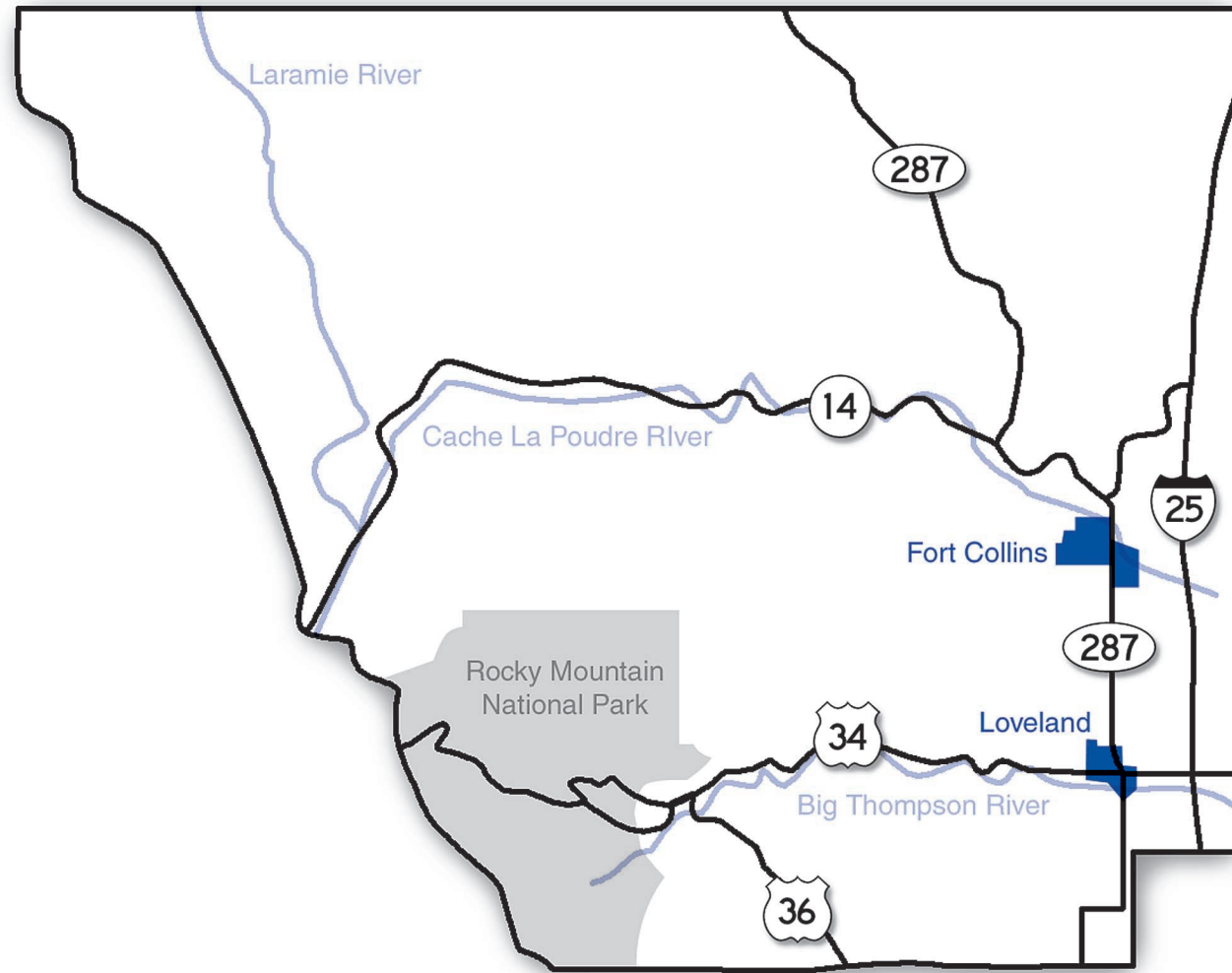


LARIMER COUNTY



Larimer County is named after General William Larimer, 1809-1875. He was an early settler of Denver and the county was named after him as a 'thank you'. The Territorial legislature of Colorado named Larimer a county in 1861. More information on General William Larimer.

