

# The City of Loveland Comprehensive Plan Update

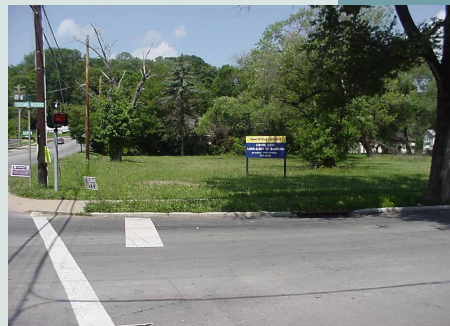


**FEBRUARY 12, 2002**

## ANALYSIS



## FOCUS



## GROWTH



## IMPLEMENTATION

**McBrideDALE**  
CLARION

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## TABLE OF CONTENTS

<b>INTRODUCTION .....</b>	<b>1</b>
<b>BASE ANALYSIS.....</b>	<b>1</b>
<b>PLANNING FOR THE FUTURE.....</b>	<b>5</b>
CITYWIDE GOALS AND STRATEGIES .....	5
ACTION AREA GOALS AND STRATEGIES .....	8
DOWNTOWN CORE.....	10
ORIGINAL NEIGHBORHOODS .....	12
WESTERN NEIGHBORHOODS.....	13
COMMERCE PARK .....	14
THE HEIGHTS .....	15
WEST LOVELAND CORRIDOR .....	16
NORTH STATE ROUTE 48 .....	17
EASTERN NEIGHBORHOODS .....	18
EAST STATE ROUTE 48.....	19
LOVELAND-MADEIRA ROAD AND RIVERSIDE DRIVE .....	20
<b>FOCUS AREA PLANS .....</b>	<b>21</b>
LOVELAND-MADEIRA FOCUS AREA PLAN.....	21
WHITE PILLARS FOCUS AREA PLAN.....	27
<b>GROWTH AREAS.....</b>	<b>34</b>
<b>IMPLEMENTATION .....</b>	<b>38</b>
<b>CONCLUSION .....</b>	<b>46</b>

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## INTRODUCTION

In 1993, the City of Loveland embarked upon the major task of completing the Loveland Comprehensive Plan. Around the early 1990's, Loveland was experiencing a considerable amount of growth due to continued suburban settlement. However, over time, undeveloped residential land has become scarce within the City, and the Loveland Commerce Park is nearly built out, minimizing the potential for tax base expansion. This situation has led to a community that is tipped more toward residential development and creates a need for a balance of development types to enhance the City of Loveland's tax base.

In 2000, Loveland chose to embark upon a second planning process in an effort to ensure that the Comprehensive Plan continues to reflect the community vision and to address development and redevelopment in specific areas of the City. This report summarizes the results of this process, and should be considered as an update to the 1993 Comprehensive Plan. In particular, this Plan accomplishes the following:

- 1) It reevaluates and expands the goals and strategies for future growth and community enhancement in Loveland;
- 2) It evaluates development scenarios and provides design guidelines for the White Pillars property;
- 3) It addresses future development along the Loveland-Madeira Road corridor; and
- 4) It evaluates future growth areas outside of the City.

This current, updated Comprehensive Plan serves as the official policy guide to the physical development of the community, and should act as a guide to future decision-making.

## BASE ANALYSIS

Much of the base analysis utilized during the original comprehensive planning process is still relevant today including much of the information relating to existing land uses. However, it is vital to have a clear understanding of what type of uses currently exist in order to plan for the future. To do this, an updated existing land use map is presented with emphasis on existing parks and open space, the location of residential uses, and the location of retail and other non-residential uses. Additional information is presented on properties owned by the City and the Board of Education as well as properties that may still have additional development or subdivision potential in the future. This information is portrayed on the following two maps to provide a reference point for understanding current conditions.

Overall, the base analyses and comparisons to the 1993 Loveland Comprehensive Plan show that many areas of the City remain stable with

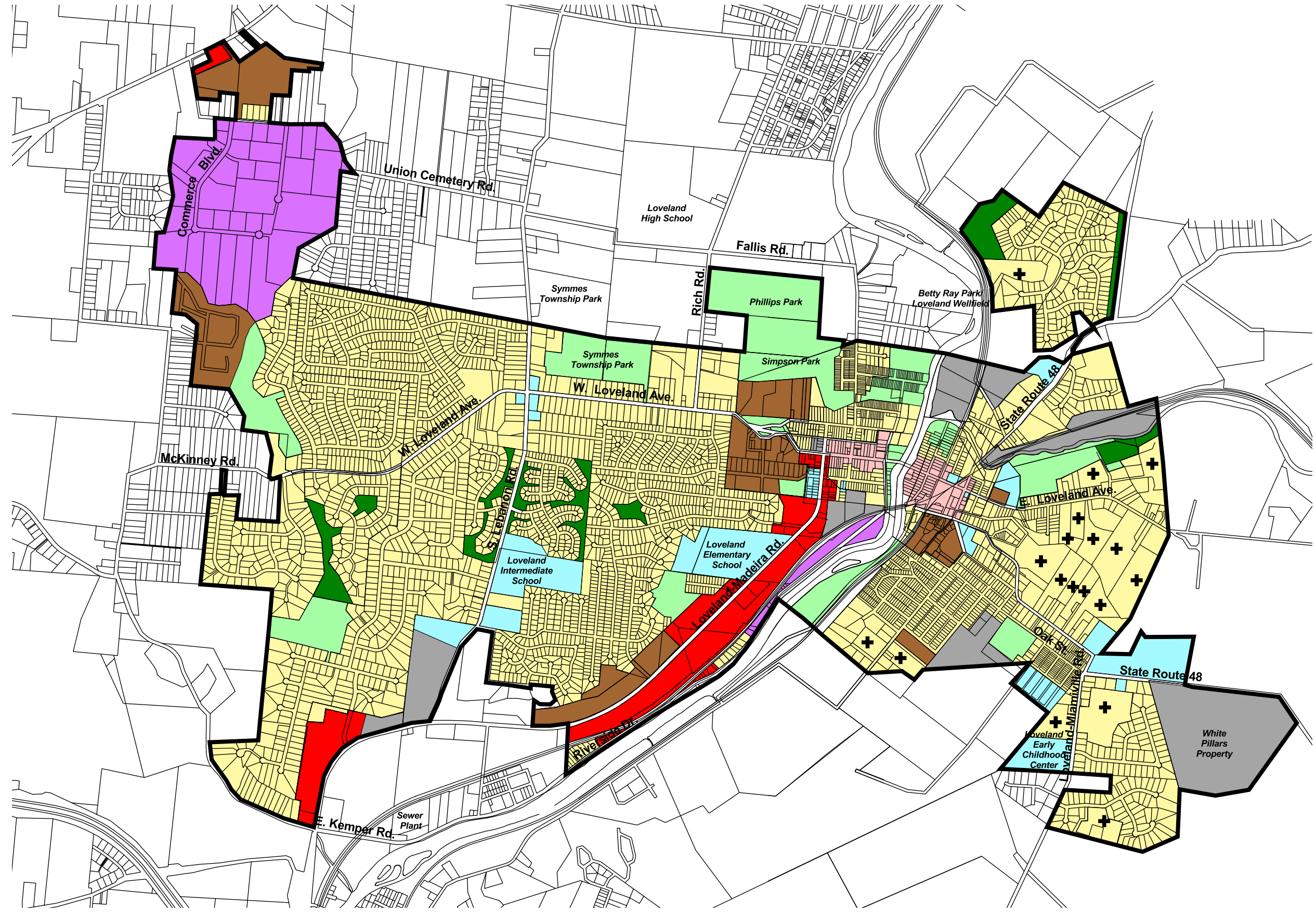
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regards to land use and transportation. This is especially true in the new residential subdivisions and the Loveland Commerce Park. The City of Loveland has expanded its boundaries since the 1993 Comprehensive Plan to include the Brandywine development along Butterworth Road and the White Pillars property on State Route 48. Other changes and problems were identified based on discussions with Loveland staff and the Comprehensive Plan Steering Committee. These changes and problems include that uses in downtown and along Loveland-Madeira Road continue to transition and several properties have continued to deteriorate in appearance. Also, while some builders and developers are conscious of neighborhood character during the design and construction of new residential and business uses, others prefer to construct modern facades in otherwise historic areas of the City. Staff members and the Steering Committee also identified several positive changes in Loveland that have occurred over the last decade including new development along Lebanon Road, streetscape improvements in downtown, and continual residential and non-residential development.

## Existing Land Use

- City of Loveland Boundary
- Single Family Residential
- Multi-Family Residential
- Commercial
- Mixed Use
- Industrial
- Institutional
- Public Park/Open Space
- Private Park/Open Space
- Undeveloped
- Properties that are currently occupied but are large enough to accomodate additional development.

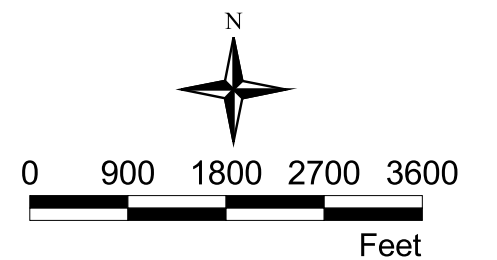
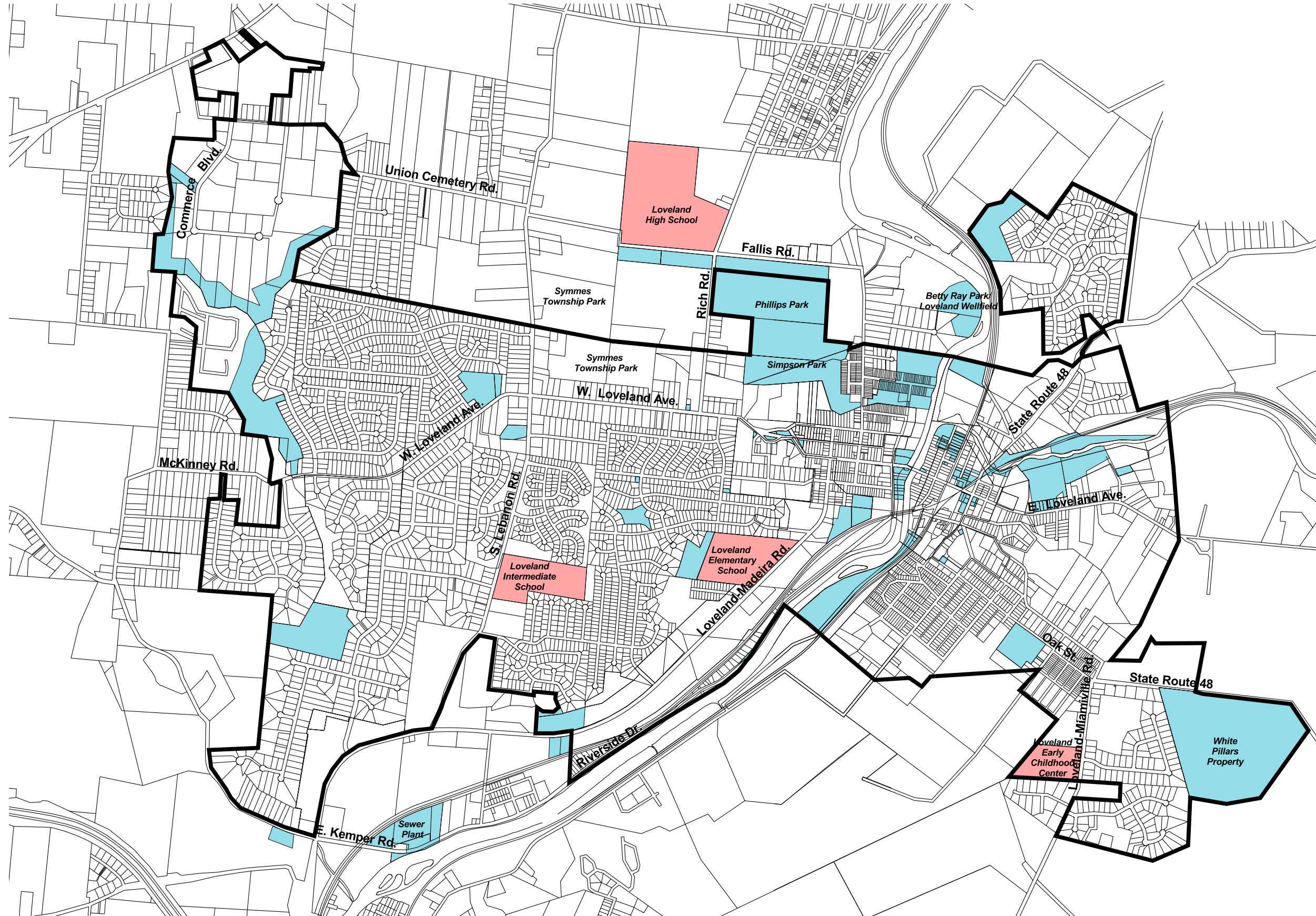


