%	3.56%	3.52%

TRAINING TOWER BUILDING FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Training Tower Project	-	-	-	-	-	-
Transfer to Bond Fund, Debt Service	-	354	354	-	-	-
Undesignated Fund Balance	-	-	-	-	-	-
Total	\$ -	\$ 354	354	-	\$ -	\$ -

GENERAL BOND FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Debt Service by Fund						
General Fund	61,968.81	86,444.59	86,445	85,900	84,689	83,411
Street Maintenance Fund	37,256.85	49,700.00	49,700	18,112	18,112	18,112
Fire and EMS Fund	95,848.00	93,857.00	93,857	73,924	73,924	73,924
Training Tower Debt	49,514.00	49,515.00	49,515	49,515	49,514	49,514
Stormwater Fund	-	-	-	-	-	-
Water Capital Improvement Fund	-	-	-	-	-	-
Sanitation and Environment Fund	-	-	-	-	-	-
Historic Loveland TIF	220,561.04	112,852.00	112,852	109,179	109,179	110,733
Northend TIF	-	-	-	-	-	-
Recreation Land TIF	46,679.80	52,195.00	52,195	51,110	49,822	48,640
Undesignated Fund Balance	-	-	-	-	-	-
Total	\$ 511,828.50	444,564	444,564	387,740	\$ 385,240	\$ 384,334
Percent Change	22.34%	6.26%	0.00%	-12.78%	-0.64%	-0.24%

SINKING FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Debt Service	-	-	-	-	-	-
Undesignated Fund Balance	-	330,000	330,000	440,000	440,000	495,000
Total	\$ -	\$ 330,000	330,000	440,000	\$ 440,000	\$ 495,000

RESERVE AND ESCROW FUND (REF)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Builders Bonds & Fees	-	-	-	-	-	-
Emergency Reserve (Resolution 2010-59)	-	1,068,317	-	1,068,317	1,388,651	1,423,593
Stormwater Reserve (Resolution 2012-81)	-	44,296	-	44,296	44,296	44,296
Fire and EMS Reserve (Resolution 2012-81)	-	164,806	-	164,806	164,806	164,806
Recreation Reserves	-	23,077	-	23,077	23,077	23,077
Recreation Expenditures	-	-	-	-	-	-
Fire Insurance Proceeds	-	-	-	-	-	-
Water Fund Reserve (Resolution 2012-81)	-	-	-	124,732	124,732	124,732
East Loveland Nature Preserve Reserve	-	-	-	-	-	-
Advance to Downtown TIF (McCoy Project Contribution)	-	-	-	-	-	-
Vested Employee Leave Reserve	-	16,032	-	16,032	49,453	64,958
Vested Employee Leave Payouts	-	23,650	-	23,650	27,983	28,024
Medicare	-	-	-	-	-	-
Ohio Public Employee Retirement System (OPERS)	-	-	-	-	-	-
Undesignated Balance	-	53,272	-	178,004	-	-
Total	\$ -	\$ 1,393,450	-	1,642,914	\$ 1,822,998	\$ 1,873,486

DRUG & ALCOHOL FUND FOR TRAINING	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Forfeiture, DUI	-	-	-	-	-	-
Fines, Drugs	-	-	-	-	-	-
Miscellaneous	-	500	500	500	500	500
Undesignated Fund Balance	-	19,714	19,714	19,622	19,622	19,622
Total	\$ -	\$ 20,214	20,214	20,122	\$ 20,122	\$ 20,122
Percent Change				0.00%	-0.45%	0.00%

MAYOR'S COURT COMPUTER FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
IT Hardware & Software (Non-CIP)	966	5,000	5,000	5,000	5,000	5,000
Undesignated Fund Balance	-	15,923	15,923	10,000	10,000	10,000
Total	\$ 966	\$ 20,923	20,923	15,000	\$ 15,000	\$ 15,000
Percent Change	-68.54%	581.53%	0.00%	-28.31%	0.00%	0.00%