Larimer County is located in north central Colorado. It is the seventh largest county in Colorado based on population. The county extends to the Continental Divide and includes several mountain communities and Rocky Mountain National Park. The County encompasses 2,640 square miles that include some of the finest irrigated farmland in the state, as well as vast stretches of scenic ranch lands, forests and high mountain peaks. Over 50% of Larimer County is publicly owned, most of which is land within Roosevelt National Forest and Rocky Mountain National Park. In addition to these federal lands, Colorado State Parks and Recreation Area, Larimer County Parks and local parks within urban areas combine to provide a wide spectrum of recreational opportunities that are enjoyed by both residents and visitors.

THIS DEMOGRAPHIC PROFILE WAS PREPARED BY THE GROUP, INC.



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Greeley Office
3257 W. 20th Street
Greeley, CO 80634
970.392.0700

Loveland Office
1401 W. 29th Street
Loveland, CO 80537
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Centerra Office
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Loveland, CO 80538
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Windsor Office
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Demographic Profile

Updated May 2003

LARIMER COUNTY, COLORADO

ECONOMY

2003 Median Family Income (Family of Four)

Fort Collins	Greeley	Denver
Loveland	\$54,000	\$68,000
\$64,800		

Larimer County Personal Income (in Billions)

1997	1998	1999	2000
\$5.816	\$6.380	\$6.723	\$7.376

ACCRA Cost of Living

4th Quarter 2002	Index
Los Angeles, CA	137.8
Boston, MA	135.5
Washington D.C.	129.8
Denver, CO	102.9
Loveland, CO	104.0
Portland, OR	111.7
Fort Collins, CO	103.2
Phoenix, AZ	95.1
Dallas, TX	97.4
Greeley, CO	94.0

Per Capita Income 2000

Larimer Co.	Colorado	U.S. Average
\$29,178	\$32,434	\$29,469

Unemployment (Annual Average)

	1999	2000	2001	2002
Larimer	3.1%	3.0%	3.5%	5.2%
Fort Collins	3.3%	3.2%	3.8%	5.5%
Loveland	3.7%	3.8%	3.4%	4.9%

POPULATION

Population Characteristics

	Fort Collins	Loveland
1980	64,092	30,244
1990	87,758	37,352
2000	118,652	50,608
2002	126,114	55,974

Race/Ethnicity (Census 2000)

Larimer County	
White	91.4%
Hispanic Origin	8.3%
Other	3.4%
Asian/Pacific Islander	1.6%
Black	.7%
American Indian	.7%

Age Distribution (Census 2000)

Larimer County	
Under 19	28.0%
20-24	10.1%
25-34	14.4%
35-54	30.5%
Other	17.2%

	1999	2000	2001	2002
Larimer County	242,783	251,494	258,985	268,740
Unincorporated	66,029	68,819	69,979	71,203
Berthoud	4,407	4,839	5,036	5,117
Estes Park	4,821	5,413	5,571	5,728
Fort Collins	115,630	118,652	121,797	126,114
Loveland	49,331	50,608	52,824	55,974
Timnath	231	223	223	223
Wellington	2,151	2,672	2,785	3,263

Education (Census 2000)

Adults Over Age 25	
High School or Higher	91.5%
Fort Collins	88.6%
Larimer County	84.4%
Colorado	84.4%
Bachelor's Degree or Higher	
Fort Collins	42.7%
Larimer	32.2%
Colorado	27.0%

Larimer County Household Information (Census 2000)

Average Number of Persons per Family	3.09
Average Number of Person per Household	2.54
Total Number of Households	70,472
Married Couples Households	58.1%
With Children Under 18	28.6%
Households 65 or Older	16%

EMPLOYMENT AND WAGES

Industry	Establishments	Employment	Average Wages
Total	8,565	121,880	\$33,228
Agricultural, Forestry, Fisheries	61	809	\$21,892
Mining	26	313	\$35,048
Construction	1,300	9,961	\$35,985
Manufacturing	447	17,751	\$58,136
Transportation, Communication, Utilities	186	2,475	\$29,536
Wholesale Trade	503	2,919	\$38,584
Retail Trade	1,169	15,674	\$21,424
Finance, Insurance, Real Estate	838	4,776	\$34,736
Service	2,320	25,973	\$31,980
Food/Entertainment	832	14,385	\$11,492
Govt. Employment	86	21,084	\$36,764

