



DESTINATION DENVER COLORADO · RELOCATION GUIDE

Moving to Loveland, Colorado

The honest version: the trade-offs, the costs that surprise people, where buyers actually land, and how to plan a move from another state.

THE SHORT ANSWER

Loveland is a Larimer County city of about 81,000 people on the Big Thompson River, about 46 miles north of Denver as the crow flies (about 51 by road) and a short drive south of Fort Collins, known as the Sweetheart City for its 80-year-old valentine re-mailing program and for a serious public art scene. It suits people who want a real downtown, lakes and foothills trails close by, and a location that works for jobs in Fort Collins, Greeley or the north metro, often at better value than the Denver metro or Fort Collins. It suits people less well if they want late-night life, a college-town feel or an easy daily commute to Denver, Boulder or the Tech Center. In newer east-side neighborhoods like Centerra, the metro district on the tax bill matters as much as the price.

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Is Loveland the right fit for you?

Loveland comes up constantly, not just in searches but from people reaching out to me asking about it, and I think the reason is simple: affordability is still a word that can be used in a town like this. In my opinion it offers one of the best value-to-amenity ratios on the north Front Range. If you don't need the college-town atmosphere or Denver nightlife, you get a whole lot of bang for your buck in a community that, in my humble opinion, has yet to see its best days.

A little history explains the place. Loveland was founded in 1877 where the new Colorado Central Railroad crossed the Big Thompson River, named for the railroad's president, William A.H. Loveland, and incorporated in 1881. Sugar beets and sour cherries ran the economy for decades, with a Great Western Sugar factory operating from 1901 to 1977, before Hewlett-Packard, Teledyne and Hach brought manufacturing. Today it's the second-largest city in Larimer County and 14th in Colorado, at 81,387 people in the Census Bureau's July 2025 estimate.

The name has nothing to do with romance; that came later. In the 1940s, Chamber of Commerce president Ted Thompson, his wife Mabel and postmaster Elmer Ivers started hand-stamping valentines from "Sweetheart Town," and people from all over the world still mail cards here to be re-stamped. 2026 is the program's 80th year.

And don't confuse it with Loveland the ski area, like I did at 8 or 9. That's on I-70 by the Eisenhower Tunnel, named for Loveland Pass.

What my past clients told me over and over: a strong sense of community, schools that do a lot to bring people together, and a great place to raise your kids.

Why people choose Loveland

- A location between Denver, Fort Collins and Greeley that works if you need to be near any one, or all three
- A real downtown built around The Foundry, with murals, coffee shops and art everywhere
- Boyd Lake State Park in town, Devil's Backbone on the west edge, Carter Lake and the Big Thompson Canyon nearby
- The Benson Sculpture Garden and Sculpture in the Park every August
- In my view, more reasonable than the Denver metro and even parts of Fort Collins

What gives people pause

- Traffic. US 34 (Eisenhower Boulevard) and US 287 get congested at peak hours, and the lights just aren't synchronized. I've sat through it myself. The city's growth has outpaced its ability to widen streets.
- Metro district taxes in newer east-side neighborhoods, Centerra especially, can add significantly to the monthly payment.

- Nightlife is limited. As I see it, most places close by 9 or 10, and late nights mean Fort Collins or Denver.
- What I called the "Greeley smell" in my Loveland video. When the wind comes from the east, it can carry odor in off the feedlots and farms of Weld County. I'm not dogging Greeley; it's farm country.
- Hail. Loveland sits in "Hail Alley," where Colorado, Wyoming and Nebraska meet, and hail risk here is pretty hefty.
- No passenger rail yet, and as of October 2026 CDOT expects the I-25 widening south of Berthoud to finish in 2028.

Where is Loveland, and how do you get around?

Loveland sits in southeastern Larimer County where the Big Thompson River leaves the foothills, with Fort Collins to the north, Greeley to the east and Berthoud to the south. US 34 (Eisenhower Boulevard) is the east-west spine, US 287 runs north-south through town, and I-25 runs past Centerra on the east side. Drive times are off-peak routing estimates from downtown; add a lot at rush hour.