COMMUNITY IMPROVEMENT CORPORATION (CIC)	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Property Acquisition	-	-	-	-	-	-
897 Loveland Madeira Costs (Tax, Utilities, Misc.)	-	-	-	-	-	-
Closing Fees						
Demolition (Grant)	-	-	-	-	-	-
Outside Contracted Services	16,054	1,200	1,200	4,000	1,200	1,200
Expenditures (Heights Grant Program)			19,580	5,500		
Capital Projects	-	-	-	-	-	-
Reimbursement to General Fund (for prior Advance)	-	-	-	-	-	-
Transfer to General Fund						
Undesignated Fund Balance	-	176,633	157,053	157,172	164,272	163,072
Total Expenditures	\$ 16,054	\$ 177,833	177,833	166,672	\$ 165,472	\$ 164,272
Percent Change	-90.42%	6.15%	1631.67%	-54.28%	-0.72%	-0.73%

FEMA REIMBURSEMENT FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
COVID 19 Fire & EMS	3,863	-	-	-	-	-
Undesignated Fund Balance	-	-	-	-	-	-
Total	\$ 3,863	\$ -	-	-	\$ -	\$ -
Percent Change						

LOCAL CORONAVIRUS RELIEF	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
COVID 19 -General Fund	135,898					
COVID 19 -Fire & EMS	156,980					
COVID 19 - Water						
COVID 19 - Stormwater						
COVID 19 - Sewer						
COVID 19 - Santation						
Undesignated Fund Balance	-	-	-	-	-	-
Total	\$ 292,878	\$ -	-	-	\$ -	\$ -
Percent Change						

LOCAL FISCAL RECOVERY	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Undesignated Fund Balance	-	688,476	1,376,953	1,376,953		
	\$ -	\$ 688,476	1,376,953	1,376,953	\$ -	\$ -

OPIOID SETTLEMENT FUND	2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
Undesignated Fund Balance	-	-	-	8,230	4,115	4,115
	\$ -	\$ -	-	8,230	\$ 4,115	\$ 4,115

Tax Increment Financing District Funds and Lighting District Funds		2021 Actual	2022 Budget	2022 Forecast	2023 Budget	2024 Forecast	2025 Forecast
HISTORIC LOVELAND TIF DISTRICT							
Property Acquisition							
Property Taxes		1,634	1,634	-	-	-	-
Public Improvements		12,892	2,392	-	-	-	-
Historic Bike Trail Parking Spur at McCoy		-	-	-	-	-	-
Downtown District Parking Garage		-	-	-	6,292,627	-	-
BAN Debt Service		-	-	-	-	-	-
Debt Issuance Costs		-	-	-	200,000	-	-
County Auditors Fees		3,439	5,000	5,000	5,000	5,000	5,000
Economic Development		-	-	-	-	-	-
Outside Contracted Services		89,859	72,239	73,446	100,000	-	-
Legal Fees		-	-	-	-	-	-
Transfer to Bond Fund, Debt Service		75,729	124,235	112,852	109,179	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		-	-	-	-	-	-
Undesignated Fund Balance	\$	-	4,026	6,659,004	11,196	129,996	250,121
Total Expenditures	\$	238,554	\$ 264,527	6,905,302	6,773,002	\$ 299,175	\$ 420,855
Percent Change		-27.16%	-19.22%	2510.43%	-1.92%	-95.58%	40.67%
NORTHEND TIF DISTRICT							
Debt Service		-	-	-	-	-	-
County Auditors Fees		-	-	-	-	-	-
Revenue Sharing (LMSD)		-	-	-	-	-	-
De Minimis TIF Transfer to General Fund		-	-	-	-	-	-
Undesignated Working Capital		-	-	-	-	-	-
Total Expenditures	\$	-	\$ -	-	-	\$ -	\$ -
RECREATION TIF DISTRICT							
Property Acquisition		-	-	440,000	-	-	-
Transfer to Bond Fund, Debt Service		46,680	52,195	52,195	51,110	49,822	48,640
Undesignated Fund Balance		-	6,317	-	125,207	191,897	376,281
Total Expenditures	\$	46,680	\$ 58,512	492,195	176,317	\$ 241,719	\$ 424,921