2002 Colorado Labor Force

Total Labor Force			
Colorado	Larimer Co.	Fort Collins	Loveland
2,437,413	156,630	75,509	29,715
Employment			
Colorado	Larimer Co.	Fort Collins	Loveland
2,297,565	145,667	69,966	27,704
Unemployment			
Colorado	Larimer Co.	Fort Collins	Loveland
139,848	8,072	4,154	1,461
Unemployment Rate			
Colorado	Larimer Co.	Fort Collins	Loveland
5.7%	5.2%	5.5%	4.9%

2002 U.S. Unemployment Rate 5.8%

MAJOR EMPLOYERS

Company	Product/Service	Jobs	Company	Product/Service	Jobs
Colorado State University	Under and Post Grad University	5,700	McKee Medical	Full Range Health Services	940
Hewlett-Packard	Electronic Data Processing Equip.	4,060	Wal-Mart Distribution	Discount Store Distribution Center	877
Poudre School District	Public School District	3,014	Woodward Governor	Speed Controls	860
Agilent Technologies	Test and Measurement Equipment	2,600	Advanced Energy	Power Conversions/Control Systems	779
Poudre Valley Hospital	Full Range Health Services	2,610	Anheuser-Busch	Brewery	750
Thompson R2-J School District	Public School District	1,850	Teledyne/Waterpik	Dental Hygiene Appliances	700
Larimer County	County Government	1,400	Hach Company	Water Testing Manufacturer	650
City of Fort Collins	City Government	1,400	LSI Logic	Microelectronics Parts	530

EDUCATION

Public Education

There are three public school districts in Larimer County

2002-2003 Enrollment

<i>School</i>	<i>Location</i>	<i>Enrollment</i>
Poudre School District	Fort Collins	23,800
Thompson R2-J	Loveland	14,714
Park R-3	Estes Park	1,411

2002-2003 CSAP

Colorado School Assessment Program (CSAP) scores were first released in 1997. Since then, Poudre and Thompson School Districts have consistently performed from 3-15 percentage points above the state average in each subject at each grade level.

2002-2003 School District Statistics

Poudre School District Student/Certified Staff Ratio	Thompson R2-J School District Student/Certified Staff Ratio
22:1	25:1

UTILITIES

Electricity

<i>Within City Limits</i>	<i>Outside City Limits</i>
City of Loveland 500 E. Third Street Loveland, CO 80537 (970) 962-2111	Xcel Energy 1901 E. Harmony Road Fort Collins, CO 1-800-772-7858

City of Fort Collins Light and Power
PO Box 580
Fort Collins, CO 80522-8580
(970) 221-6700

Rural Areas
Poudre Valley Rural Electric Assoc.
PO Box 272550
Fort Collins, CO 80527
(970) 226-1234

Water

Fort Collins City Utilities PO Box 580 Fort Collins, CO 80522 (970) 221-6785	Loveland City Utilities 500 E. Third Street Loveland, CO 80537 (970) 962-2111
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Cable

Comcast Communications 1201 University Avenue Fort Collins, CO 80521 1-888-824-4010	Comcast Communications 1582 W. First Street Loveland, CO 80537 1-888-824-4010
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Gas

Xcel Energy 1901 E. Harmony Road Fort Collins, CO 1-800-772-7858	Qwest Communications (970) 679-7000
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HOUSING

Residential Sales

Fort Collins			Loveland		
<i>Year</i>	<i>Avg. Price</i>	<i>% Change</i>	<i>Year</i>	<i>Avg. Price</i>	<i>% Change</i>
1999	\$175,036	10%	1999	\$175,533	10%
2000	\$194,042	11%	2000	\$193,089	10%
2001	\$213,042	10%	2001	\$210,327	9%
2002	\$217,314	2%	2002	\$218,034	4%

Single Family Building Permits 2002
Fort Collins - 1224
Loveland - 837

Multi-Family Building Permits 2002
Fort Collins - 312
Loveland - 151

Total Number of Occupied Housing Units (Larimer County) - 105,392
Owner Occupied - 65,767
Renter Occupied - 31,397

Rental Vacancy Rate - 4.1%

Higher Education

Colorado State University (Fort Collins, Denver)