City  
of  
**Loveland**



**Public  
Ownership**

- City of Loveland Boundary
- City of Loveland
- Loveland Board of Education



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## PLANNING FOR THE FUTURE

The City of Loveland is comprised of several distinct residential neighborhoods, business centers, and public uses that together create the greater community of Loveland. It is impossible to make plans for the future without considering these smaller areas separately and as a whole. To accomplish this task, several action areas are identified based on similar land uses and general characteristics. There are unique goals for future growth and enhancement in each of these areas, and in some cases, special focus area plans are presented as part of this Comprehensive Plan Update. Specifically, special attention is paid to the Loveland-Madeira Road corridor and the White Pillars property located within the East State Route 48 Action Area. In addition, this Plan includes a plan for future growth beyond the current boundaries of the City that evaluates land on its proximity to the City of Loveland, lack of existing development, and development potential. The format of this Plan will be to first outline the overall goals and strategies that apply to the entire City followed by discussions and goals on each of the 11 action areas.

### Citywide Goals And Strategies

Based on the results of community outreach efforts with the Comprehensive Plan Steering Committee and the citizens of Loveland, a series of goals and strategies are presented in this document that relate to land use, transportation, community character, parks and open space, and public facilities within the City as a whole.

#### *Land Use*

Land use patterns within the City have been firmly established over the last two decades. While there are some areas within the City that will continue to transition over time, the following goals should apply to future construction and redevelopment:

- ❑ Capitalize on opportunities to expand the City's economy through redevelopment and continued growth.
- ❑ Preserve the existing overall pattern of land uses.
- ❑ Define, protect, and reinforce the distinct identity of residential neighborhoods, as well as mixed-use and business activity centers.
- ❑ Protect residential areas from inappropriate encroachment of non-residential uses.
- ❑ Utilize land use regulations that allow for the control and mitigation of land use impacts.

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### ***Transportation***

Transportation is key to all growth and development. Without adequate means of transport for both people and goods, there will be minimal growth, and without continued growth, it will be difficult for the City to attract new residents and businesses or fund transportation improvements. For this reason, the following transportation goals and strategies will help guide the City in the future:

- ❑ Reduce traffic congestion along major arterial roadways, especially in non-residential areas with emphasis on alternatives to building more roads.
- ❑ Encourage traffic calming and reduce traffic impacts on residential areas.
- ❑ Encourage mass transit connections throughout the City and especially in commercial and industrial activity areas.
- ❑ Reserve an adequate amount of right-of-way in newly developing areas for possible expansion of the key thoroughfares in the area.
- ❑ Make infrastructure improvements to support development as it occurs, particularly in the road system.
- ❑ Create a system of bike trails and pedestrian sidewalks that are separate from the roadways. These trails and sidewalks should interconnect all areas of the City.
- ❑ Develop a walk/bikeway plan that looks at the available and potential connections between public facilities and parks with the downtown core and surrounding areas.
- ❑ Aggressively work with regional and state entities to plan and address regional transportation needs and issues for all modes of transportation including vehicular, pedestrian, bike, and mass transit.
- ❑ Address improvements of intersections within the City and surrounding areas on a regional level as Loveland and surrounding communities continue to experience development and redevelopment.
- ❑ Support regional improvement efforts that help alleviate congestion and improve vehicular and pedestrian movement in and around Loveland.
- ❑ Support the development of bus stops and park and ride lots.

### ***Community Character***

Almost all residents can identify aspects of the community that initially attracted them to the area or keep them in the area in addition to land use or transportation. These qualities may include the quaint downtown, beautiful scenery and streetscaping, the accessibility to and beauty of the river, and many other visual characteristics. To maintain and enhance the community character that already exists within Loveland, the following goals and strategies will apply:

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- ❑ Improve the overall quality of commercial development through better site design standards.
  - ❑ Implement the Loveland Gateway/Corridors Plan that will establish a series of uniform and attractive entryways into the City as well as improving several major boulevards and provide additional roadway streetscaping elements.
  - ❑ Maintain and enforce the property maintenance code that will require the general upkeep of residential and non-residential properties to protect surrounding property owners and the entire City from deteriorating appearances. The City should consider committing funds to assist in improving the appearance of residential, commercial, office, and industrial properties.
  - ❑ Continue planting street trees under the Tree City USA program.
  - ❑ Be proactive and creative in enforcing landscaping and buffering requirements to maintain a buffer between residential and non-residential areas of the City.
  - ❑ Protect existing and old vegetation (specifically trees).
  - ❑ Capitalize on the benefits of having the Little Miami River, a national scenic river, run directly through the City. Balance the need for the City to grow through development with the need to preserve this natural resource.
  - ❑ Create special guidelines aimed at protecting the Little Miami River and the aquifer.

### ***Parks and Open Space***

Many residents and visitors enjoy the City's excellent parks, recreation, and open space system. This system has a variety of activities including general greenspace and passive activities, to more active facilities such as ballparks and the Little Miami Scenic Bike Trail. The following goals and strategies will help improve upon an already excellent system:

- ❑ Aggressively preserve land for recreational development or open space.
- ❑ Strengthen neighborhood parks, providing for a system of linkages to other parks and recreational areas, and preserving open space.
- ❑ Work with developers and provide incentives for public amenities such as pedestrian connections and other amenities for all new development and redevelopment.
- ❑ Develop a parks and recreation plan that evaluates present and future park needs and supply as well as who is currently served, who needs to be served, and what types of recreation are needed in the City.

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### ***Public Facilities***

Infrastructure is vital to the continual growth of the City. All of Loveland is served by a sewer and water system that is adequate to serve the existing populace and businesses, as well as any reasonable future development. The City may extend water and sewer lines into areas that might be annexed by Loveland in the future. The following goals and strategies apply to all of Loveland in regards to public facilities:

- ❑ Continue the current City policy of high quality maintenance of public improvements and set a standard for private property owners to emulate.
- ❑ Ensure that there are adequate public safety services for all new development in all areas of the City.
- ❑ Monitor the fiscal health of the City as it relates to the balance of residential and non-residential development.
- ❑ Continue to eliminate open ditch stormwater drainage systems and evaluate the possibility of creating sidewalks or bike paths where the open ditches have been removed.
- ❑ Develop a stormwater maintenance code that will help minimize the impacts of additional development in the surrounding region.

### **Action Area Goals and Strategies**

As discussed in previous sections, there are definite residential neighborhoods and business activity centers within the City that are distinct subareas of the City. These areas can be identified by most residents based on the general character of the area including such areas as downtown or the Loveland Commerce Park. Special goals and strategies are hereby presented for each of 11 action areas that deal specifically with issues and opportunities as addressed during community outreach efforts. The action areas illustrated on the Action Areas Map include:

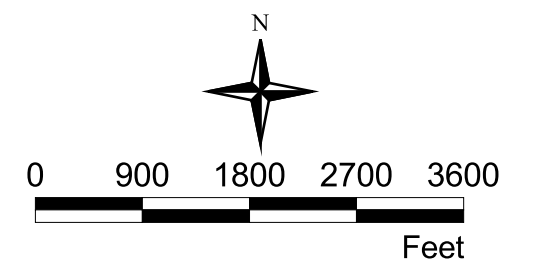
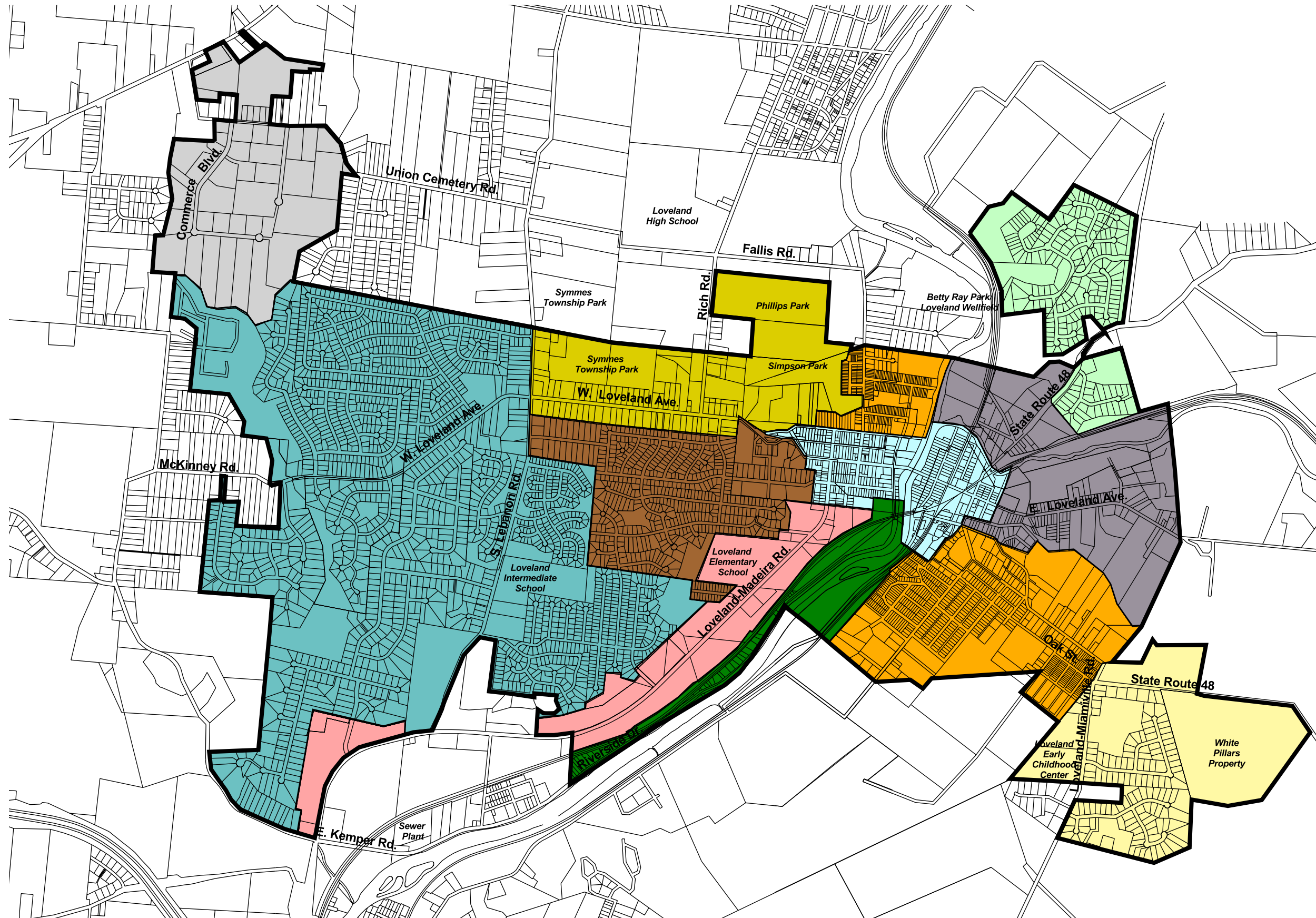
- ❑ Downtown Core
- ❑ Original Neighborhoods
- ❑ Western Neighborhoods
- ❑ Commerce Park
- ❑ The Heights
- ❑ West Loveland Corridor
- ❑ North State Route 48
- ❑ Eastern Neighborhoods
- ❑ East State Route 48
- ❑ Loveland-Madeira Road
- ❑ Riverside Drive

