



Annual Data and Assumptions Report Jan 1, 2009

COMMUNITY & STRATEGIC PLANNING

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City of Loveland

Annual Data and Assumptions Report – January 1, 2009

This report provides general information regarding the City’s population, housing, economy and City facilities and services. This information is intended to serve as the basis for projections and assumptions in operational and financial plans generated by City departments and divisions. We also hope this report will provide information for citizens, organizations and businesses outside the City to assist in preparing reports, feasibility studies, market studies, etc. It is intended that access to this central source of information will ensure better consistency in the assumptions and information included in such reports. For example, included in the report is a population estimate and projection. All documents, plans, web pages and information disseminated from City departments should quote population numbers or estimates as presented in this report. The report will be updated annually.

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City of Loveland

Annual Data and Assumptions Report

Population, Employment and Housing

Population Estimates and projection

July 1 of Year	Population Estimate/ Projection	Annual Population % Change from Previous	Housing Units	Housing Unit % Change From Previous
2000	51303	---	20594	
2001	54242	5.73%	21714	5.44%
2002	56159	3.53%	22819	5.09%
2003	57355	2.13%	23776	4.19%
2004	59198	3.21%	24780	4.22%
2005	60407	2.04%	25775	4.02%
2006	62114	2.83%	26647	3.38%
2007	64166	3.30%	27377	2.74%
2008	64807	1.00%	27651	1.00%
2009	65802	1.54%	27876	0.81%
2010	67006	1.83%	28101	0.81%
2011	68460	2.17%	28565	1.65%
2012	70181	2.51%	29354	2.76%
2013	72045	2.66%	30205	2.90%
2014	74111	2.87%	31146	3.12%
2015	76168	2.78%	32088	3.02%
2016	78183	2.64%	33016	2.89%
2017	80296	2.70%	33991	2.95%
2018	82396	2.61%	34964	2.86%
2019	84509	2.57%	35948	2.81%
2020	86766	2.67%	36998	2.92%
2021	89135	2.73%	38070	2.90%
2022	91601	2.77%	39188	2.94%
2023	94055	2.68%	40303	2.85%
2024	96650	2.76%	41483	2.93%
2025	99354	2.80%	42713	2.97%
2026	101732	2.39%	43772	2.48%
2027	103993	2.22%	44818	2.39%
2028	105956	1.89%	45720	2.01%
2029	108042	1.97%	46678	2.09%
2030	110438	2.22%	47772	2.34%

Source: Base Year 2000 U.S. Census; estimates through 2006 by State Demographer's Office; projections by City of Loveland Strategic and Community Planning Division based on projections for Loveland by the North Front Range MPO (2005) and by the State Demographers' Office projections for Larimer County.

Housing Tenure

Housing Tenure			
	Total	Percent	Margin of Error
Owner-occupied	17,756	70.9%	+/-2.4
Renter-occupied	7,291	29.1%	+/-2.4

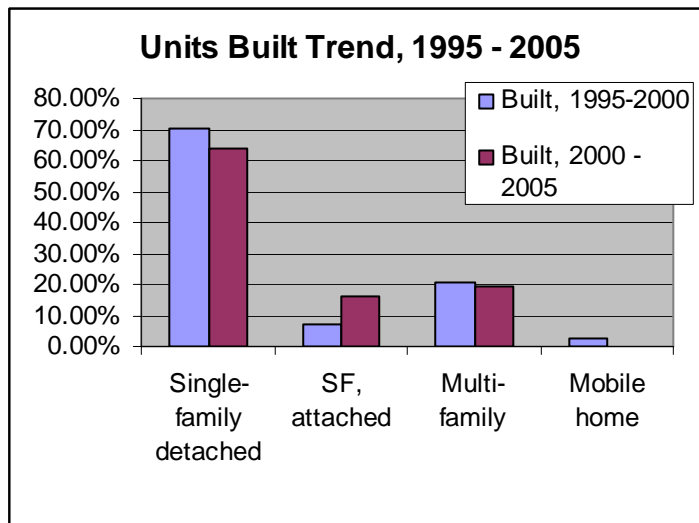
Source: American Community Survey, 2005-2007 (U.S. Census Bureau)