RESERVES OF LOVELAND TIF DISTRICT									
County Auditor Fees		-	-	-	-	-	-	-	-
De Minimis TIF Transfer to General Fund		-	-	-	-	-	-	-	-
Undesignated Fund Balance		-	-	-	-	-	-	-	-
Total Expenditures		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
LIGHTING DISTRICT FUNDS									
Brandywine on the Little Miami Lighting District		3,625	3,500	3,500	3,500	3,500	3,500	3,500	3,500
White Pillars Lighting District		6,135	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Hermitage Pointe Lighting District		774	750	750	750	750	750	750	750
Sanctuary @ Miami Trails		401	425	425	425	425	425	425	425
County Auditors Fees		4	10	10	10	10	10	10	10
Undesignated Fund Balance		-	52,751	52,751	51,858	51,988	52,442		
Total Lighting District		\$ 10,940	\$ 63,436	\$ 63,436	\$ 62,543	\$ 62,673	\$ 63,127		
Percent Change		15.15%	567.68%	0.00%	-1.41%	0.21%	0.73%		

CITY OF LOVELAND FINANCIAL POLICIES

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

Financial Policy	Legislation	Purpose	Compliance
Post-Issuance Compliance Policies for Tax-Exempt Bonds	2013-26	The post issuance ordinance was adopted by Council on March 26, 2013 outlining the procedures for spending and investing of tax-exempt bond proceeds to ensure they are used in accordance with Internal Revenue Service Tax Code.	✓
Post-Issuance Compliance Policies for Debt Obligations	2017-21	The post issuance ordinance was adopted by Council on February 28, 2017 and is intended to ensure that certain disclosure documents are accurate and comply with applicable federal and state securities laws in connection with the issuance of debt in accordance with the Securities and Exchange Act of 1934.	✓
Reserve Levels for Restricted Funds	2012-81	This policy sets forth reserve levels for the Water Operations Fund, Fire & EMS Fund, and the Stormwater Fund. These reserve levels were determined by a review of best practices in other high performing municipalities and a review of risk associated with revenue stability. Resolution 2012-81 also eliminated a reserve level for the Sanitation and Environment Fund because the City's contract for trash and recycling with Rumpke has a performance bond built into it, lowering the risk and thus the need for a reserve.	✓
Emergency Reserve	2010-59	The emergency reserve is essentially the City's "rainy day" fund and sets aside 15% of the General Fund revenue each year. While these funds are legally appropriated each year in the Reserve and Escrow Fund (REF), they may only be spent if City Council passes a resolution or the City faces an emergency pursuant to Chapter 157 of the Code of Ordinances.	✓
Leave Reserve Policy	2013-10	The City recognizes that employees are entitled to a pay out of unused vacation and compensable time, and potentially a portion of sick leave. Employee retirements can be predicted in most cases, and other types of separations happen	✓