# City of Loveland



## Action Areas

- City of Loveland Boundary
- Commerce Park
- Downtown Core
- East State Route 48
- Eastern Neighborhoods
- Loveland-Madeira Road
- North State Route 48
- Riverside Drive
- The Heights
- Original Neighborhoods
- West Loveland Corridor
- Western Neighborhoods



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## DOWNTOWN CORE



Downtown Loveland is the center of the City – literally and figuratively. It is the original business and residential core of Loveland. Since the development of the Loveland-Indian Hill exit on Interstate-275 many businesses, especially mainstream retail, relocated out of downtown to areas with more vehicular traffic. Downtown lost its role as a mainstream retail hub, and went into a period of transition. The number of people coming downtown declined and some commercial buildings converted to office or residential uses. Some residential buildings also went through transition and were converted to office or commercial spaces.

With the coming of the Little Miami Scenic Bike Trail, foot traffic and shopping in the downtown area began to increase, slowly at first and now more rapidly. The renovation and restoration of a number of historic buildings has taken place in recent years and uses such as Bond Furniture have moved from Loveland-Madeira Road to the Downtown Core Action Area. The Loveland City Hall has maintained its downtown presence and has recently undergone renovations. Several stalwart businesses and residences were stabilizing influences during this time period.

In the past few years, foot traffic has increased significantly as the quality of small businesses (especially restaurants), residences, streetscape elements, and events have improved. The City continues to implement recommendations from the Downtown Loveland Urban Design Plan, contributing to the success of the area, and the Little Miami Scenic Bike Trail helps bring an influx of people into the area sparking additional reinvestment.

There is a resurgence of interest in downtown and many residents feel that efforts should be made to encourage additional redevelopment and to increase the amount and variety of commercial space. Many of Loveland's citizens would like to continue to see downtown serve as the central focal point of the City with a mix of uses and an attractive appearance. The following goals and strategies will help direct the community toward this vision:

### ***Goals and Strategies***

- ❑ Downtown should be an assembly point and the civic center of the community, not just a destination for the bike trail or the location of government offices.
- ❑ Improve the role of the downtown in Loveland's overall identity by developing a strategy for strengthening, stabilizing, and redeveloping the area.

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- ❑ Preserve historic buildings, sites, and the historic atmosphere of the downtown.
  - ❑ Maintain the village character of the downtown.
  - ❑ Improve the relationship between the bike trail, commercial district, and the Little Miami River in order to attract Loveland residents and newcomers into downtown.
  - ❑ Maintain and enhance the mixture of businesses and residents.
  - ❑ Determine the appropriate commercial uses to be located in downtown based on an updated market analysis.
  - ❑ Maintain downtown as the government and tourism center for the community.
  - ❑ Promote the development and redevelopment of housing and businesses within downtown provided they complement the historic urban fabric.
  - ❑ Continue to implement the Urban Design Plan for downtown to provide guidance on building design, streetscape improvements, traffic circulation, pedestrian circulation, signage, land use, and zoning.
  - ❑ Improve parking facilities and opportunities within downtown where the facilities will not detract from the character of the area.
  - ❑ Evaluate tools to preserve the residential neighborhoods that are located on the western side of the Downtown Core Action Area.
  - ❑ Maintain and improve existing residential uses surrounding the core business areas. The primary uses of the core business area should be commercial, office, residential, and mixed uses.
  - ❑ Provide for additional residential development where appropriate.
  - ❑ Develop design guidelines for new construction and redevelopment in downtown.

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## ORIGINAL NEIGHBORHOODS



Several residential neighborhoods that were part of the original village surround downtown. Many of these homes are historic and reflect traditional development styles, with a grid street network, sidewalks, and small lots with houses set close to the street.

These neighborhoods are primarily single-family residential with several multi-family dwellings mixed throughout these neighborhoods. Recent growth has led to the development of new homes that were built to replace older homes or are infill homes on previously undeveloped lots. There are no requirements specifying guidelines for development within these well-established neighborhoods beyond suburban style zoning regulations. This situation leads to an occasional home that does not reflect the character of surrounding uses. In addition, many uses in these areas rely upon on-street parking due to little or no driveway space and in many cases the lack of a garage.

### *Goals and Strategies*

- ❑ Develop a plan to preserve the unique character of these residential uses including the size, scale, setback, and character of structures.
- ❑ Evaluate the potential for sidewalk expansion and improvements in this area to minimize conflicts between pedestrians and automobile traffic.
- ❑ Improve parking opportunities for McCoy Park.
- ❑ Ensure that the applicable zoning allows for compatible infill development without numerous variances or zone changes.

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## WESTERN NEIGHBORHOODS



The Western Neighborhoods area is the largest, single-family residential area within the City of Loveland, with numerous subdivisions that have developed over the last few decades. The newly renovated Loveland Intermediate School (previously Loveland High School) and the new Loveland Safety Center are located within this area along with several churches and both public and private open space. The developments in this area follow a more suburban form of development with curvilinear streets and lots that are larger than those in other, older neighborhoods.

There is little land available for development within this area and residential housing has remained stable with little to no transition into non-residential or multi-family uses. On the other hand, during the next several decades, this area may start to show signs of aging, both in terms of private property and public infrastructure. The major issue in this area currently is the lack of connection, specifically bike and pedestrian connections, with the remainder of the City. The goals for this area are minimal and revolve around protecting the existing uses and enhancing development through infrastructure improvements.

### *Goals and Strategies*

- ❑ Maintain the strong residential character of this area.
- ❑ Establish a plan for creating both pedestrian and bicycle circulation that interconnects development within this area and with parks and other facilities located throughout the City.

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## COMMERCE PARK



Loveland's concentration of office and industrial commerce is located within the Loveland Commerce Park, located off of Union Cemetery Road. A significant number of businesses located in this park are small office or industrial operations with minimal truck traffic. This area is popular for office and industrial uses due to its close proximity to Montgomery and Fields Ertel Roads and as such, closeness to Interstate 71. In addition to commerce, there are several residential uses within this area, including the Lodge, which provides a variety of housing options to senior citizens.

With only two lots available for development within the Commerce Park and no room for new residential uses or the expansion of existing residential uses, this area is near buildout. The following goals and strategies strive to preserve and enhance the area:

### *Goals and Strategies*

- ❑ Promote a cohesive industrial and office center with adequate traffic and pedestrian circulation.
- ❑ Maintain the residential uses north of Union Cemetery Road.
- ❑ Create land use regulations that allow for the control and mitigation of land use impacts.
- ❑ Implement infrastructure finance techniques that require development to fund improvements to infrastructure where the development creates the need for the infrastructure improvements.
- ❑ Enhance this area as the northern entrance into the City as part of the Loveland Gateway/Corridors Plan that proposes landscape and streetscape changes along Commerce Park Boulevard.
- ❑ Evaluate the possibilities of reconfiguring the timing of the light at the intersection of Montgomery Road and Union Cemetery Road and improving the intersection of Lebanon Road and Union Cemetery Road.

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## THE HEIGHTS



The Heights is composed of a group of older residential subdivisions that have access to West Loveland Avenue and Loveland-Madeira Road. While the area is a stable residential neighborhood, issues have begun to arise due to the age of the development. Some properties have not been maintained as well as others leading to concerns about the long-term stability of the area. Due to small lots, lot layout, and the lack of room for expansion, the original design and layout of the development is a major issue as residents have renovated homes, turning garages and carports into enclosed areas to expand homes. With homes set close to the road, these enclosures have led to more parking on already narrow streets. While there is little to be done in regards to the width of the streets and thus improving parking conditions, other infrastructure and property maintenance improvements will further enhance this area as a prime residential neighborhood.

### *Goals and Strategies*

- ❑ Preserve this area as a single-family residential district.
- ❑ Emphasize and enforce existing property maintenance regulations.
- ❑ Maintain similar development densities for all new development or redevelopment.

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## WEST LOVELAND CORRIDOR



Several of Loveland's and Symmes Township's parks are located within the West Loveland Avenue Corridor Action Area. This area differs from any other residential area within Loveland as all of the development has occurred directly on West Loveland Avenue. Homes are relatively new, on large lots with the homes laid out in a more rural setting, with plenty of trees and the houses set far off the road. It is not foreseeable that this area will ever, or should ever, transition into other uses.

### *Goals and Strategies*

- ❑ Preserve this action area as a primarily residential district.
- ❑ Maintain similar development densities for all new development or redevelopment.
- ❑ Improve West Loveland Avenue through the improvement of traffic signals, the addition of turning lanes for more efficient traffic flow at key intersections, and wider streets to accommodate bicycle traffic.

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## NORTH STATE ROUTE 48



The residential developments located in the North State Route 48 Area are the newest within the City of Loveland. The largest development is the Brandywine subdivision located on Butterworth Road. Beyond the existing residential properties, there is little room for expansion or new development within the existing boundaries of the City. However, the most likely future growth areas for the City surround this area and any new development will greatly affect the infrastructure within this area.

### *Goals and Strategies*

- ❑ Sewers should be considered for residential expansion if growth pressures increase in Loveland or in potential expansion areas.
- ❑ Maintain similar development densities for all new development or redevelopment.
- ❑ Preserve open space, rural atmosphere, river quality of the Little Miami River, and other areas of sensitive development.
- ❑ Encourage creative site planning, such as clustering, to protect hillsides, wooded areas, and streams from the impacts of development.
- ❑ Evaluate the potential for sidewalks in this area to minimize conflicts between pedestrians and automobile traffic.
- ❑ Create a new park in this area to service the citizens that reside in these neighborhoods to reflect the balance of parks and development that exists in the remainder of the City.

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## EASTERN NEIGHBORHOODS



The Eastern Neighborhoods Action Area is a unique neighborhood in its own right. Much of the area is comprised of moderately steep terrain accounting for the numerous irregular lots and the non-typical subdivision of land. Homes in this area range in age from historic homes to more modern housing styles. The primary use of the land is single-family residential with some multi-family, commercial, and institutional uses intermixed. There is moderate potential for some additional lot splits but the topography will pose constraints to any future construction.