Dwelling Units by type

City of Loveland Dwelling Units by Type				
Type	Existing Units		New Construction	
	2000 Census	2003 Housing Study (GMA)	Built, 1995-2000	Built, 2000-2005
Single-family detached	70.1%	74%	70.7%	63.9%
SF, attached	6.8%	12.5%	9.8%	16.2%
Multi-family	20.6%	9.8%	19.5%	19.5%
Mobile home	2.5%	3.1%	N/A	N/A

Source: [2000 U.S. Census](#), [McCormick and Associates Household Survey \(2003\)](#), City of Loveland Building Division

Dwelling Units by Type Built, Trend



Rents and Vacancy

Apartment Vacancy Rates			
	Fort Collins Area	Greeley Area	Loveland Area
3Q 2008	4.2%	5.5%	3.5%
1Q 2008	4.8%	7.3%	5.6%
3Q 2007	4.9%	8.1%	5.9%
1Q 2007	7%	7.2%	12.8%
1Q 2006	8.8%	8.1%	6.3%
1Q 2005	12.9%	12.1%	10.5%

Source: Colorado Division of Housing

[*Colorado Division of Housing Multifamily Housing Vacancy and Rental Survey*](#)

**Home Sales
and Price
Trends**

Single-Family Detached Sales Price					
	Loveland	Fort Collins	Greeley	Berthoud	Windsor
Median Price					
YTD Jan 08	\$210,000	\$235,000	\$149,200	\$279,900	\$229,000
YTD Jan 07	\$223,790	\$238,000	\$163,000	\$265,000	\$295,000
Average Price					
YTD Jan 07	\$260,610	\$282,445	\$185,168		
YTD Jan 06	\$246,900	\$284,147	\$196,652		
YTD Jan 05	\$255,935	\$279,107	\$204,024		
YTD Jan 04	\$246,290	\$256,603	\$185,593		
Source: The Group, Inc.					

**Residential
Building
Permits Issued**

Residential Building Permits Issued				
Year	Single-Family Detached	SF Attached and Duplex Units	Multi-Family Units	TOTAL
2000	755	189	167	1111
2001	560	252	467	1279
2002	651	151	151	953
2003	662	137	214	1013
2004	731	164	137	1032
2005	653	121	118	892
2006	370	75	429	874
2007	206	66	0	272
2008	TBD	TBD	TBD	TBD
Source: City of Loveland Building Division				

**Commercial
Vacancy Rates**

Commercial Vacancy Rates								
	Sept. 2008				Sept. 2007			
	Ft. Collins	Greeley	Loveland	Windsor	Ft. Collins	Greeley	Loveland	Windsor
Industrial	5%	12%	6%	1%	5%	13%	6%	3%
Retail	7%	5%	5%	7%	6%	5%	6%	10%
Office	11%	7%	14%	3%	10%	8%	9%	5%
Source: The Group, Inc., Real Estate Insider								

[Other Northern Colorado commercial market data by The Group, Inc.](#)