- **Into Denver:** About 46 miles as the crow flies (about 51 by road) and an hour via I-25, your primary route south. Bustang's North Line runs from the Centerra-Loveland Mobility Hub to Union Station in about 55 minutes, with 12 trips each way on weekdays and 6 on weekends as of fall 2026.
- **Into Boulder and the Tech Center:** About 50 minutes to Boulder and 75 minutes to the DTC.
- **Fort Collins:** About 13 miles and 25 minutes to downtown and CSU. US 287 is the back way north, and south to Longmont.
- **Greeley:** About 24 miles and 40 minutes east via US 34.
- **I-25 express lanes:** Express lanes are open 24/7 from CO 56 in Berthoud to Prospect Road in Fort Collins; carpools of three or more ride free with a switchable transponder. As of October 2026, CDOT says the Mead-to-Berthoud segment is scheduled to finish in 2028.
- **Bus:** As of fall 2026, COLT (City of Loveland Transit) runs seven local routes on weekdays and Saturdays, and since January 2026 it also runs the Loveland–Fort Collins route. Transfort's FLEX connects Fort Collins, Loveland, Berthoud, Longmont and Boulder.
- **Rail:** None as of fall 2026. In April 2026, RTD, the state and the Front Range Passenger Rail District backed a deal with BNSF for starter service between Denver and Fort Collins, three round trips a day with a proposed Loveland stop, targeted for January 2029. A district sales-tax measure, Ballot Issue 7A, is on the November 3, 2026 ballot. Check the status before you count on it.
- **The airport:** DIA is about 70 minutes. Northern Colorado Regional Airport, jointly owned by Loveland and Fort Collins just northeast of town, opened a new terminal in late 2024 but is mostly general aviation; airline service has come and gone, so check before you count on it.

- **The mountains:** US 34 runs west up the Big Thompson Canyon to Estes Park. The foothills start at the west edge of town.

What are Loveland's neighborhoods like?

Loveland has a lot of different neighborhoods with their own style, some on golf courses, some right on the water. Here's how the main ones break down.

Old Town and Downtown around The Foundry

You can't talk about Loveland without talking about downtown. The city grew out from this railroad-era core, and as I described it in my Loveland video, this is where you find historic homes with real character and every level of renovation. The Foundry, a public-private project that opened in 2019, added the Patina Flats apartments, the MetroLux dine-in theater, a hotel, a parking garage and a plaza. If you want to live downtown and have that downtown life, Loveland really has it.

Centerra

The roughly 3,000-acre master-planned area east of town at the I-25/US 34 interchange Loveland shares with Johnstown. It mixes the Promenade Shops, Centerra Marketplace, UCHealth Medical Center of the Rockies, offices and higher-density residential, with high walkability to the shops. The thing to watch is the metro taxes, which can add significantly to your payment.

The Lakes at Centerra

The residential side of Centerra in northeast Loveland, and a community that's routinely brought up to me. The folks I know who've moved there really enjoy it. A metro district maintains the parks, a master HOA runs the clubhouse and pool, and the High Plains Environmental Center manages native open space around Houts Reservoir. Thompson's High Plains School, a K-8, is on this side of town. Budget for both the district and the HOA.

Mariana Butte

Out to the west near the foothills, Mariana Butte is, as I put it in my Loveland video, known for its 18-hole golf course and higher-end custom homes. Homes on this foothills side of town are the ones where insurers are most likely to ask wildfire questions, so get a quote early.

Seven Lakes

I would absolutely check out Seven Lakes, northwest of downtown, if you want water-centric living around the reservoirs on that side of town. Lon Hagler State Wildlife Area, southwest of town, adds no-wake boating and fishing.

Sugar Creek

A major new development in north Loveland: 171 acres at the southeast corner of US 287 and East 71st Street, approved in March 2024 for up to about 1,100 single-family, attached and multifamily homes. The first infrastructure phase was due by fall 2026, with homes to follow. Construction usually runs late; I wouldn't be surprised if this does too.

What does it cost to own a home in Loveland?