The land uses within this area serve as a transition from the more urbanized downtown and original neighborhoods to the more rural areas of Miami and Hamilton Townships. Densities are low due primarily to the topography. Nevertheless, a character has been established with the lower densities, irregular lots, and largely natural setting that should be preserved.

### *Goals and Strategies*

- ❑ Maintain similar development densities for all new development or redevelopment with appropriate environmental protection.
- ❑ Encourage creative site planning, such as clustering, to protect hillsides, wooded areas, and streams from the impacts of development.
- ❑ Identify well-defined areas for the development of neighborhood commercial establishments.
- ❑ Develop a sidewalk and trail plan that looks at the available and potential connections between the public facilities and parks in this area with the downtown core and surrounding areas.

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## EAST STATE ROUTE 48



Similar to the North State Route 48 Action Area, this area has seen recent residential developments within the City and surrounding Miami Township. It is also the site of two schools, the Ramsey-Paxton Cemetery and one of the last large, undeveloped parcels of land that can be found in the City. The City of Loveland currently owns this property, known as White Pillars. As part of this Comprehensive Plan, a set of goals and strategies has been crafted for the entire action area. In addition, a special focus area plan was developed for the White Pillars property to outline potential development scenarios along with specific design guidelines for when the property is eventually developed.

### *Goals and Strategies*

- ❑ Examine means of reducing traffic congestion and vehicular speed in this area, especially around the intersection of State Route 48 and Loveland-Miamiville Road.
- ❑ Any new development within this area should provide a traffic impact study.
- ❑ Work with Miami Township on surrounding development opportunities to minimize the impact of outside development on developments within the City of Loveland, and vice versa.
- ❑ Separate any new pedestrian/bicycle paths from the roads to minimize dangerous traffic conflicts.
- ❑ Provide interconnection with the existing schools in the area and with the Grailville properties.
- ❑ Encourage creative site planning, such as clustering, to protect hillsides, wooded areas, and streams from the impacts of development.
- ❑ Identify well-defined areas for the development of neighborhood commercial establishments.

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## LOVELAND-MADEIRA ROAD AND RIVERSIDE DRIVE

### DRIVE

The Loveland-Madeira Road and the Riverside Drive Action Areas are two separate action areas yet they each influence each other to such a degree that it was necessary to jointly consider both of these areas during the development of the Loveland-Madeira Corridor Focus Plan.



Loveland-Madeira Road is Loveland's primary commercial center for Loveland residents. Like many other communities with an aging commercial corridor, the Loveland-Madeira corridor has seen the loss or relocation of major tenants, vacancies, and redevelopment of properties into uses that underutilize the potential of the property. In addition, due to the corridor's location near Interstate 275, the City is competing with other jurisdictions to develop and attract commercial uses along this major roadway. On a positive note, many uses along this corridor remain stable. There is an enormous amount of redevelopment and improvement potential for the corridor in the long term, and the City is taking a proactive role in the overall improvement of the City and this corridor.



The Riverside Drive Action Area is composed of numerous, odd shaped properties located between the CSX Railroad and Riverside Drive, as well as the greenspace and vegetation located between Riverside Drive and the Little Miami Scenic River. Over the years, a mix-match of uses has developed in this area creating several residential uses located adjacent to industrial uses. Riverside Drive is being utilized more and more for a vehicular bypass of Loveland-Madeira Road as well as a roadway bike path. Due to the existence of several businesses along this roadway, the area has been included in the Loveland-Madeira Focus Area Plan and several specific recommendations are made in regards to this area as described in the following section.

The goals and strategies for this area are incorporated into the Loveland-Madeira Focus Area Plan in the following section of the Comprehensive Plan.

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## FOCUS AREA PLANS

### Loveland-Madeira Focus Area Plan

The purpose of this section is to identify a vision for the future of the Loveland-Madeira Road corridor and to outline a set of action steps necessary to achieve that vision. In order to detail this vision, a special focus area plan was developed for this corridor as part of this Comprehensive Plan Update, outlining specific goals and policies for the entire corridor and for nine specific subareas within the corridor.

The process of developing the Loveland-Madeira Focus Area Plan involved two steps. The first step was the preliminary analysis of land and land uses along the corridor. The second step was to use a focus group workshop that involved City committee members, property/business owners, and tenants. Those who attended the workshop were asked to identify what types of businesses are appropriate for the corridor and how those businesses could be enticed to locate on Loveland-Madeira Road. In addition, the attendees were asked to identify key development or redevelopment parcels and those parcels' strengths and weaknesses.

The result of all of these efforts was the development of key goals and strategies for the entire corridor, and specific goals and strategies for nine subareas of the corridor. The overall goals and strategies include:

- ❑ Develop special zoning regulations for this corridor to regulate land usage and development character through an overlay district or special planning district.
- ❑ Develop a uniform theme of landscaping, streetscaping, signage, and architectural design of new or refurbished buildings.
- ❑ Retail uses should be of a type that serves community residents. There may also be opportunities in the future to capitalize on niche business and more specifically, businesses that can serve visitors to the Little Miami Scenic Bike Trail.
- ❑ Marketing will be key in attracting new niche businesses or non-retail business.
- ❑ Lots, or portions of lots, that are severely constrained by flooding or slopes should be preserved as greenspace and, if feasible, utilized for parks or recreational uses.
- ❑ Investigate the opportunities to build a transit station or stand alone library in this area. For the transit station, it will be necessary for the City to decide what types of transportation (ridesharing, bus, bike, rail) it will service prior to selecting an appropriate site.

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- ❑ Implement the recommendations of the Loveland Gateway/Corridors Plan.
  - ❑ Provide connection(s) to the Little Miami Scenic Bike Trail using one or all of the following options:
    - Utilization of an existing sidewalk system.
    - A new bike path extension that crosses the Little Miami River along the existing support system, adjacent to the railroad trestle.
    - Create a bike path lane if the Paxton Bridge is reconstructed.
  - ❑ Create more extensive directional signage that directs people utilizing the Little Miami Scenic Bike Trail to restaurants, businesses, and other attractions in downtown and along Loveland-Madeira Road.
  - ❑ Investigate alternative connections to other areas of the City from Loveland-Madeira Road.

Within the overall corridor, there are nine subareas that were determined based on the results of the focus group workshop. These nine subareas are illustrated on the Loveland-Madeira Subarea Map. Additional goals and strategies were developed for each of these subareas as outlined below. In addition to these goals and strategies, land with development or redevelopment potential has been identified in the Loveland-Madeira Subarea Map and briefly described in the subarea information below.

### ***Subarea 1***

- ❑ Proposed uses for this area include attached residential or office space that maintains the character and scale of surrounding uses.
- ❑ There is one, two-acre site that remains available for development that is ideally suited for office space but has some potential for residential uses.

### ***Subarea 2***

- ❑ Proposed uses for this area include office, research and development, warehousing/distribution, and other non-retail uses.
- ❑ Investigate locations for potential bike/hike connections between Loveland-Madeira Road and Riverside Drive.
- ❑ Approximately six to eight acres could be made available for development with minimal development constraints.

Loveland-Madeira  
Corridor  
Subareas

- Subarea 1

Subarea 2

Subarea 3

Subarea 4

Subarea 5

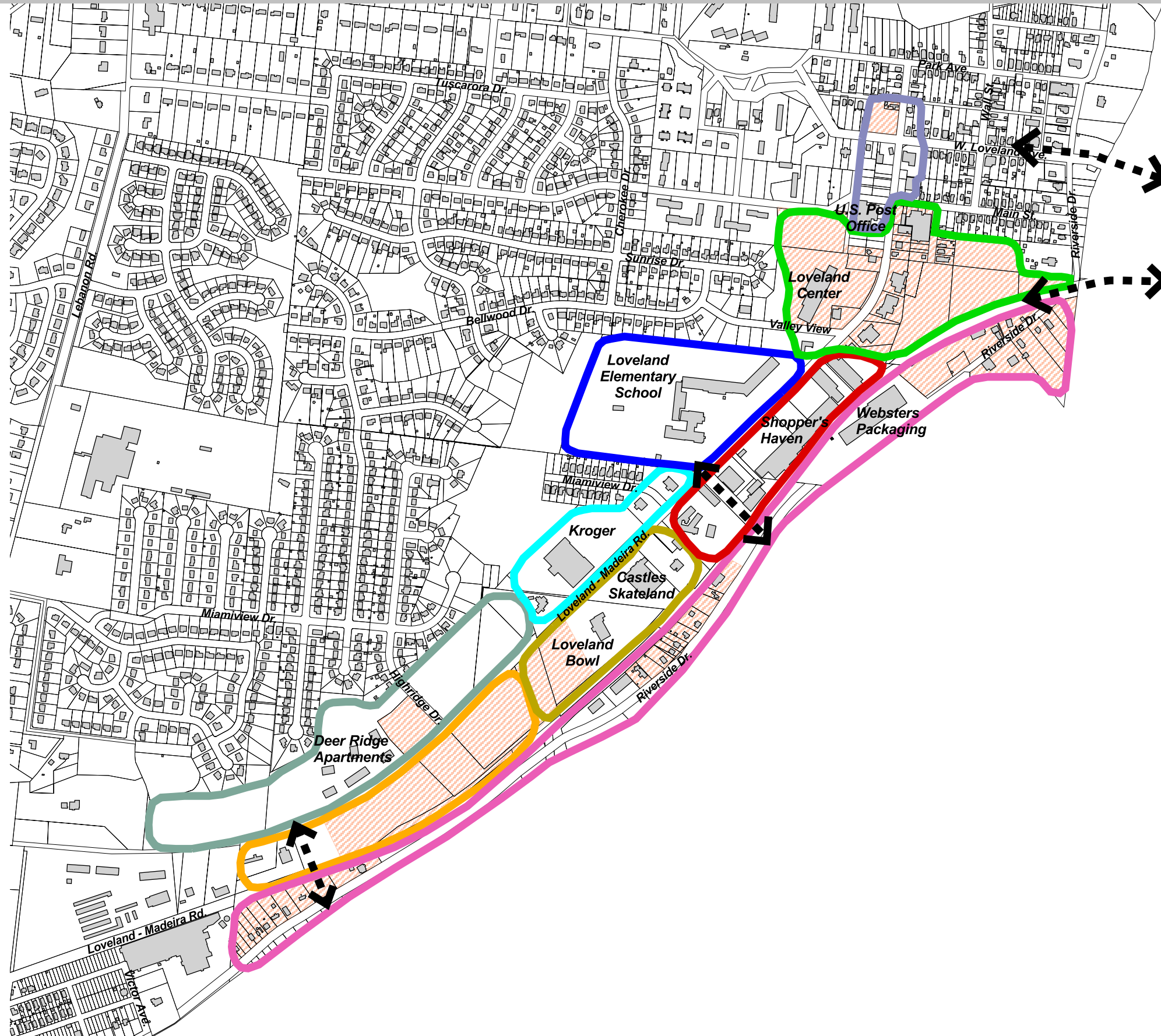
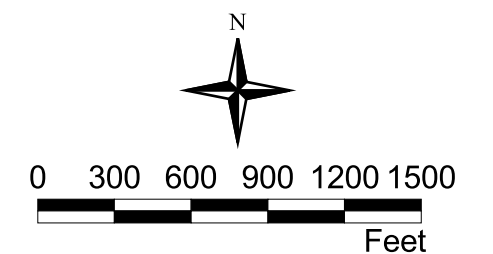
Subarea 6

Subarea 7

Subarea 8

Subarea 9

Key Development/  
Redevelopment Sites



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### ***Subarea 3***

- ❑ Proposed uses for this area include office, research and development, warehousing/distribution, light industry, and other non-retail uses. Parks, recreational areas, and open space uses are also appropriate for this area.
- ❑ Encourage the conversion of residential properties into business uses or open space.
- ❑ Maintain the buffer of trees and greenspace between Riverside Drive and the river.
- ❑ “Sliver” lots, or other lots that do not provide reasonable development potential, should be maintained as greenspace.
- ❑ Emphasize the attractive landscaping of businesses to blend buildings into the natural setting of the riverside.
- ❑ Investigate locations for potential bike/hike connections between Loveland-Madeira Road and Riverside Drive.
- ❑ There are numerous lots along this area that could be assembled to create a total of eight to ten acres of developable sites.