Area Median Income Levels

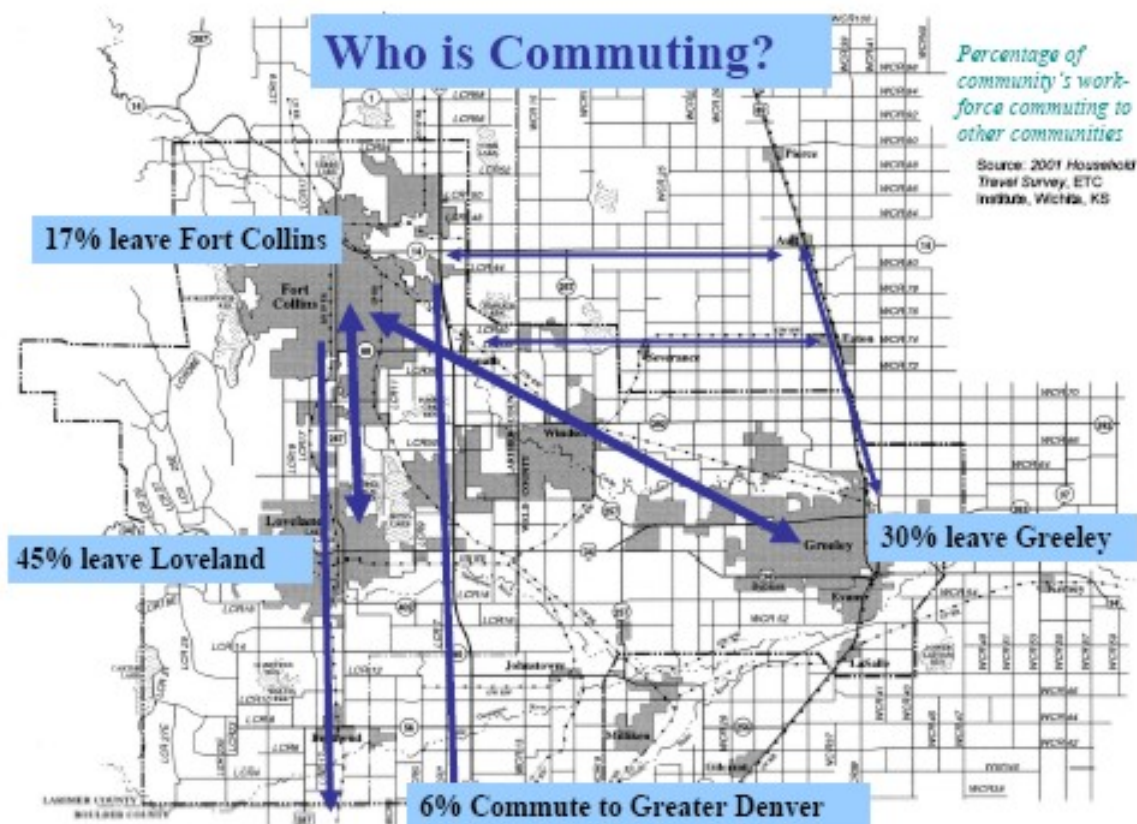
2008 Area Median Income Levels (Fort Collins-Loveland Area)				
Number of Persons per Household	Median Family Income	Low Income (80% AMI)	Very Low Income (50% AMI)	30% Area Median Income
1	\$75,000	\$42,000	\$26,250	\$15,757
2		\$48,000	\$30,000	\$18,000
3		\$54,000	\$33,750	\$20,250
4		\$60,000	\$37,500	\$22,250
5		\$64,800	\$40,500	\$24,300
6		\$69,600	\$43,500	\$26,100

Source: [U.S. Department of HUD](#)

Commuting

52.6% of Loveland's workers commute into Loveland
 46% of Loveland working residents commute out of Loveland
 Source: [Bureau of Transportation Statistics, based on Census 2000](#)

Regional Commuting Patterns, 2008



Source: North Front Range MPO, 2008

Demographic Profile

Households by Type

Households by Type			
	Households	Percent	Margin of error
Total households	25,047	100%	
Family households (families)	16,800	67.1%	+/-2.7
With own children under 18 years	8,066	32.2%	+/-2.1
Married-couple family	12,855	51.3%	+/-2.7
With own children under 18 years	5,519	22.0%	+/-2.0
Male householder, no wife present, family	1,211	4.8%	+/-1.3
With own children under 18 years	788	3.1%	+/-1.0
Female householder, no husband present, family	2,734	10.9%	+/-1.7
With own children under 18 years	1,759	7.0%	+/-1.4
Nonfamily households	8,247	32.9%	+/-2.7
Householder living alone	6,818	27.2%	+/-2.8
65 years and over	2,249	9.0%	+/-1.3
Households with one or more people under 18 years	8,826	35.2%	+/-2.1
Households with one or more people 65 years and over	5,275	21.1%	+/-1.3
<i>Source: American Community Survey, 2005-2007 (U.S. Census Bureau)</i>			

Race and Ethnicity

Race & Ethnicity			
RACE	Persons	Percent	Margin of error
Total population	62,754	100%	
One race			
White	57,761	94.5%	+/-1.3
Black or African American	363	0.6%	+/-0.4
American Indian and Alaska Native	505	0.8%	+/-0.6
Asian	476	0.8%	+/-0.3
Native Hawaiian and Other Pacific Islander	0	0.0%	+/-0.1
Some other race	2,011	3.3%	+/-1.1
Two or more races	1,638	2.6%	+/-0.6
Hispanic or Latino (of any race)	7,440	11.9%	+/-1.8
<i>Source: American Community Survey, 2005-2007 (U.S. Census Bureau)</i>			