A Carnegie Class I Research University offering more undergraduate programs (74) than any other Colorado school.Eight Major Colleges: Agricultural Sciences, Applied Human Sciences, Liberal Arts, Business, Engineering, Forestry and Natural Resources, Veterinary Medicine and Biomedical Sciences, and Natural Sciences. *2003 Enrollment - 23,220*

Front Range Community College (Fort Collins, Westminster, Estes Park, Boulder)

Associates Degrees: Arts, Science, General Studies, and Applied Science.The College offers 12 high school vocational programs and 90 associate degrees and certificates. *2003 Enrollment - 4,400*

Aims Community College (Loveland, Greeley, Fort Lupton)

Offers over 85 Associate degree programs and certificate programs.
2003 Enrollment - 14,000

LOCAL AND STATE INCENTIVES

City of Fort Collins

The city's manufacturing Equipment Use Tax Rebate Program permits local manufactures to request a partial rebate of local use taxes paid on qualifying equipment.

City of Loveland

A business which meets the criteria set forth in City Resolution #R-85-98 may receive, as a credit against any fees assesses by the City in connection with the new construction of new or expanded facilities within the City, a sum equal to the building materials use tax paid to the City in connection with the contraction of such facilities. In Downtown Loveland selected fees assessed by the City in connection with the construction of a new or expanded facility will be waived.

Larimer County

On a case-by-case basis, the County will consider negotiating financial incentives up to 50 percent credit towards the company's personal property tax liability for up to four years.

Poudre School District

The District will consider negotiating the same type of personal property tax credits as Larimer County.

State of Colorado

If your company locates in a designated Enterprise Zone, you will receive a three percent investment tax credit, a three percent research and development tax credit, a new employee tax credit up to \$900 per employee, and a 10 percent tax credit for school to work programs and job training. Through Colorado FIRST, the State of Colorado offers assistance with customized job training.

TAXES

Retail Sales Tax

State of Colorado - 2.9%
City of Fort Collins - 3%
City of Loveland - 3%
Larimer County - .8%

Corporate and Personal Income Tax

4.63% of Adjusted Federal Taxable Income

Personal Income Tax

.0192 - .0412 on the first \$10,000 (depending on occupation)

Property Taxes

Depending on the location within Larimer County, residential property taxes will amount to approximately 1% of the actual value of real estate. Non-residential property will amount to approximately 2% of the actual value.

CLIMATE

Monthly Mean Temperatures (Degrees Fahrenheit)

	<i>January</i>	<i>July</i>
High	40.8	84.8
Low	13.1	55.7

Annual Snowfall - 47.3 inches
Days of Sunshine - 300+

COMMUNITY INFORMATION

Healthcare

Fort Collins

Poudre Valley Hospital
(970) 495-7000

Loveland

McKee Medical Center
(970) 669-4640

One of the newest and most modern hospitals in Colorado and the Rocky Mountain region with over 391 active staff physicians and 281 beds.

A fully accredited, 107 bed acute-care hospital with a combined Intensive Care/Coronary Care Unit. 108 active staff physicians.

Fort Collins Annual Events

St. Patrick's Day Parade	March	Downtown
Service League/Kitchen Kapers	April	
Poudre Valley Art League	April	Lincoln Center
Poudre Hospital Foundation Gala	May	CSU Equine Center
Cinco De Mayo	May	Downtown
Easy Street Marathon	May	
Junior League Terrace/Garden Tour	June	
Colorado Brewers Fest	June	Downtown
Fourth of July Celebration	July	City Park
New West Fest	August	Downtown
Biennial International Poster Exhibit	Sept-Nov	
Homecoming Parade	September	
Old Town Marathon	October	
Respite Care Holiday Ball	November	

Estes Park Annual Events

Jazz Festival	May
Wool Market	June
Rooftop Rodeo	July
Elk Fest	October
Christmas Parade	November

Recreation

Fort Collins Edora Park Lee Martinez Park/Farm Rolland Moore Park Edora Pool Ice Center Mulberry Pool Northside Aztlan Community Center Boys and Girls Club Spring Creek Bike Trail Sidewalk Cafes Senior Center Youth Activity Center City Park Pool Center/Railway	Loveland Barnes Park Batting Cages Winona Pool Hatfield Chilson Recreation/Senior Center Lake Loveland Swim Beach Metrolux 12-Plex Theatre Crystal Rapids Water Park North Lake Park Nenson Park 4th Street Antique Mall
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RETAIL