### ***Subarea 4***

- ❑ The existing uses should be maintained as they serve as a destination use.
- ❑ Expand “recreational” themed uses to the east and west.
- ❑ Encourage the upgrading of building appearances and the continued maintenance of structures, parking areas, and sites.
- ❑ Investigate an opportunity for shared parking between Loveland Bowl and Castles Skateland to free up some of the seven acre Loveland Bowl site for additional development.

### ***Subarea 5***

- ❑ Maintain existing uses and encourage expansion wherever feasible as they serve a needed use to the local residents.

### ***Subarea 6***

- ❑ Loveland Elementary School may or may not be a terminal land use on this site. Should the school be relocated to another site within the City, the 23-acre site may become available for redevelopment. Due to the size of the site and the presence of a large structure, a special redevelopment plan should be developed at the time when and if the site becomes available.

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### ***Subarea 7***

- ❑ Proposed uses for this area are community or niche oriented retail, or office space.
- ❑ Retail uses should be concentrated into this area to minimize vacancies in other areas of the Loveland-Madeira corridor.
- ❑ New uses should be created to serve the local community or as a destination use for residents of surrounding communities and those who are traveling to the Little Miami Scenic Bike Trail.
- ❑ Property maintenance and additional landscaping should be encouraged in this area.
- ❑ There are some redevelopment opportunities for the smaller properties.

### ***Subarea 8***

- ❑ Proposed uses for this area include mixed-use development and non-retail uses that include office, research and development, and light/clean industry.
- ❑ Minimize new retail commercial uses in this area.
- ❑ Access should be provided to both Loveland-Madeira Road and Riverside Drive from the Chestnut Street site.
- ❑ A landscaped buffer or open space should be created to buffer the residential uses along Main Street from any proposed development on the Chestnut Street site.
- ❑ Investigate a connection to the Little Miami Scenic Bike Trail utilizing a bike path extension over the Little Miami River that utilizes the existing support structure adjacent to the railroad trestle.
- ❑ Assembled properties could create two highly attractive redevelopment sites including the six plus acre Loveland Center site and the fifteen plus acre Chestnut Street site.

### ***Subarea 9***

- ❑ Proposed uses for this area should be the continuation of the small-scale office and non-residential uses that exist along West Loveland Avenue.
- ❑ Small-scale uses should be maintained with an emphasis on development that mimics the residential character of surrounding uses.
- ❑ Property maintenance and additional landscaping should be encouraged in this area.

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### ***Implementation Techniques and Timing***

Implementing the recommendations of this Plan is not as simple as modifying the zoning, nor will all the recommendations take place overnight. What is necessary for this plan of action to take place is a series of implementation techniques and processes that occur over a period of time. The following is a brief summary of action steps for two different time periods including the short term (0-5 years) and long term (5-20 years). Some implementation steps will need to be ongoing and will occur from the present well into the future.

#### **Ongoing Action (0-20+ years)**

- ❑ Corridor marketing initiatives.
- ❑ Continued property maintenance and enforcement of the existing property maintenance code.
- ❑ The active purchase and assemblage of properties and/or the development of an urban renewal plan that will allow the City to use its power of eminent domain, if necessary, when a development proposal is submitted to the City.

#### **Short Term (0-5 years)**

- ❑ Update the landscaping requirements for the City that will require interior and buffer landscaping for parking lots and will encourage appropriate buffers between residential and non-residential land uses.
- ❑ Update the signage requirements for the City taking into account scale and height requirements for signage that are appropriate for different areas of the City including the Loveland-Madeira corridor.
- ❑ Construct the entrance and signage treatments per the Loveland Gateway/Corridors Plan.
- ❑ Create an overlay zone or a special zoning district for the Loveland-Madeira corridor that will specify uses that are desirable along the corridor and those that should be prohibited. This is also a tool that will provide the City with the ability to create and enforce specific design guidelines for redevelopment in this area.
- ❑ Create and utilize special funding mechanisms to allow improvements along the corridor, including low-interest bank loans.

#### **Long Term (5 – 20+years)**

- ❑ Redevelop the Loveland Center and Chestnut Street sites.
- ❑ Create and implement special architectural design guidelines to create a uniform character along Loveland-Madeira Road.
- ❑ Construct a designated bike bath across the Little Miami Scenic River.

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## **White Pillars Focus Area Plan**

The White Pillars property is an 84.65-acre parcel that is currently owned by the City of Loveland. Upon annexation into the City, the parcel was zoned R-LD, Residential Low Density, the zoning that all newly annexed land received at the time of this Plan. This zoning permits primarily single-family homes on one-acre lots.

The purpose of this Focus Area Plan is to provide a land use analysis of potential developments and examine the potential impacts on the City and surrounding Miami Township. Because it is difficult to predict the true market potential for land in the long term, the format of this Plan is to outline a range of potential developments, the potential market for these developments, required infrastructure improvements, and impacts on the community. Beyond this analysis, a series of design guidelines are provided to help mold new development into a creative, unified development that will benefit the entire community.

### ***Land Use Analysis***

A basic analysis of the site, the topography, existing infrastructure, access, and surrounding zoning was prepared to create a base for future discussions. This information was presented to a variety of development and real estate experts to pinpoint plausible development scenarios and identify any necessary improvements. The White Pillars Land Use Analysis Table represents this analysis for each of six scenarios that could occur on the White Pillars property. While the analysis evaluates a full range of development opportunities, past issues forums, a focus group discussion with interested residents, and discussions with the Comprehensive Plan Steering Committee leads to the recommendation for mixed-use development of the property. Mixed uses are appropriate for the area only if the design of the property and proposed development leads to a unified development that reflects and blends in with the surrounding community.

WHITE PILLARS LAND USE ANALYSIS TABLE

Development Option	Market	Infrastructure Improvement Required	Impact on Adjacent Property	“R-LD” Zoning Compatibility	Development Capacity based on Potential New Zoning *	Costs of Development	Benefits of Development
Residential	Immediate	<ul style="list-style-type: none"><li>Sanitary sewer extension</li><li>Potential left turn lane on State Route 48</li></ul>	Minimal	<ul style="list-style-type: none"><li>Single-family: permitted depending on density</li><li>Multi-family: zone change required</li></ul>	<ul style="list-style-type: none"><li>63 single-family homes (R-LD)</li><li>125 single-family homes (R-MD)</li><li>125 single-family homes or 585 1-2 bedroom apartment units (R-MF)</li></ul>	<ul style="list-style-type: none"><li>Significant impact on schools</li><li>Moderate traffic impact</li><li>Reduced tax benefit</li><li>Potential lower return on investment</li></ul>	<ul style="list-style-type: none"><li>Compatible land use</li><li>Immediate sale of property</li><li>Minor improvements needed</li></ul>
Recreational	Unknown	<ul style="list-style-type: none"><li>Potential left turn lane required on State Route 48</li><li>Potential drop lane into site</li></ul>	Minimal to moderate depending on activity intensity	<ul style="list-style-type: none"><li>Conditional Use Permit required</li></ul>	<ul style="list-style-type: none"><li>No development capacity for permanent uses.</li></ul>	<ul style="list-style-type: none"><li>No sale of property</li><li>Lost tax revenue</li><li>Peak traffic congestion</li><li>Improvement costs</li></ul>	<ul style="list-style-type: none"><li>Preserve land for possible future development</li><li>Additional recreation area</li><li>Compatible land use</li></ul>
Office	Long Range (5+ years)	<ul style="list-style-type: none"><li>Sanitary sewer extension</li><li>Turn lane on State Route 48</li><li>Drop lane on State Route 48</li><li>Intersection improvements (currently being designed)</li></ul>	Moderate impact	<ul style="list-style-type: none"><li>Zone change to “OR” or “CCD” Office District required</li></ul>	<ul style="list-style-type: none"><li>812,939 square feet of office building space based on a floor area ratio of 0.25</li></ul>	<ul style="list-style-type: none"><li>Major traffic impact</li><li>Off-site roadway improvements</li><li>Carrying cost for property</li><li>Delayed sale of property</li></ul>	<ul style="list-style-type: none"><li>Increase tax revenue</li><li>Increase employment base</li><li>With buffer could be compatible land use</li><li>Potential higher return on investment, depending on timing of sale and market</li></ul>
Commercial	Not in the foreseeable future	<ul style="list-style-type: none"><li>Sanitary sewer extension</li><li>Turn lane on State Route 48</li><li>Drop lane on State Route 48</li><li>Intersection improvements (currently being designed)</li></ul>	Major impact	<ul style="list-style-type: none"><li>Zone Change to “BC” or “BR” Business District required</li></ul>	<ul style="list-style-type: none"><li>812,939 square feet of commercial building space based on a floor area ratio of 0.25</li></ul>	<ul style="list-style-type: none"><li>Long term carrying charges on property</li><li>Off-site improvements</li><li>Incompatible land use</li><li>Major traffic impact</li><li>Delayed sale of property</li></ul>	<ul style="list-style-type: none"><li>Increase tax revenue</li><li>Potential higher return on investment, depending on timing of sale and market</li></ul>
Industrial	Not in the foreseeable future	<ul style="list-style-type: none"><li>Sanitary sewer extension</li><li>Turn lane on State Route 48</li><li>Drop lane on State Route 48</li><li>Intersection improvements (currently being designed)</li></ul>	Moderate to major depending on design and mix of uses	<ul style="list-style-type: none"><li>Zone Change “L-I” required</li></ul>	<ul style="list-style-type: none"><li>975,526 square feet of industrial building space based on a floor area ratio of 0.30</li></ul>	<ul style="list-style-type: none"><li>Long term carrying charges on property</li><li>Off-site improvements</li><li>Possible incompatible land use</li><li>Moderate traffic impact</li><li>Delayed sale of property</li></ul>	<ul style="list-style-type: none"><li>Increase tax revenue</li><li>Potential higher return on investment, depending on timing of sale and market</li></ul>
Mixed Use (Single Family, Multi Family, Office, Retail, Recreation)	Phased development	<ul style="list-style-type: none"><li>Sanitary sewer extension</li><li>Turn lane on State Route 48</li><li>Drop lane on State Route 48</li><li>Intersection improvements (currently being designed)</li></ul>	Minimal to moderate impact depending on design	<ul style="list-style-type: none"><li>Zone Change to “SPD” Special Planning District required</li></ul>	<ul style="list-style-type: none"><li>Assumes a mix of 20% open space, 40% single-family, 20% multi-family, and 20% commercial/office</li><li>14.93 acres of open space;</li><li>50 single-family homes;</li><li>117 1-2 bedroom apartment units; and</li><li>162,588 square feet of commercial/office building space based on a floor area ratio of 0.25</li></ul>	<ul style="list-style-type: none"><li>Phased development with retail and office at a later time</li><li>Off-site improvements</li><li>Moderate impact on schools</li><li>Moderate traffic impact</li></ul>	<ul style="list-style-type: none"><li>Immediate sale of property</li><li>Moderate tax revenue</li><li>Potential higher return on investment, depending on timing of sale and market</li><li>Signature community</li></ul>

\* All development capacities are based on 74.65 acres with the assumption that the remaining 10 acres will remain in the ownership of the City of Loveland and the Ramsey-Paxton Cemetery Association.