**Household
Income: All
Households**

2005-2007 Estimated Households by Household Income	Loveland		Larimer County	
Total households	25,047	100%	111,524	100%
Less than \$10,000	1,315	5.3%	7,680	6.9%
\$10,000 to \$14,999	1,011	4.0%	5,022	4.5%
\$15,000 to \$24,999	2,357	9.4%	11,313	10.1%
\$25,000 to \$34,999	2,899	11.6%	12,391	11.1%
\$35,000 to \$49,999	4,258	17.0%	15,676	14.1%
\$50,000 to \$74,999	5,395	21.5%	20,721	18.6%
\$75,000 to \$99,999	3,657	14.6%	15,059	13.5%
\$100,000 to \$149,999	2,864	11.4%	14,919	13.4%
\$150,000 to \$199,999	920	3.7%	4,955	4.4%
\$200,000 or more	371	1.5%	3,788	3.4%
Estimated Average Household Income	\$64,978		\$69,860	
Estimated Median Household Income	\$52,281		\$53,502	
<i>Source: American Community Survey, 2005-2007 (U.S. Census Bureau)</i>				

**Household
Income:
Family
Households**

Total Family Household Income	Loveland GMA		Larimer County	
Total Family Households	16,800	100%	69,881	100%
Less than \$10,000	678	4.0%	2,643	3.8%
\$10,000 to \$14,999	358	2.1%	1,551	2.2%
\$15,000 to \$24,999	1,125	6.7%	4,018	5.7%
\$25,000 to \$34,999	1,784	10.6%	5,988	8.6%
\$35,000 to \$49,999	2,415	14.4%	8,609	12.3%
\$50,000 to \$74,999	3,972	23.6%	14,108	20.2%
\$75,000 to \$99,999	3,025	18.0%	12,147	17.4%
\$100,000 to \$149,999	2,415	14.4%	12,995	18.6%
\$150,000 to \$199,999	760	4.5%	4,616	6.6%
\$200,000 or more	268	1.6%	3,206	4.6%
Average Family Household Income	\$74,054		85,653	
Median Family Household Income	\$61,448		71,135	
<i>Source: American Community Survey, 2005-2007 (U.S. Census Bureau)</i>				

Educational Attainment (2000 Census)

Educational Attainment			
Population 25 years and over	41,594	100%	Margin of Error
Less than 9th grade	1,473	3.5%	+/-1.0
9th to 12th grade, no diploma	2,074	5.0%	+/-2.1
High school graduate (includes equivalency)	11,285	27.1%	+/-2.0
Some college, no degree	10,762	25.9%	+/-1.3
Associate's degree	3,532	8.5%	+/-1.9
Bachelor's degree	8,821	21.2%	+/-1.3
Graduate or professional degree	3,647	8.8%	+/-1.0
Percent high school graduate or higher		91.5%	+/-2.1
Percent bachelor's degree or higher		30.0%	+/-2.0
<i>Source: American Community Survey, 2005-2007 (U.S. Census Bureau)</i>			

Disability Status (2000 Census)

Disability Status (2005-2007)			
Population 5 years and over	57,945	100%	Margin of Error
With a disability	7,678	13.3%	+/-1.2
Population 5 to 15 years	9,429		
With a disability	614	6.5%	+/-2.6
Population 16 to 64 years	41,212		
With a disability	4,654	11.3%	+/-1.3
Population 65 years and over	7,304		
With a disability	2,410	33.0%	+/-5.1
<i>Source: American Community Survey, 2005-2007 (U.S. Census Bureau)</i>			

Census Community Profile

[Link to 2005-2007 US Census American Community Survey Profile for Loveland, CO](#)

Land Use

Total Land Area

City of Loveland: Acres Annexed and City Land Area, 2000-2008			
Year	Acres Annexed	Total City Area (Acres)	Total City Area (Sq Mi)
2000	2,290.20	18,292.20	28.58
2001	563	18,855.20	29.46
2002	129.5	18,984.70	29.66
2003	276.4	19,261.10	30.1
2004	467.9	19,729.00	30.83
2005	203.35	19,932.35	31.14
2006	841.03	20,773.38	32.45
2007	188.55	20,961.93	32.75
2008	TBD	TBD	TBD