Taxable Sales

	<i>1999</i>	<i>2000</i>	<i>2001</i>	<i>2002</i>
Fort Collins	\$1,647,695,224	\$1,797,680,850	\$1,979,022,422	\$1,965,760,906
Loveland	\$551,784,234	\$597,745,100	\$679,497,931	\$706,584,600

Shopping Centers

Fort Collins area offers three major malls and over 25 neighborhood centers. Loveland has three major retail centers.

Outlets at Loveland

I-25 at US 34, Loveland, (970) 663-1717. 75 factory stores.

Foothills Mall

South College Avenue at Foothills Parkway, (970) 226-5555. 120 stores. Major Anchors: Foley's, JC Penney, Mervyn's, Sears.

The Square and Old Town

Special Attractions

Fort Collins

Anheuser-Busch Brewery
The Lincoln Center
Old Towne Square
Fort Collins Museum
Swetsville Zoo
Avery House
Trolley
Museum of Contemporary Art

Loveland

North Lake Park
Benson Park Sculpture Garden
Loveland Museum and Gallery
Loveland Community Theater
Foote Lagoon
Rialto Theater

Loveland Annual Events

Valentine Remailing Program	February	
Loveland Spring Games	May	Parks and Rec
Classic 10K Run	June	Parks and Rec
Independence Day Celebration	July	Lake Loveland
Summer Fest	July	Foote Lagoon
Sculpture in the Park	August	Benson Park
Sculpture Invitation	August	
Corn Roast Parade	August	Downtown
Art in the Park	August	North Lake Park
PRCA Rodeo	August	Fairgrounds
Oktoberfest	September	
Business Expo	October	
Sculpture in the Dark	December	Benson Park

National Forests and Parks

Horsetooth Mountain Park & Reservoir	40 State Parks
Rocky Mountain National Park	Boyd Lake State Park
Estes-Poudre Ranger District	Roosevelt National Park
Poudre Canyon	Redfeather Ranger District
Viestenz Mountain National Park	Larimer County Parks

Golf Courses

Fort Collins City Park Nine Collindale Fort Collins Country Club Link-n-Greens Mountain Vista Greens Ptarmigan Golf and Country Club Southridge Greens	Loveland Cattail Creek Mariana Butte The Olde Course of Loveland
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TRANSPORTATION

Distance from Fort Collins to Selected Cities

<i>City</i>	<i>Miles</i>	<i>Minutes</i>
Loveland	8	10
Greeley	29	35
Estes Park	42	60
Windsor	10	15
Boulder	46	60
Metro Denver	62	75
Cheyenne, WY	45	60
Wellington	10	15

Distance to Denver International Airport

Approximately 74 miles (1.5 hours). I-25 South to Highway 7 (Brighton exit), East to Highway 85, South to 104th Avenue, East to Tower Road, South to Peña Boulevard, East to the DIA entrance.

SOURCES OF INFORMATION

National Homebuilder's Association - www.huduser.org
Bureau of Economic Analysis - www.bea.doc.gov
University of Virginia Library - fisher.lib.virginia.edu
Denver Chamber of Commerce
ACCRA - www.accra.org
Fort Collins Chamber of Commerce - www.fcchamber.org
Larimer County Workforce Center
Fort Collins Economic Development

Poudre School District - www.psd.k12.co.us
Thompson R2-J School District - www.thompson.k12.co.us
Larimer County - www.co.larimer.co.us/about/vitals.htm
State of Colorado - www.colorado.gov
Colorado Department of Labor and Employment
City of Fort Collins - www.fcgov.com
City of Loveland - www.ci.loveland.co.us
Loveland Chamber of Commerce - www.loveland.org

Colorado State Demographer
Colorado Department of Education
U.S. Census Bureau - www.census.gov
Fort Collins Coloradoan - www.coloradoan.com
Qwest Communications
McKee Medical Center - www.bannerhealth.com
Poudre Valley Health System - www.pvhs.org