		with some periodicity. This policy is based on an analysis of the City's labor force and a projection of when employees may leave service.													
Investment Policy	2016-66	The City seeks to maximize its yield from its treasury through careful cash needs analysis and the safe investment of idle cash until it is needed. The Finance Director develops a cash flow model each year based on periodic revenue flows and monthly cash needs, and this cash flow model is used to determine the best investment approach to time investment maturities. This policy sets forth the City's investment policy.	√												
Debt Policy	1997-15	<p>The City borrows funds from time to time to pay for capital expenditures, and this policy sets forth the manner in which the City may incur debt. Debt is also carefully monitored and is summarized in table 9 in the Budget Summary section.</p> <p>Debt limit calculation: total long-term general obligation (GO) debt will not exceed 3% of the assessed valuation of taxable property, excluding self-supported debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund):</p> <table> <tr> <td>Expected Total GO Debt, 2020 year-end:</td> <td>\$ 9,769,139</td> </tr> <tr> <td>Estimated Assessed Valuation:</td> <td>\$ 361,438,400</td> </tr> <tr> <td>Percent:</td> <td>2.70%</td> </tr> </table> <p>Debt service limit calculation: total debt service for long-term general obligation (GO) debt, excluding self-supporting debt (self-supported debt is considered obligations in the Stormwater Fund and Water Capital Improvement Fund), will not exceed 10% of total annual unrestricted governmental revenue:</p> <table> <tr> <td>Expected Total GO Debt Service 2020:</td> <td>\$ 401,869</td> </tr> <tr> <td>Total unrestricted governmental revenue, 2020:</td> <td>\$ 8,141,091</td> </tr> <tr> <td>Percent:</td> <td>4.94%</td> </tr> </table>	Expected Total GO Debt, 2020 year-end:	\$ 9,769,139	Estimated Assessed Valuation:	\$ 361,438,400	Percent:	2.70%	Expected Total GO Debt Service 2020:	\$ 401,869	Total unrestricted governmental revenue, 2020:	\$ 8,141,091	Percent:	4.94%	√
Expected Total GO Debt, 2020 year-end:	\$ 9,769,139														
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Percent:	2.70%														
Expected Total GO Debt Service 2020:	\$ 401,869														
Total unrestricted governmental revenue, 2020:	\$ 8,141,091														
Percent:	4.94%														

Debt Policy Amendment	2012-99	Ordinance 2012-99 amended a section of the debt policy set by Ordinance 1997-15 to enable a one-time debt issuance for the construction of a water tower at a term not to exceed twenty-five years. The term limit for all other debt remains unchanged at twenty years.	✓
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**** Revenue Line Item Definition Codes ****

Unrestricted Revenues	Definition
Income Tax Collections	Receipts of earnings tax payments, withholdings, etc.
Beginning Fund Balance	Unencumbered carry over revenue from the prior fiscal year
Local Government Fund, County	Revenue from the State of Ohio, distributed through counties
Local Government Fund, State	Revenue from the State of Ohio
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
Resident Sidewalk Payments	Resident payments of 50% of the cost of sidewalks associated with the City Managed Sidewalk program
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
Lighting District Assessment, Sanctuary @ Miami Trails	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
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

Construction and Development-Related Revenue

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

Payments, Voluntary or Compulsory

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

Reimbursements, Sales Proceeds

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

Utility-Related Revenue

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

Misc Revenue

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

**Expenditure Line Item Definition Codes **

Personnel Related Expenses

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

Operating Expenses

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

Non-Operating Expenses

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

Capital Expenses

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

Personnel Services

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

Operating and Maintenance Expenses

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

Policing

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

Fire & EMS

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

CMO

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

Finance Services

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

Building and Zoning

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

Legal Services

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

City-operated Utility Costs

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

Roads

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

Parks

Portolet Service	Costs for the provision of portolets in public spaces not served by permanent restroom facilities open to the public.
Landscape Services	Expenses for hiring unique landscaping services not normally provided by the Department of Public Works.
Veteran's Memorial	Charges for products and services associated with the maintenance and care of the Veteran's Memorial on Riverside Drive and West Loveland Avenue.
Historic Loveland Materials	Expenses for brick pavers, street furniture repair and replacement, ornamental gas lights, and other similar expenses paid for by special assessments.
Senior Citizen Expenses	Costs associated with the support of the Fifty Forward Committee which serves Loveland's active residents over 50 years of age.
Fourth of July	Expenditures associated with Independence Day fireworks, concerts, event signage, and other related expenses.
Beautification	Costs associated with the activities of the Beautification Committee. In 2012, costs not previously under the purview of Beautification were removed from this line item.
Trees	Tree removal, tree planting, and tree pruning services, equipment and procurement.
Park Maintenance	Non-CIP projects for fixed asset repair and replacement of existing assets, such as slide replacements, shelter reroofing, parking area patching, fence repair, etc.
Park and Playground Equipment Replacement	CIP replacement of existing or new playground apparatus.
Park Improvement Projects	CIP projects to replace or improve park facilities.
Field Work, League Funded	Park projects with dedicated, earmark donations from recreation leagues or other organizations which are thus associated with dedicated revenues.