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### ***Design Guidelines***

The White Pillars property is large enough to contain a mixture of single-family residential, multi-family residential, commercial, office, and recreational land uses that would transition together to form a unified development. To ensure that any proposed development will fit into the fabric of the surrounding community, the following design guidelines are established to guide new development on the property.

#### **Public Land**

Ten (10) acres of the 84.65-acre site shall not be transferred to private ownership. The ten acres shall include the homestead, which shall remain in the ownership of the City of Loveland for public use and the Ramsey-Paxton Cemetery, which shall remain in the ownership of the Ramsey-Paxton Cemetery Association.

#### **Design Theme**

Development wide standards should be established and utilized for the entire property and for all uses that address items such as lighting, signage, and landscaping. Design guidelines should be developed to ensure a coordinated design that is compatible with the current White Pillars homestead.

#### **Lot Layout, Size, and Use**

- 1) The residential component of the development should contain a variety of housing types, including single-family and multi-family residences, clustered to take advantage of the site.
- 2) A variety of residential lot sizes should be encouraged throughout the development.
- 3) The total density for the development may be based on total acreage (gross density), however, areas that are topographically sensitive should remain in a natural state as open space. An overall maximum density standard should be established for the development.
- 4) Office uses should be limited to campus type uses in low-density freestanding or multi-tenant buildings, and may include support type commercial uses. All development should be incorporated into a campus type uniform design.
- 5) Commercial uses should be limited to uses serving the Loveland community in freestanding or multi-tenant buildings designed for continuity within the development. All development should be incorporated into a campus type uniform design.

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### Circulation

- 1) Create one point of access onto State Route 48 where acceptable sight distance is available and where it will not interfere with the City's access to the White Pillars homestead.
- 2) A traffic impact study should be prepared as part of the development review process to identify needed on-site and off-site road improvements.
- 3) The streets within the development should be public streets and constructed to standards acceptable to the City. Design of the circulation system should reflect good design principles including traffic calming techniques, curved streets, boulevards, and minimal straight approaches.
- 4) A pedestrian circulation system should be developed that would link the residential segments of the development with the employment and service components.
- 5) Sidewalks should be constructed on both sides of all streets, unless waived according to the City's Subdivision Regulations.
- 6) Decorative crosswalks shall be used at key vehicular/pedestrian cross points. Other transportation amenities should be considered, such as bus or transit stops and bicycle trails.

### Building Design

A specific set of building design guidelines should be developed that include:

- 1) Commercial and office buildings shall be limited to a maximum of three (3) stories or forty (40) feet in height.
- 2) The primary building materials shall be brick or stone.
- 3) Buildings shall be finished on all elevations.
- 4) There shall be a coordinated color scheme for all structures and the overall development.
- 5) Floor area of any one contiguous tenant shall be limited to 65,000 square feet.
- 6) Elevations are to incorporate design features to break up long facades.
- 7) All buildings shall have pitched roofs.
- 8) All mechanical equipment shall be screened from view.

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### Recreation

- 1) A community center and recreational area should be considered as part of this development for use by the residents of this development, depending on the overall number of dwelling units proposed, and on how the existing White Pillars homestead is to be used as a community resource.
- 2) Proposed recreational activities for the property will be consistent with those identified through a Citywide parks planning process. Activities shall be grouped by intensity with the most intense/active uses, such as sports fields and associated parking areas, located in the open areas east of the White Pillars homestead.
- 3) Less intensive recreational activities such as hiking and biking trails, picnic areas, and fitness programs shall be located on the perimeter of the property to take advantage of the wooded areas and to serve as a buffer to existing residential land uses.
- 4) Facilities such as playgrounds, restrooms and parking areas should be located in close proximity to the intense recreational uses and at the beginning of the trail system.

### Parking

- 1) Parking spaces and parking areas shall be provided consistent with the requirements of § 150.283 of the Loveland Zoning Code.
- 2) For intense recreational uses, parking lots shall be designed to accommodate one (1) space per each participant at maximum utilization. Additional areas for overflow parking should be provided for use during tournaments, etc. Required parking areas should be designed in accordance with the Zoning Code and have interior landscaping.
- 3) All parking areas shall be lighted to ensure safe levels of lighting while prohibiting light spillage onto adjacent properties. Lighting shall be provided utilizing fixtures and poles that are part of the overall design theme of the development.
- 4) Wheel stops or continuous curbing shall be provided for all parking areas.
- 5) All interior parking areas shall be landscaped. Twenty-two (22) square feet of landscaped area shall be provided for every parking space. Landscaped areas shall not be less than one hundred (100) square feet in area. All parking spaces must be within one hundred and twenty-five (125) feet of a landscaped area. Plant material shall include two (2) canopy trees for ten (10) parking spaces. All island surface areas shall be mulched or covered with ground cover.

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- 6) All parking areas shall be screened from the street view by a four-foot high solid landscaping hedge or a four-foot high brick/stone wall when the parking area is located adjacent to a street. Adequate sight distance shall be provided at all roadway intersections.

#### Landscaping and Buffering

- 1) Berming and landscaping should be constructed along the State Route 48 frontage to screen the community from the increasing traffic on SR 48 and the potential development of the property to the south.
- 2) Street trees should be planted on both sides of all streets to reproduce the tree lined drive effect of White Pillars.
- 3) Areas of land use shall be buffered from non-compatible land uses (e.g. residential adjacent to retail) by transition areas that will feature a combination of plant material, berming and other screening techniques. Recreational land uses can serve as transitional land uses where properly designed.

#### Lighting and Noise Levels

- 1) Street lighting should be residential in character and not be in excess of twenty (20) feet in height.
- 2) Outdoor fields that are to be lighted should demonstrate through the preparation of a photometric lighting plan that there will be no light spillage from the site onto existing residences.
- 3) The use of any loudspeaker system shall be done at levels so as to not disturb adjacent land uses.

#### Signs

- 1) Signage for the development shall be kept to the minimum signage required for the office and commercial community.
- 2) Each building should be permitted a ground mounted sign utilizing brick, wood, stone, or other natural materials.
- 3) Sign area for ground-mounted signs shall not exceed thirty (30) square feet for office uses and fifty (50) square feet for commercial uses.
- 4) Signs shall not exceed seven feet in height.
- 5) All ground mounted signs shall be externally illuminated and have landscape materials around the base per § 150.2913 of the Loveland Zoning Code.

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- 6) Building signage shall be limited to identification signs only with square footage proportionate to building size.
  - 7) Directory signage shall be available throughout the development to guide visitors.

#### Additional Guidelines

- 1) A feature entrance way will be designed and constructed for the development that will be a combination of stone or brick walls, landscaping, berming, water features, and decorative lighting.
- 2) Mailboxes should be designed in keeping with the development theme and provided by the development.
- 3) A set of rules and regulations shall be created for the development, which shall address issues such as fences, storage sheds, storage of vehicles, and equipment, etc.
- 4) All waste receptacle areas shall be screened from view through the construction of a solid brick wall, six (6) feet in height, on three (3) sides. The fourth side shall be screened using wood gates that are to be kept closed.
- 5) There should be no retail operations open twenty-four (24) hours per day.
- 6) Delivery times for retailers shall be scheduled for off-peak traffic hours.

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## GROWTH AREAS

The City of Loveland recognizes that beyond the White Pillars property and several small infill properties, there is little land available for the future growth of the City. The City also recognizes that there are three overriding principles to future growth and vitality including:

- 1) The City needs to find land to grow for continued economic viability;
- 2) The City needs to find additional land for residential growth to encourage a diverse, quality community; and
- 3) The City needs to annex in a planned manner to allow for the proper growth and expansion of the community.

With these three principles in mind, it is necessary to evaluate various growth avenues that are most beneficial to the City without being detrimental to the surrounding community. In order to accomplish this task, the following property types were not considered for initial planning analyses.

- ☐ Residential land that is currently developed or platted;
- ☐ Developed non-residential land; and
- ☐ Serious or substantially constrained land with no viability for open space or recreational uses.

While this land was not initially considered to be part of a Loveland growth area, it may be necessary to include these properties in a future annexation or joint venture for proper planned growth and contiguous expansion.

A total of 14 areas are identified for future growth based on the established property type criteria established above. The Growth Area Analysis Table illustrates each of the areas along with documentation of existing zoning, development constraints, potential use, contiguity to the City, access to major highways and safety services, and overall distance from the City.

Each of the areas was graded as to the priority for which they should become a growth area for the City of Loveland. Of most importance is the potential use of the property or the potential return on investments. This is followed closely by contiguity with the City and access to both highways and safety services. In addition, development constraints and overall distance from the City played a part in grading each of the identified areas.

The result of this process is the outline for how, and in what areas, Loveland should grow based on three levels of priorities. Priority I areas will be the first areas for growth and community expansion. Priorities II and III areas rely on the expansion of Loveland into the Priority I areas and/or additional land to provide for contiguous expansion. The Priority Map illustrates the 14 identified areas and their priorities.

As the City grows into these areas, all development will be subject to the Citywide goals and strategies established as part of this Plan.

GROWTH AREA ANALYSIS TABLE

Area	Jurisdiction	Acreage	Connection to City	Existing Zoning	Existing Land Use	Development Constraints	Access to Safety Services	Access to Regional Transportation	Water	Sewer	Potential Land Use
1	Hamilton Township Warren County	171 Acres	Contiguous to Loveland.	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agricultural</li><li>• Single-Family Residential</li></ul>	<ul style="list-style-type: none"><li>• Heavily wooded</li><li>• Poor visibility from major thoroughfare</li></ul>	Good	<u>Fair</u> - Access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
2	Hamilton Township Warren County	305 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential, PUD (R-1)	<ul style="list-style-type: none"><li>• Agricultural</li><li>• Vacant</li></ul>	<ul style="list-style-type: none"><li>• Partial location in floodplain</li><li>• Poor visibility from major thoroughfare</li></ul>	Fair <sup>2</sup>	<u>Fair</u> - Access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
3	Hamilton Township Warren County	409 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agricultural</li><li>• Single-Family Residential</li><li>• Woodland</li><li>• Vacant</li></ul>	<ul style="list-style-type: none"><li>• Certified forest</li></ul>	Fair <sup>2</sup>	<u>Fair</u> - Access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
4	Hamilton Township Warren County	71 Acres	Contiguous to Loveland.	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agricultural</li><li>• Single-Family Residential</li><li>• Woodland</li><li>• Vacant</li></ul>	<ul style="list-style-type: none"><li>• Undetermined topography</li><li>• Certified forest</li><li>• Good access to State Route 48</li></ul>	Good	<u>Good</u> - Direct access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li></ul>
5	Hamilton Township Warren County	70 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agricultural</li><li>• Single-Family Residential</li></ul>	<ul style="list-style-type: none"><li>• Existing ponds</li></ul>	Fair <sup>2</sup>	<u>Good</u> - Direct access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li></ul>
6	Hamilton Township Warren County	353 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agricultural</li><li>• Single-Family Residential</li><li>• Vacant</li><li>• Certified Forest</li></ul>	<ul style="list-style-type: none"><li>• Large operating farm</li><li>• Wooded</li><li>• Poor visibility from major thoroughfare</li></ul>	Fair <sup>2</sup>	<u>Fair</u> - Access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
7	Hamilton Township Warren County	47 Acres	Contiguous to Loveland.	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agriculture</li></ul>	<ul style="list-style-type: none"><li>• Parcel bound by railroad</li></ul>	Good	<u>Good</u> - Direct access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
8	Hamilton Township Warren County	31 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agriculture,</li><li>• Single-Family Residential</li></ul>	<ul style="list-style-type: none"><li>• No visible constraints</li></ul>	Fair <sup>2</sup>	<u>Good</u> - Direct access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li></ul>

<sup>1</sup> May be contiguous to City in future should other unincorporated areas be annexed.  
<sup>2</sup> Access to safety services will improve if contiguous properties are incorporated into the City of Loveland.  
<sup>3</sup> No sewer service currently available. Sewer can be extended to the area upon annexation into the City of Loveland.  
<sup>4</sup> Non-residential refers to any land use that is inferred to produce jobs, including but not limited to commercial, office, or industrial uses.