Know the whole monthly payment, not just the price. Loveland-specific points:

- **Property tax** — Look up any address with the Larimer County Assessor. Centerra sits at the I-25/US 34 interchange Loveland shares with Johnstown, so confirm which town an address is in.
- **Metro districts** — The big one in Loveland. The city's finance chief said in 2024 that it had 23, the most in the region, mostly in newer subdivisions. They fund roads, water and sewer lines and parks with extra property tax inside their boundaries. The city has required a disclosure in the title paperwork since 2018, paused final approval of new districts from November 2023 through May 2024, and adopted new requirements (Title 20) in April 2024. Look up any address in the Loveland Property Report under "Metro Districts," and get the number before you offer.
- **Public improvement fees** — Purchases at the Promenade Shops, Centerra Marketplace and the Centerra Motorplex carry a public improvement fee and a retail sales fee that help pay for the area's infrastructure; the city lowered its own sales tax there in exchange. See the city's PIF and RSF page.
- **HOA** — Expect one in the Lakes at Centerra and most newer subdivisions, often on top of a metro district. Older neighborhoods near downtown often have none.
- **Water and new-home pricing** — Loveland Water and Power provides city water and electric. Developers must bring water rights or buy them from the city, and Loveland's supply ties to the Colorado-Big Thompson Project, whose units have climbed in price as Northern Colorado has grown. Rising water costs make new homes harder to build affordably (Reporter-Herald, 2019). Addresses just outside city limits may be served by a water district, such as Little Thompson Water District to the south.
- **Insurance** — Hail is the everyday risk. Foothills homes on the west side may sit in the wildland-urban interface, so expect wildfire questions; the Colorado State Forest Service map lets you look up an address. The July 1976 Big Thompson flash flood killed more than 140 people in the canyon, the deadliest disaster in Colorado history, and the 2013 floods washed out US 34 again. Check the FEMA flood map near the river.
- **Sales tax** — Check the City of Loveland's sales tax page for the current combined rate.

What kinds of homes are in Loveland?

Older homes with character around downtown, the original town, plus apartments at The Foundry's Patina Flats. Higher-end custom homes on the west side toward the foothills at Mariana Butte. Newer construction to the east in Centerra and the Lakes at Centerra and to the north at Sugar Creek, which plans single-family, attached and multifamily homes for rent and sale. If you want new, you're almost certainly looking east or north, and you're almost certainly looking at a metro district.

How do schools work in Loveland?

Thompson School District (R2-J) serves Loveland, along with Berthoud, a southern slice of Fort Collins, parts of Windsor and Johnstown, and unincorporated pieces of Larimer, Weld and Boulder counties. As of fall 2026, it enrolls about 15,000 students in roughly 30 schools, including five high schools, three PK-8 schools, and two charters, New Vision Charter School and Loveland Classical. Voters approved a 2025 bond for repairs, security and additions at two elementary schools, and as of fall 2026 the district's master-plan process includes evaluating closures, so confirm a specific school's status.

Thompson runs choice and open enrollment programs under Colorado's Public Schools of Choice law. Aims Community College has had a downtown Loveland campus since 1987, and Colorado State University is about 25 minutes north.

As I always suggest, do your due diligence on any school you're considering for your kiddos. Check the individual school for the individual address, especially near the Fort Collins or Johnstown edges.

What is there to do in Loveland?

Parks, trails and open space

Outdoor recreation doesn't get much better than Boyd Lake State Park, right in town: 1,700 surface acres of water when full and 140 campsites. As of fall 2026, low water has closed it to motorized boating and the marina for the rest of the season; kayaks and paddleboards are still allowed. Larimer County's Devil's Backbone Open Space on the west edge has about 7 miles of trail, including the 3.5-mile Backbone Trail loop past the Keyhole formation, for hikers, mountain bikers and horses. Mehaffey Park is a 64-acre city park with a skate park, dog park, adventure playground, pickleball and disc golf. The paved Loveland Recreation Trail runs more than 13 miles from Boyd Lake to the Big Thompson River. Lake Loveland is an old irrigation reservoir whose recreation rights belong to surrounding homeowners, though the public can fish from the shore at North Lake Park. Southwest of town, Carter Lake has boating, camping and swimming; New Zealand mudsnails were confirmed there in August 2026, so clean, drain and dry your gear. Loveland also has three public golf courses.

The Chilson Recreation Center near downtown has a lap pool, a leisure pool with a lazy river, two gyms and an indoor track. Loveland residents routinely bring it up to me, and in my opinion it's one of the best-managed city rec centers in the state.