*Source: City of Loveland IT Department. *Acres annexed per recorded annexation plats for the respective years.*

Land Use Plan

[Web Link to 2007 Loveland Land Use Plan](#)

Source: [2005 Comprehensive Plan](#)

Building Permit Valuation

City of Loveland Total Permit Valuation		
Year	Non-Residential	Residential
2000	\$53,574,742	\$158,970,722
2001	\$59,196,033	\$134,257,108
2002	\$71,749,471	\$139,664,774
2003	\$70,199,698	\$144,255,892
2004	\$213,416,502	\$131,929,766
2005	\$236,022,972	\$125,499,211
2006	\$147,079,498	\$101,642,418
2007	\$163,342,566	TBD
2008	TBD	TBD

Source: City of Loveland Development Services Department

Approvals within Planned Unit Developments

2007 Approvals Within Planned Unit Developmental (PUD's)				
Year	Dwelling Units	Commercial, sq. ft.	Institutional, sq. ft.	Industrial, Acres
2002	1,545	10,874	320,000	0
2003	299	37,318	48,987	3.2
2004	1,231	1,085,724	270,000	14.2
2005	1,412	735,264	0	11.55
2006	646	387,845	5,000	0
2007	771	311,187	0	0

Source: City of Loveland Development Services

Transportation, Infrastructure and City Services

Street Growth Projections

City of Loveland Street Growth Projections (2007)					
In Miles					
Year	<u>Total Centerline</u>	<u>Arterials/State Highways</u>	<u>Collectors</u>	<u>Residential</u>	<u>Growth Rate</u>
2001	263.0	111.3	51.0	100.7	
2002	273.0	115.5	52.9	104.5	3.80%
2003	286.0	121.0	55.5	109.5	4.76%
2004	297.0	125.7	57.6	113.7	3.85%
2005	305.2	127.6	59.7	117.9	2.78% <i>Adjusted</i>
2006	313.7	129.5	61.9	122.3	2.79%
2007	322.5	131.4	64.2	126.8	2.80%
2008	331.5	133.4	66.6	131.5	2.81%
2009	340.8	135.4	69.1	136.3	2.83%
2010	350.5	137.4	71.6	141.4	2.84%
2011	360.4	139.5	74.3	146.6	2.85%
2012	370.7	141.6	77.0	152.1	2.86%
2013	381.3	143.7	79.9	157.7	2.87%
2014	392.2	145.9	82.8	163.5	2.88%
2015	403.5	148.1	85.9	169.6	2.89%
2016	415.2	150.3	89.1	175.8	2.90%
2017	427.3	152.5	92.4	182.3	2.91%
2018	439.7	154.8	95.8	189.1	2.93%
2019	452.6	157.2	99.3	196.1	2.94%
2020	465.9	159.5	103.0	203.3	2.54%
2021	477.7	160.0	106.8	210.9	
Arterial Growth Rate=1.5% Collector & Residential growth=3.7%					
Source: City of Loveland Public Works Department. Projection based on current rate of growth and anticipated street network.					

Electric Meters

New Electric Meters	
1998	785
1999	731
2000	1194
2001	1321
2002	1566
2003	1101
2004	1144
2005	1124
2006	798
2007	505
2008	545
<i>2008 Residential</i>	<i>381</i>
<i>2008 Commercial</i>	<i>164</i>

Power Rates

Residential customers

In 2008, residential customers pay 5.969 cents per kilowatt-hour (kWh), which is still below the 1984 cost of 6.55 cents per kWh. The monthly base charge remains at \$4.00.

Small Businesses

Small business owners and other commercial customers have competitive rates compared to neighboring electric utilities.

Large Commercial and Industrial Customers

Electric rates and demand charges for large commercial and industrial customers are competitive with surrounding utilities. Because of variations between energy use and demand, each industrial customer must be benchmarked individually.