GROWTH AREA ANALYSIS TABLE

Area	Jurisdiction	Acreage	Connection to City	Existing Zoning	Existing Land Use	Development Constraints	Access to Safety Services	Access to Regional Transportation	Water	Sewer	Potential Land Use
9	Hamilton Township Warren County	48 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agriculture</li><li>• Vacant</li></ul>	<ul style="list-style-type: none"><li>• Large pond centrally located in area</li><li>• Heavily wooded</li></ul>	Fair <sup>2</sup>	<u>Good</u> - Direct access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li></ul>
10	Hamilton Township Warren County	182 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agriculture</li><li>• Certified Forest</li></ul>	<ul style="list-style-type: none"><li>• Heavily wooded</li></ul>	Fair <sup>2</sup>	<u>Good</u> - Direct access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
11	Hamilton Township Warren County	207 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agriculture</li></ul>	<ul style="list-style-type: none"><li>• Beyond a one mile radius from Loveland</li></ul>	Fair <sup>2</sup>	<u>Good</u> - Direct access to State Route 48 with access to Interstate 71 within 10 miles.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
12	Miami Township Clermont County	233 Acres	Contiguous to Loveland.	MU Mixed Use Institutional	<ul style="list-style-type: none"><li>• Grailville</li></ul>	<ul style="list-style-type: none"><li>• Rolling topography</li><li>• Three creeks</li><li>• Steep slopes in northwest corner</li></ul>	Good	<u>Poor</u> - Indirect access to State Route 48 north of Loveland.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li><li>• Non-residential<sup>4</sup></li><li>• Mixed use</li></ul>
	Hamilton Township Warren County	36 Acres									
13	Miami Township Clermont County	34 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agriculture</li><li>• Single-Family Residential</li></ul>	<ul style="list-style-type: none"><li>• Scrub and tree cover</li><li>• Steep slopes on portions of area</li></ul>	Fair <sup>2</sup>	<u>Poor</u> - Indirect access to State Route 48 north of Loveland.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li></ul>
14	Miami Township Clermont County	86 Acres	Not currently contiguous to Loveland. <sup>1</sup>	R-1 Single-Family Residential	<ul style="list-style-type: none"><li>• Agriculture</li><li>• Single-Family Residential</li></ul>	<ul style="list-style-type: none"><li>• Steep topography throughout area</li><li>• Heavily wooded</li><li>• Several creeks and ponds</li></ul>	Fair <sup>2</sup>	<u>Poor</u> - Indirect access to State Route 48 north of Loveland.	Yes	No <sup>3</sup>	<ul style="list-style-type: none"><li>• Residential</li></ul>

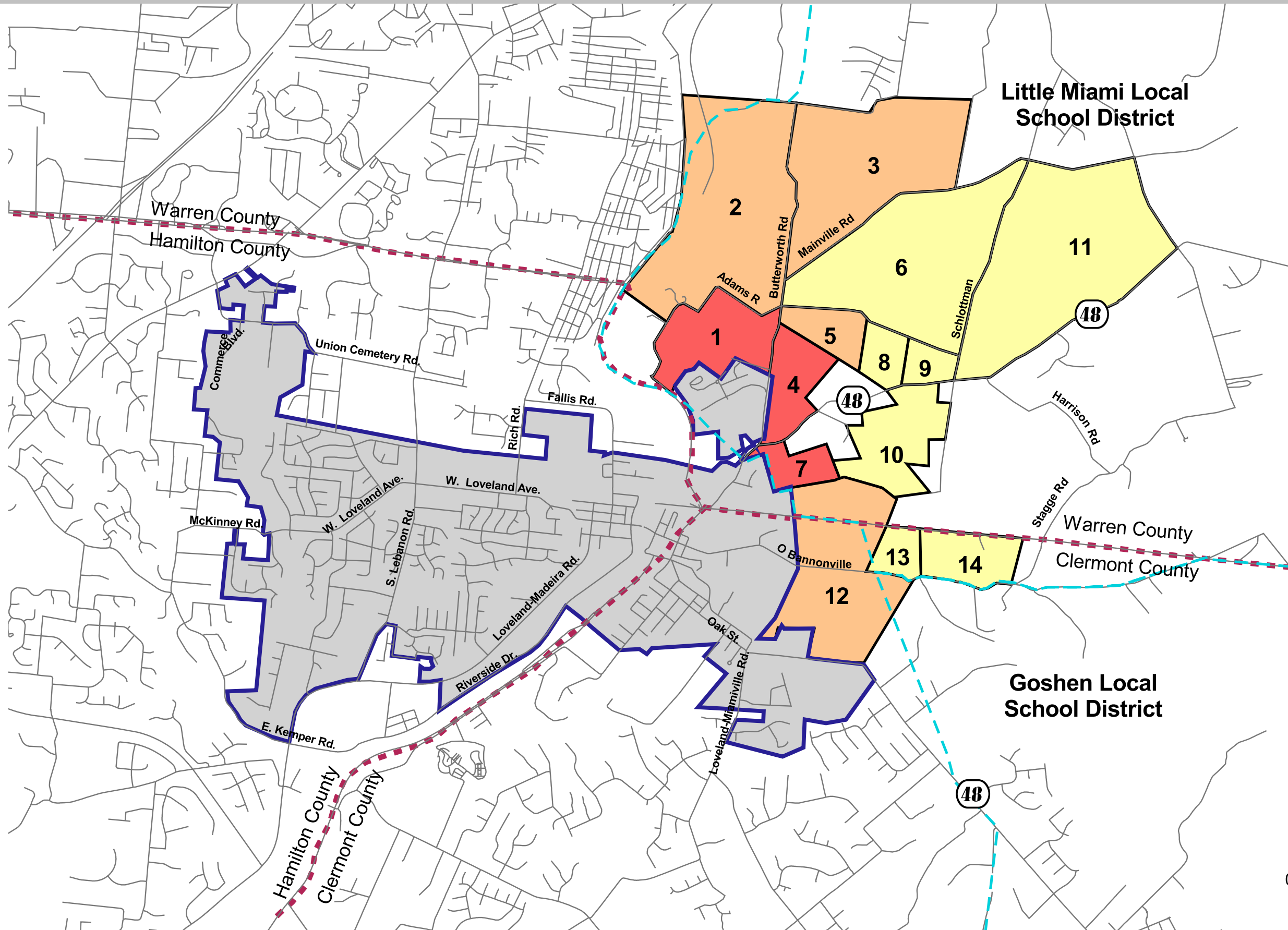
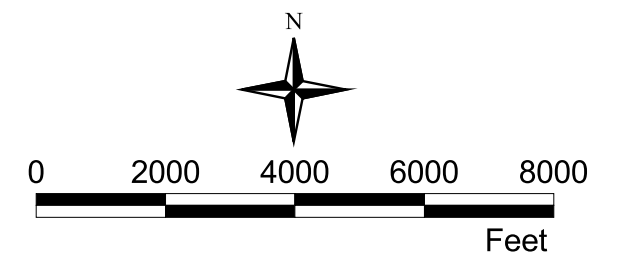
<sup>1</sup> May be contiguous to City in future should other unincorporated areas be annexed.  
<sup>2</sup> Access to safety services will improve if contiguous properties are incorporated into the City of Loveland.  
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## Growth Areas

-  County Boundaries
-  Existing City Boundary
- # Growth Area Number
- Growth Area Priorities
  -  Priority I
  -  Priority II
  -  Priority III
-  School District Boundaries

School district boundaries are approximate and provided for reference purposes only.



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## IMPLEMENTATION

As Loveland continues to look toward the future, there is a continued need to look at reinvestment opportunities within the City and to look for future growth areas outside the current City boundaries. Focusing in on strategies that promote property maintenance and reinvestment will help in the overall improvement of the City, and pursuing additional growth opportunities will further the ability of Loveland to remain a viable community with a well rounded balance of residents and commerce.

The purpose of this section of the Comprehensive Plan Update is to provide a description and framework of potentially suitable techniques for implementing this Comprehensive Plan.

### *General Planning*

Plans are themselves the basic planning tool available to a community. It is impossible to list every type of plan that a community may develop because every plan is different in the issues and geographic areas that they cover. In general, there are three types of plans:

#### Comprehensive Plan

A comprehensive plan is general in nature and looks at numerous issues (growth, housing, transportation, etc.) across the entire geographic boundary of the community and sometimes beyond.

#### Issue Oriented Plans

Issue oriented plans look very closely at one particular issue (transportation plan, housing plan, wastewater plan, etc.) and may look at the entire City or focus in on smaller geographic areas.

#### Focus Area Plans

Focus area plans look at a specific property or a small area of the community that have common characteristics. The issues that are addressed in a focus area plan range depending on what needs to be evaluated and planned for in the future.

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### ***Land Use Regulations***

Along with plans themselves, zoning is the most basic of all planning tools and is already used by the City of Loveland. Zoning can be used to accomplish the following:

- ❑ Promote economic development by concentrating commercial and industrial properties in particular areas of the City. This can help to prevent the overburdening of the market that can then work towards lowering vacancy rates and promoting the commercial or industrial core of the community. By concentrating uses such as commercial business together, zoning can help guide these developments into areas of the City best suited for the use due to adequate public facilities and infrastructure.
- ❑ Protect existing residential neighborhoods by controlling densities and restricting the conversion of single-family homes into multi-family units or non-residential businesses where such conversions are not desired.
- ❑ Separate incompatible uses through the use of transitional zoning. An example of transitional zoning would be zoning land located between large commercial uses and residential homes for small-scale office space or multi-family residential uses.
- ❑ Zoning can be used to require landscaping, lighting, and adequate parking that will help to improve the visual appearance of an area.
- ❑ Create various levels of regulations from general to specific based on what the City and public wants for the community. General regulations may include the standard lot area, lot width, or building height requirements. Some communities use more specific regulations that can include building color and/or materials, fencing material and design, and other regulations that apply to landscaping, lighting, building footprints, etc.

It is important to remember that there are zoning tools available outside of the standard zoning districts including special zoning districts (S-WA, SPD, etc.) and overlay districts. Special zoning districts are separate districts established to preserve or enhance a special area of the community (S-WA) or to allow flexibility in the design of a development (SPD). Overlay zoning districts are essentially a second zoning district that overlays the existing zoning district. The overlay zone may have additional zoning requirements or special zoning processes that must be applied to those properties within the overlay zone. If the community wants to keep the existing zoning but have special provisions in a specific area of the community (such as a corridor), then an overlay zone may be appropriate.