Art and events

Art is a key component of the community: painting, murals, sculpture, architecture. The city's public art collection has about 475 pieces, more than 100 of them in the 10-acre Benson Sculpture Garden, and the artist community has drawn two of North America's largest art foundries. On the second weekend of August, the Loveland High Plains Arts Council runs Sculpture in the Park at Benson, a juried show with hundreds of sculptors; 2026 was the 42nd year. Before Valentine's Day, volunteers hand-stamp more than 100,000 pieces of mail, and the wait for a seat at the stamping table can run over a decade. Loveland also hosts the Corn Roast Festival.

Off I-25, Larimer County's 240-acre Ranch Events Complex hosts the county fair and rodeo, and its Blue Arena (the Budweiser Events Center until 2023) is home to the AHL's Colorado Eagles. A master plan adopted in January 2026 adds an amphitheater, a youth ice facility and arena upgrades by about 2030.

Three places to start

- **Downtown and The Foundry** — Walk the murals, grab a coffee, catch a movie at MetroLux. A good downtown matters to me, and Loveland has one.
- **Benson Sculpture Garden** — Ten acres of sculpture; go during Sculpture in the Park in August if you can.
- **Boyd Lake State Park and Devil's Backbone** — Water on the east side, the Backbone Trail loop on the west side, both minutes from downtown.

Who are the big employers in and near Loveland?

Two hospitals are major local employers: UCHealth Medical Center of the Rockies, a 216-bed Level I trauma center opened in 2007, and Banner McKee Medical Center, a 132-bed Banner Health hospital serving Loveland since 1976. Thompson School District has about 2,150 full-time-equivalent staff as of fall 2026. Hach, the water-quality instrument maker now part of Veralto, is headquartered here. Woodward, the aerospace and industrial controls company, is based in Fort Collins. Plenty of people also drive to Fort Collins, to Denver or Broomfield's Interlocken, or to Greeley, where JBS USA was the largest employer as of 2023.

How does Loveland compare with nearby areas?

- **Loveland vs. Fort Collins** — Fort Collins is the county seat and home to CSU, with the college-town energy and nightlife Loveland lacks. Loveland is the quieter, often better-value option 25 minutes south.
- **Loveland vs. Windsor** — About 25 minutes east and closer to Greeley; parts of Windsor are also in Thompson School District. Loveland has the bigger downtown, the hospitals and Centerra.
- **Loveland vs. Berthoud** — About 12 minutes south, same school district, its own Bustang stop. The smaller-town choice.
- **Loveland vs. Longmont** — About 25 minutes south, closer to Boulder and Denver, and also on the planned rail line. Loveland trades some commute for value and Fort Collins access.

A lender's take on Loveland

Loveland's location is what makes it work. You can get to Fort Collins, Greeley and down to Denver pretty quickly, and that's why it's becoming a key component of the Northern Colorado innovation corridor. Add a fantastic downtown and art everywhere you look.

One thing to watch: some of the most popular newer neighborhoods, Centerra in particular, carry metro taxes that can add significantly to your monthly payment. Get that number early.

Loveland hasn't always had the best reputation, and I think a lot of that has passed. For the value you get for what you spend, whether you're buying or renting, it's one of the best on the north Front Range. It's an improving town, and I don't think it's seen its best days yet.

Buying in Loveland: what to do first

1. **Get pre-approved** before you tour, with taxes and fees in the number.
2. **Check the Loveland Property Report** for a metro district, and pull the levy from the Larimer County Assessor.
3. **Price the whole payment** with property tax, any metro levy, HOA dues and insurance, plus a wildfire or flood check on the west side or near the river.
4. **Confirm the school district and the specific school** for the exact address with Thompson's boundary tools.
5. **Drive the commute at rush hour** on US 34, US 287 and I-25, and check the current Bustang schedule if you'll ride it.
6. **Veterans:** a VA loan can work on an older home near downtown or a new build in Centerra or Sugar Creek. Metro district levies and HOA dues count in the payment, so ask early.

Frequently asked questions

Is Loveland its own city, and what county is it in?

Yes. Loveland is an incorporated city in Larimer County, founded in 1877 and incorporated in 1881. With 81,387 residents in the Census Bureau's July 2025 estimate, it's the second-largest city in Larimer County after Fort Collins.