Water System Data

Water System Data	
Water Treatment Plant capacity	24 MGD
Water Treatment Plant - max day/max day 2006	25.5/27.6 MGD
Water Treatment Plant average - Summer (May-Aug)	21.0 MGD
Water Treatment Plant average - Winter (Jan-Mar & Dec)	6.5 MGD
Number of lines	414.62 miles
Number of hydrants	2,635
Number of pump stations	6
<i>Source: City of Loveland Water & Power</i>	

Water Customers

Water Customers	
Residential inside/outside	21,207 / 917
Commercial inside/outside	995 / 93
Industrial inside	5
Wholesale	2
City	43
Total customers	23,262
Average residential water use	150,259 gallons/year
<i>Source: City of Loveland Water & Power</i>	

Wastewater System

Wastewater System Data	
Wastewater Treatment Plant hydraulic capacity	10.0 MGD
Wastewater Treatment Plant organic capacity	20,236 lbs/day of BOD
Wastewater Treatment Plant - Peak Wet / Peak Wet Day 2006	13.2 / 7.0 MGD
Wastewater Treatment Plant average - Wet season (Apr - Sept)	5.3 MGD
Wastewater Treatment Plant average - Dry season (Jan-Mar & Oct-Dec)	5.4 MGD
Number of sewer lines	326.43
Number of manholes	8,015
Number of lift stations	15
<i>Source: City of Loveland Water & Power</i>	

Parks and Open Space

Number of Parks: 28*
 Number of Playgrounds: 26
 Recreational Facilities: 4
 Number of Developed Acres: 372.69, without Viestenz Smith Park
 Number of Undeveloped Acres: 93.65, not including Vistenz Smith park
 Viestenz-Smith Mountain Park: 25.01, developed acres, 395.16 undeveloped acres
 Cost per Developed Acre: \$6820/AC
 Miles of Recreational Trail: 16.25
 Open Space Acres Preserved: 1,932 (April 1, 2007)
 Golf courses: 3 courses, 45 holes, 373.5 total developed golf acres
 Visits to Hatfield Chilson-Recreation Center (2007): 334,366
 Park Visits (2007): 1,350,000
 Swimming Pools: 2 (1 indoor; 1 outdoor)**
 Swim beaches: 1***

* *Barnes park has been included in the new Fairgrounds Park*

** *Other pools available through partnership with Thompson Valley School District*

*** *Other swim facilities at Boyd Lake State Park, Carter Lake, and Horsetooth Reservoir*

Source: [City of Loveland Parks and Recreation](#)
 See also [Parks & Recreation 2007 Annual Report](#)

**Fort Collins/
Loveland
Airport (FNL)**

- Owned and operated jointly by the [City of Fort Collins](#) and Loveland; link to [Airport Master Plan update](#)
- An FAA certified general aviation airport
- Runway is 8500 feet long and 100 feet wide
- Serviced with high intensity lighting and an instrument landing system
- No-delay, all weather ATC approaches to the airport's ILS runway with full ILS, VOR/DME and RNAV
- Commercial service provided by Allegiant Air with flights to Las Vegas, NV
- Closest commercial/commuter airport is [Denver International Airport](#) in Denver (approx. 60 miles SSE of Loveland)

**City Facility
Costs**

The cost to operate City facilities is approximately \$4.75 per-sq-ft annually, and includes housekeeping, general maintenance, and utilities. In addition, about \$1.00 per-sq-ft annually should be budgeted for capital upgrades/upkeep. The City has approximately 700,000 square feet of building facilities.

**Recycling and
Solid Waste**

Solid Waster Collected and Recycled	
Total Solid Waste Collected	43928.57
Total diverted from landfills	24131.89
Diversion Rate	54.93%

**Police
Department**

Links to [Patrol District Boundaries](#); [Crime Statistics](#)