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### Things to Consider with Zoning

- ❑ Zoning does not change things that have already happened.
- ❑ If the zoning code does not provide some flexibility or has too many requirements, some developers may look to build elsewhere.
- ❑ A requirement in the code means nothing unless it is enforced.

### ***Improved Commercial Development Standards***

It is imperative that Loveland improves the quality of development standards for commercial development. This is particularly important given that much of the commercial development is occurring along Loveland-Madeira Road, which serves as the “front door” into the community. The community can develop and improve site planning standards that address the following issues:

- ❑ Site Configuration and Layout
- ❑ Landscaping
- ❑ Signage
- ❑ Access Management Techniques
- ❑ Building Materials
- ❑ Pedestrian Connections
- ❑ Lighting

Improving upon site plan standards and review procedures will further the implementation of the policies related to community quality and character in this Plan.

### ***Binding Elements***

Another way the community can improve upon the quality of its new development or redevelopment is through the establishment of binding elements. The most common form of a binding element is a developer’s agreement tailored to each individual project and signed by both the City and the developer. These agreements clearly establish specific standards by which the community is assured that the development will be constructed according to the plans approved by the City.

Binding elements can be very general and only include basic information on land uses and open space. Other agreements are very specific and place standards on building appearances, percentage of open space and impervious surfaces, enclosures of storage areas, and financial guarantees for improvements.

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### ***Community Reinvestment Area (CRA)***

The establishment of a Community Reinvestment Area (CRA) allows for a tax abatement on real estate taxes incurred from new construction or the rehabilitation of existing structures for a specified amount of time. This means that a property owner would be exempt from paying the additional real estate taxes that are required due to the improvements made to the property (anything from rehabilitation to new construction).

To establish a CRA, a community must survey the conditions of all the structures within the proposed CRA boundaries. The survey must establish that due to blight or other influences, the construction and rehabilitation of structures is being discouraged (similar to the determination of blight, see urban renewal plan). The survey, the findings, and a map of the CRA boundary must be submitted to the Ohio Department of Development (ODOD) for approval. As part of that approval, the ODOD must find that any new construction or rehabilitation of existing structures will be in compliance with existing zoning.

Once the CRA designation is approved, a property owner may apply for tax exemptions. The tax abatements may occur for the following time periods:

- ❑ For a dwelling with no more than two housing units and where the improvements made will exceed \$2,500, the tax abatement may be granted for up to 10 years.
- ❑ For a dwelling with more than two housing units or for non-residential projects where the improvements made will exceed \$5,000, the tax abatement may be granted for up to 12 years.
- ❑ For new construction of residential or non-residential projections, regardless of costs, the tax abatement may be granted for up to 15 years.

### **Things to Consider with a CRA**

A CRA can be an issue for school districts and agencies that are dependent on real estate taxes. The community should discuss the establishment of a CRA with the school district and other agencies dependent on the real estate taxes. Keep in mind that some developers may not begin construction without the tax abatement and if nothing happens, then there is no real estate tax to be gained.

Another issue is that property owners must pay an application fee that does not always outweigh the tax exemption, so some property owners may not participate. However, this might help to discourage those property owners from only making minor improvements. Theoretically, as more improvements are made, the property values will increase and in turn this will increase the eventual tax base for the City.

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### ***Tax Increment Financing (TIF)***

Tax Increment Financing (TIF) is becoming a popular way to fund public improvements in areas where new development and redevelopment is occurring. The real estate taxes created by the new tax “increment” (the increase in real estate value made by the improvements) generated by new development in a defined area can be “captured” for reinvestment (i.e. sidewalks, roads, etc.) in a designated area around the development. The following regulations apply to the time period and percentage of tax exemptions:

- ❑ The City may exempt up to 75% of the new real estate taxes for a period of time not to exceed 10 years without prior approval from the applicable board of education.
- ❑ The City may exempt more than 75% of the new real estate taxes for a period of time longer than 10 years with the approval of the applicable board of education. However, the exemption may not exceed 100% of the new real estate taxes or for a period of time in excess of 30 years.
- ❑ Approval by the board of education is not required in tax exemptions beyond 75% of new real estate taxes and beyond a time period of 10 years if the school district receives payments in lieu of taxes equal to the amount of taxes that they would have received if the improvements had not been exempted from taxation.

As much as 100% of the new real estate taxes for a period of up to 30 years can be captured for the improvements. However, permission is required from the affected school district if the tax exemption is greater than 75% or the time period exceeds 10 years.

The developer is required to pay an annual service payment in an amount of up to 100% of the tax savings that is then placed into one of the following two funds:

- ❑ A public improvement tax increment fund that is used to finance public improvements associated with the development; or
- ❑ An urban redevelopment tax increment equivalent fund that can be used to finance public improvements as approved by the TIF ordinance or resolution.

Essentially, the real estate taxes created from improvements to a property can be redirected to help make public improvements such as repairing and expanding roads, extending public utilities, streetscaping, and other improvements associated with the development.

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### Things to Consider with a TIF

Although the establishment of a TIF can be controversial because the school district will not receive the usual portion of the real estate taxes, there are several advantages to its use including:

- ❑ A TIF can promote economic development in areas where a constraint to revitalization is the lack of adequate infrastructure or public utilities.
- ❑ Because the public improvements are being financed by the development, the burden is off the residents to pay for the improvements through the raising of taxes.
- ❑ The creation of new jobs means an increase in the amount of earnings taxes that the government collects and utilizes for other purposes.
- ❑ Once the tax exemption expires, the community will begin to see the additional property taxes.

### ***Urban Jobs and Enterprise Zones***

The City can establish enterprise zones in areas where the intent is to retain, expand, or create employment opportunities for the state as a whole but not through the transfer of employees from another location (relocation versus job creation). The Ohio Department of Development (ODOD) must approve all enterprise zones and any enterprise (business) that wants to be included must sign an agreement with the City and ODOD. The agreement essentially requires the business to demonstrate the following:

- ❑ The business is established, expanded, renovated, or occupies a facility; and
- ❑ The business hired at least 25% of its non-retail employment from any of the following:
  - The unemployed within the county;
  - Those receiving aid to dependent children;
  - Welfare recipients;
  - Those receiving unemployment compensation;
  - The handicapped;
  - Those eligible for federal job training funds; or
  - Residents of the enterprise zone.

Businesses within the enterprise zone that meet or exceed the above conditions are eligible for multiple incentives including:

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- ❑ Tax exemptions on the value of real property improvements and/or tangible personal property for up to 10 years. The tax exemptions can be as high as 75% for businesses within the City (60% for unincorporated areas). The exemptions can be increased if approval is granted from the school district.
  - ❑ State franchise tax benefits where the enterprise reimburses new employees for day care or job training.
  - ❑ Additional state incentives are available including health care subsidies and disadvantaged worker hiring credits.

### ***Urban Renewal***

Urban renewal is a planning tool that can be used by the City to acquire and assemble “blighted” properties, clear the area if necessary, then lease or sell the property to a developer. In order to utilize this tool, the community must develop an urban renewal plan that accomplishes the following:

- ❑ Demonstrates that the area targeted for redevelopment is considered a “blighted area” in accordance with state and local law;
- ❑ Describes future land uses and the associated densities;
- ❑ Establishes any infrastructure improvements or other public improvements that are to be made in the area; and
- ❑ Provides any additional information necessary as required by the local government.

In order to designate an area as being blighted, the City must first survey the properties of the proposed urban renewal area and provide proof that the area meets the criteria set forth in the definition of a “blighted area.” By state law, a “blighted area” is an area where due to deterioration of structures, defective street or lot layouts in relation to size, accessibility or usefulness, unsanitary or unsafe conditions, diversity of ownership, the existence of conditions that endanger life by fire or other causes, or other factors, prevents the growth of the City or is a menace to the public health, safety, morals, or welfare in its present condition.

In establishing an urban renewal area, a city is able to use their power of eminent domain to acquire a property; eminent domain allows the city to purchase a property at fair market value even if the property owner does not want to sell the property. Once the property(s) is acquired, the City will sell or lease a property to a developer many times with a signed agreement about the use and appearance of the new development. In return for developing or redeveloping a property, a developer may be exempt from the additional taxes created by the development but they are required to pay an annual service payment that is used to repay any urban renewal bonds that had to be issued to help finance the project.

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### Things to Consider with an Urban Renewal Plan

Urban renewal plans can be controversial depending on how it is presented to the public regardless of if the City plans to utilize the plan.

The creation of the plan may cost the City money when it may not even be used. This is due to the fact that in most cases, the purchase of a property can be negotiated without the City utilizing its power of eminent domain that requires the City to go to court to have the fair market value established.

### ***Special Improvement Districts (SID)***

A Special Improvement District (SID) is a district where an assessment is made on each property and the money is used for business recruitment/retention, marketing, special events, maintenance, landscaping, streetscaping, parking, security and other public improvements that will benefit the established district. A SID can be created by the petition of:

- ❑ The owners of at least 60% of the front footage (e.g. along Loveland-Madeira Road); or
- ❑ The owners of at least 75% of the total property located within the proposed district.

All property owners within the SID are included in the assessment, other than churches and properties owned by the City, county, or other political subdivisions (they can be included if they request inclusion in writing). The law excludes all properties owned by the state or federal government from being part of a SID. All of the properties are then assessed a certain amount of money based on the front footage, assessed valuation, a proportion of the benefits resulting from the district, or a combination of all three. The assessment is then used for improvements and programs that will benefit the entire district as mentioned earlier. A non-profit board of trustees governs the SID with a minimum of five members including one member from the City.

### Things to Consider with a SID

The major issue that needs to be considered when discussing the potential for a SID is the impact and assessment on residential properties that are included in the SID boundary. Will residential properties be assessed the same amount as non-residential properties and/or will the SID discourage future development of additional residential uses?

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### ***Community Urban Redevelopment Corporation (CURC)***

A Community Urban Redevelopment Corporation (CURC) is formed by a private developer/sponsor wishing to redevelop a “blighted area” for a community. Once a city has acquired land, most likely through urban renewal, it is resold to the CURC who will redevelop the defined project area. The CURC must follow a community development plan that defines the proposed uses and densities, proposed demolition and improvements, proposed rehabilitation, zoning changes, and building requirements. Any development completed by a CURC must comply with local zoning and local land use and comprehensive plans.

In return for redeveloping a blighted area, a CURC may be exempt from paying the real estate taxes incurred by the improvements made. However, the CURC is required to pay an annual service payment as defined by the City.

### ***Community Improvements Corporations (CIC)***

A community may establish a Community Improvement Corporation (CIC) to help encourage economic and civic development within a community. CICs have the ability to borrow money, acquire, sell and lease properties, personal property, stocks, corporations, etc. CICs may also make loans to individuals and businesses that have been refused conventional financing.

The CIC must prepare a plan for the area that will be used for commercial, industrial, and research development. The plan must also define the role the CIC will have in implementing the plan. Once complete, the City Council must adopt the final plan

## **CONCLUSION**

The long-term success of the Loveland Comprehensive Plan Update rests largely on the techniques and programs selected by the City to implement the Plan. A plan without a strategy for implementation or action by the City provides little direction for improving community needs. The City should explore all types of implementation strategies so as to provide real change in accordance with the goals and objectives contained within this document.