How far is Loveland from Denver?

About 46 miles north of Denver as the crow flies (about 51 by road), or roughly an hour by car off-peak via I-25. Bustang's North Line runs from the Centerra-Loveland Mobility Hub to Denver Union Station in about 55 minutes on its schedule.

Does Loveland have train service to Denver?

Not as of fall 2026. State and regional transit boards approved a plan in April 2026 for a starter Denver-to-Fort Collins passenger train, three round trips a day with a proposed Loveland stop, targeted for 2029. Until then, Bustang buses are the transit option.

What school district serves Loveland?

Thompson School District (R2-J), with about 15,000 students as of fall 2026. It also serves Berthoud and parts of south Fort Collins, Windsor and Johnstown, so confirm the specific school for any address.

What is the Centerra metro district, and why does it matter?

Centerra and many newer Loveland subdivisions sit in metropolitan districts that fund roads, utilities and parks with extra property tax, so the levy shows up on the tax bill, not the HOA statement. The city's finance chief said in 2024 that Loveland had 23 of them; check the Loveland Property Report and the Larimer County Assessor before you buy.

Why is Loveland called the Sweetheart City?

Because of its Valentine Re-mailing Program, started in the 1940s by Chamber president Ted Thompson, his wife Mabel and postmaster Elmer Ivers, which hand-stamps valentines from around the world. The city itself is named for William A.H. Loveland, president of the Colorado Central Railroad.

Who are the biggest employers in Loveland?

Major employers include UCHHealth Medical Center of the Rockies, Banner McKee Medical Center and Thompson School District, and Hach, the water-quality instrument maker, is headquartered in Loveland. Many residents commute to Fort Collins, Greeley or the north Denver metro.

Sources

Guide reviewed October 25, 2026, and reviewed again twice a year.

- Loveland, Colorado (founding, naming, incorporation, county, rank, 2025 Census Bureau population estimate, history, Valentine program, floods, highways, transit, Centerra, Lake Loveland, public art)
- U.S. Census Bureau QuickFacts: Loveland city, Colorado (July 1, 2025 population estimate)
- KUNC: Loveland re-mailing program celebrates 80 years of postmarking valentines (Jan. 2026)
- CPR News: Loveland's Sweetheart City stamp and its volunteers (Feb. 2026)
- Loveland Ski Area (location, Loveland Pass)
- City of Loveland (water and power utility, farmers market)
- City of Loveland: Metro Districts (disclosure, Nov. 2023–May 2024 pause, Title 20 adopted April 2024, Loveland Property Report)
- KFKA: Metro moratorium lapse considered in Loveland (finance chief: 23 metro districts, most in the region; 2024)
- BizWest: Loveland to mull moratoriums on metro districts (Nov. 2023)
- City of Loveland: PIF and RSF Fees (Promenade Shops, Centerra Marketplace, Motorplex)
- Centerra Metropolitan District: About
- The Lakes at Centerra Metropolitan District: About (3,000 acres, parks, HOA, High Plains Environmental Center)
- Mile High CRE: Sugar Creek neighborhood breaks ground in Loveland (Dec. 2025)
- BizWest: Sugar Creek gets final OK in Loveland (March 2024)
- Mile High CRE: The Foundry celebrates grand opening in downtown Loveland (2019)
- Larimer County Assessor
- Colorado Division of Property Taxation: Larimer County Assessor
- Loveland Reporter-Herald via Coyote Gulch: Rising cost of water rights in Loveland squeezes local developers (Dec. 2019)
- Colorado–Big Thompson Project
- Little Thompson Water District: Our Service Area
- Hail (Hail Alley in Colorado, Wyoming and Nebraska)
- Colorado State Forest Service: Colorado's Wildland-Urban Interface
- FEMA Flood Map Service Center
- Big Thompson River (1976 and 2013 floods)
- Big Thompson Canyon (1976 flood)
- 2013 Colorado floods (Big Thompson, US 34)
- Weld County, Colorado (cattle and agriculture)
- Greeley, Colorado (JBS USA, largest employer)
- OSRM (OpenStreetMap routing): off-peak drive estimates from downtown Loveland to Denver, Boulder, Fort Collins, the Tech Center and DIA
- OSRM (OpenStreetMap routing): off-peak drive estimates from downtown Loveland to Greeley, Longmont, Windsor and Berthoud
- CDOT Bustang: North Line (route and schedule)
- Mass Transit / Denver Post: Mobility hubs serve as Bustang's center of gravity (Centerra-Loveland hub)
- CDOT: I-25 North Express Lanes, Berthoud to Fort Collins
- CDOT: Milestone for I-25 North Express Lanes, Mead to Berthoud (Oct. 2026)
- City of Loveland: COLT launches new Loveland–Fort Collins route (Aug. 2025)