Business Data

Consumer Price Index

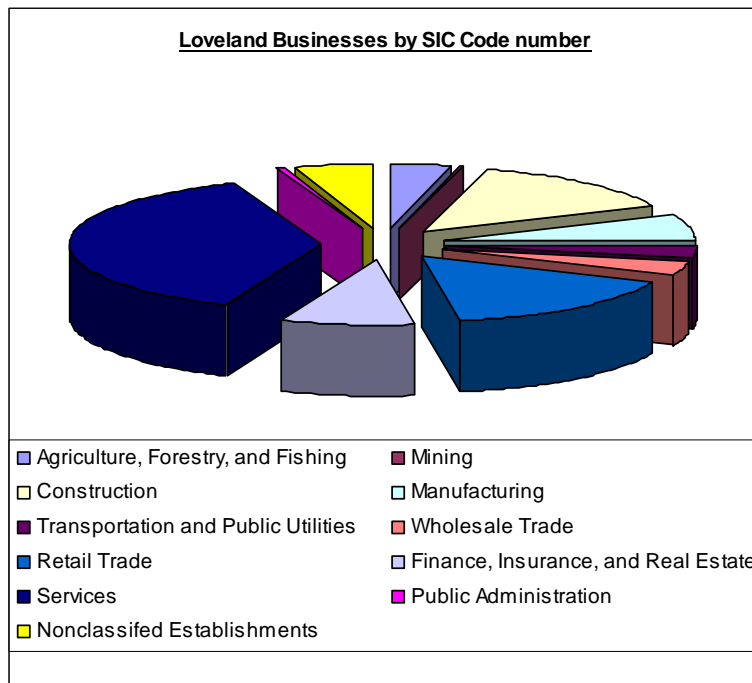
Consumer Price Index and Percent Change Denver-Boulder-Greeley										
Actual								Forecast		
2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
173.2	181.3	184.8	186.8	187.0	190.9	197.7	202.0	209.3	216.6	224.2
4.0%	4.7%	1.9%	1.1%	0.1%	2.1%	3.6%	2.2%	3.6%	3.5%	3.5%

Source: [State of Colorado Legislative Council](#), 2008

Businesses by Type

Loveland Businesses by Type (2007)		
	number	percent
Agriculture, Forestry, and Fishing	174	3.84%
Mining	9	0.20%
Construction	653	14.42%
Manufacturing	285	6.30%
Transportation and Public Utilities	151	3.34%
Wholesale Trade	151	3.34%
Retail Trade	725	16.02%
Finance, Insurance, and Real Estate	387	8.55%
Services	1,743	38.50%
Public Administration	20	0.44%
Nonclassified Establishments	229	5.06%
Total Businesses	4,527	

Source: *D & B Marketplace Gold*



**Labor Force
and
Unemployment**

Civilian Labor Force and Unemployment Rates Nov 2008				
	Labor Force	Employed	Unemployed	Rate
Fort Collins-Loveland MSA	177,610	169,195	8,415	4.7%
Colorado	2,749,941	2,593,254	156,687	5.7%
United States	154,616,000	144,285,000	10,331,000	6.7%

Source: [*Colorado Department of Labor & Employment*](#)

**Loveland's
Largest
Employers**

Loveland's Largest Employers (March 2006)		
Company	Product/Service	# of Employees
Thompson School District R2-J	Educational Facilities	2,030
The Promenade Shops	Retail/Mall	1,489
Larimer County	Government	1,485
Poudre Valley Health Systems	Health Care Facilities	975
Wal-Mart Distribution Center	Wholesale Distribution	964
McKee Medical Center	Health Care Facilities	950
Hach Company	Manufacturer	838
Woodward Governor	Manufacturers/Processors	831
City of Loveland	City Government	702
Group Publishing	Publishers	400
The Outlets at Loveland	Retail/Mall	343
Foothills Gateway-Larimer Co.	Disabled Persons Assistance	268
Kroll Factual Data	Risk Consulting Business	254
GE Global Controls Services	Manufacturer	250
Quebecor World	Printers	225
Loveland Good Samaritan Retirement Village	Independent and Assisted Living	205
LPR Construction	Construction	200
Platte River Power Authority	Utility	198
Connell Resources	General Contractor	192
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Source: Loveland Chamber of Commerce and Visitors Center, March 2006

Web Links to Other Information Sources

[Compass of Larimer CO](#)

[Loveland Chamber of Commerce](#)

[Northern Colorado Economic Development Corporation](#)

[Loveland Geographic Information System Mapping](#)

[Colorado by the Numbers](#)

[Colorado Data Book](#)

[North Front Range Metropolitan Planning Organization](#)

[Colorado Department of Labor and Employment](#)

[U.S. Department of Justice · Office of Justice Programs Bureau of Justice Statistics](#)

[U.S. Census – American Factfinder](#)