Non Operating Expenses

Transfer to Bond Fund, Debt Service	Interfund payments from a fund to the Bond Fund for eventual debt service payments to bond holders.
Transfer to Escrow Fund for Vested Leave Reserve	Interfund payments from a fund to the Escrow Fund to account for accumulated leave obligations of current City employees.
Advance to Street Maintenance Fund	Interfund loans (with expected repayment) to the Street Maintenance Fund.
Advance to Downtown TIF Fund	Interfund loans (with expected repayment) to the Downtown TIF Fund
Advance to Northend TIF Fund	Interfund loans (with expected repayment) to the Northend TIF.
Advance to Recreation Land TIF	Interfund loans (with expected repayment) to the Recreation Land TIF.
BAN Debt Service	Payments made for debt service payments on bond anticipation notes.
Debt Service	Payments made for debt service payments to bond holders.
Administrative Cost Recovery	A payment made pursuant to formula to recover costs associated with administrative overhead paid by enterprise funds and Fire & EMS funds
Reimbursement	Reimbursement to another fund for a prior advance
Undesignated Fund Balance	Funds accumulated by the City in a governmental fund which are not intended to be spent in the current fiscal year and which will become beginning fund balances in the subsequent fiscal year.
Undesignated Working Capital	Funds accumulated by the City in an enterprise fund which are not intended to be spent in the current fiscal year and which will become beginning fund balances in the subsequent fiscal year.
East Loveland Nature Preserve Reserve	Funds set aside for eventual improvements to the East Loveland Nature Reserve through a donation from the developer of the Reserves of Loveland.
Special Needs Park Reserve	Funds set aside for adaptive and accessible playground equipment from private donations, gifts from the Fraternal Order of Eagles, etc.
Stormwater Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolution 2012-81 which are to be reserved in the budget for stormwater related emergencies
Fire & EMS Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolution 2012-81 which are to be reserved in the budget for Fire & EMS related emergencies
Water Fund Reserve (Resolution 2012 - 81)	Funds set aside pursuant to a duly passed Resolution 2012-81 which are to be reserved in the budget for Water-related emergencies.
Emergency Reserve (Resolution 2010- 59)	Funds set aside pursuant to a duly passed Resolution 2010-59 which are to be reserved in the budget for emergencies. A rainy day reserve

Capital Improvement Program (CIP)

CIP Equipment	Replacement or new equipment purchased through the CIP such as police cruisers, mowers, dump trucks, ambulances, trailers, chippers, and other similar items.
CIP Infrastructure	Repair or construction of physical infrastructure such as road repairs, water lines, stormwater catch basins, sidewalks, etc.
SCIP Project	State Capital Improvement Program (SCIP) paid for with a loan or grant
Traffic Control Replacement (CIP)	Replacement costs associated with traffic controllers, including battery back-ups, electrical boxes, signal boxes, and poles and support systems.
Turn-Out Gear	Personal protective equipment worn by firefighters in fires, and typically replaced every three years
GIS	Geographic Information Systems software, development costs, or project costs
Computer Replacements	New or replacement computers, servers, routers, switches and similar capital items through the CIP.
CIP Design and Engineering Services	Architectural, engineering, surveying and other related services associated with specific CIP projects, typically equal to 8-12% of the project construction cost.
Water System Repair and Replacement	Unexpected water system repair and replacement costs which unexpectedly arise throughout the fiscal year.
Equipment Lease-Purchase	Costs associated with lease payments when, at the end of the lease, the City can purchase the equipment for \$1
Public Improvements	Costs associated with the public improvement projects, often in TIF Districts.