- Transfort: FLEX regional route
- RTD: Boards vote to support term sheet with BNSF for Denver–Fort Collins starter passenger rail (April 2026)
- Colorado Newsline: Colorado reaches agreement with BNSF for Denver-Fort Collins passenger trains (proposed stops including Loveland, three daily round trips, 2029 target; April 2026)
- CDOT: Joint Service FAQ (proposed new stations including Loveland)
- KUNC: Passenger rail ballot question, Issue 7A (Oct. 2026)
- Northern Colorado Regional Airport (joint ownership, location, airline history)
- Construction Reporter: Funding for Northern Colorado Regional Airport tower (terminal completed Nov. 2024; July 2026)
- Aeroexplorer: Avelo ceases Fort Collins service (2022)
- Thompson School District (area served, enrollment, schools, charters, staff)
- Thompson School District (enrollment, choice and open enrollment programs, attendance boundaries)
- Thompson School District: Choice Enrollment
- Thompson School District: 2025 Bond
- High Plains School (K-8, Thompson School District)
- Loveland High School (one of five Thompson high schools)
- Colorado Department of Education: Open Enrollment (Public Schools of Choice law)
- Aims Community College (Loveland campus, 1987)
- Colorado Parks and Wildlife: Boyd Lake State Park (surface acres, campsites, 2026 boating closure)
- Larimer County: Devil's Backbone Open Space (trails, uses)
- Larimer County: Devil's Backbone Open Space acquisitions (location)
- Larimer County: Carter Lake (recreation, New Zealand mudsnails, Aug. 2026)
- Colorado Parks and Wildlife: Lon Hagler State Wildlife Area
- City of Loveland: Mehaffey Park
- City of Loveland: Parks and Facilities
- City of Loveland: Chilson Recreation Center
- Loveland Chamber of Commerce: Loveland Parks (Recreation Trail, golf courses, Devil's Backbone)
- Loveland Chamber of Commerce: Loveland Arts (Sculpture in the Park, two of North America's largest foundries, 130 sculptures at Benson)
- Loveland Chamber of Commerce (Valentine program, Corn Roast Festival)
- National Sculpture Society: 2026 Sculpture in the Park (dates, 10-acre garden)
- Blue Arena (formerly Budweiser Events Center; Colorado Eagles; Larimer County)
- The Ranch Events Complex: About the Ranch
- The Ranch Events Complex: Commissioners vote to adopt 2025 Amended Master Plan (Jan. 2026)
- Estes Valley Voice: Progress at The Ranch moves forward (Jan. 2026)
- UCHealth Medical Center of the Rockies
- Medical Center of the Rockies (opened 2007)
- Banner McKee Medical Center
- Hach Company (Loveland headquarters, Veralto)

- Woodward, Inc. (Fort Collins headquarters)
- Destination Denver Colorado: People Are in Love With Living in Loveland Colorado - Here's Why! (Feb. 2026)
- Destination Denver Colorado: What Are the Best Towns in Northern Colorado? (Aug. 2024)
- Destination Denver Colorado: The Best Towns of N. Colorado (Aug. 2024)

A note from Jimmy

I'm a mortgage loan originator with the Everetts Lending Team at Edge Home Finance, licensed across Colorado, and I make these guides because the first thing most people need isn't a loan; it's a straight answer about where they're going. When you're ready to talk numbers, or you just want a second opinion on a neighborhood, reach out.

Jimmy Everetts · 720-979-8742 · jimmy@everettslending.com · calendly.com/everetts78/15min
NMLS #1719458 · Edge Home Finance, LLC NMLS #891464 · Equal Housing Opportunity