

Consolidated Plan

2025-2029

Community Partnership Office

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(970) 962-2517



Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2025-2029 Consolidated Plan identifies affordable housing and community development goals and strategic objectives for the City of Loveland. This document serves as the basis for the City's grant application process and decision making for the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) funding program. Consistent with the Consolidated Plan goals, CDBG funding will be targeted to create decent affordable housing opportunities and suitable living environments for Loveland residents with low to moderate incomes, including people with special needs and who are homeless. As required by HUD, the Consolidated Plan outlines community needs and funding strategies over the next five years.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The objectives and outcomes of the 2025-2029 Consolidated Plan were shaped with input from Loveland residents via a citizen survey, as well as insights from local non-profit organizations. The data gathered through these surveys informed the development of specific goals and outcomes, which will guide the prioritization of subrecipient funding over the next five years.

Provide Decent Affordable Housing:

- Increase the supply of affordable owner-occupied housing by 30 units.
- Increase the supply of affordable rental units by 72.
- Increase housing for the homeless by 54 units.
- Rehabilitate 50 units of owner-occupied housing.
- Rehabilitate 100 units of rental housing.

Create a Suitable Living Environment:

- Provide public service activities for 3,000 low-to-moderate-income people/households.
- Assist 10 organizations with public facility needs for an estimated 2,000 people.

All CDBG funds received during the 2025-2029 program years will be used to address at least one of the priority categories listed above.

3. Evaluation of past performance

The City of Loveland uses a formal grant allocation process to distribute CDBG funds. Organizations interested in applying for funding must submit a pre-application to ensure eligibility criteria are met. Full grant applications are reviewed by the Affordable Housing Commission for capital funding, brick and mortar projects. The Human Services Commission reviews and allocates funding for community service projects. At the end of the process, the two commissions make recommendations of how to allocate grant dollars to the Loveland City Council, which makes the final funding determination.

During the 2015-2019 and 2020-2024 program years of the Consolidated Plan, the City of Loveland's Affordable Housing and Human Services Commissions adhered to the same priority areas for funding decisions. Over the past five years, the Affordable Housing Commission allocated funds to achieve key milestones: the development of 12 new single-family housing units, 54 housing units dedicated to transitioning residents out of homelessness, the rehabilitation of three single-family homes and 94 multi-family units, and the completion of three public facility projects. The Human Services Commission directed funding to provide case management services for thousands of Loveland residents. Achieved goals include housing to reduce homelessness and public facility rehabilitation. For unmet goals, service targets will be revised.

4. Summary of citizen participation process and consultation process

As required by the City of Loveland Citizen Participation Plan, the Community Partnership Office (CPO) held public meetings (via Zoom); and requested input from community members, service providers and members of the Affordable

As required by the City of Loveland Citizen Participation Plan, the Community Partnership Office (CPO) held public meetings and requested input from community members, service providers and members of the Affordable Housing and Human Services Commissions.

A draft copy of the Consolidated Plan was shared with the public on-line and was emailed to the Affordable Housing and Human Services Commissions, the Loveland Housing Authority, agencies and community groups that participated in the planning process, and citizens requesting a copy. Parts of the plan were translated into Spanish for review.

The CPO held a public hearing on July 7, 2025, to present the draft Consolidated Plan to interested community members. The public hearing was followed by a 30-day public comment period. Final approval of the Plan was granted by City Council on August 5, 2025. The Plan was available for citizen input from July 8, 2025, to August 6, 2025.

5. Summary of public comments

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

The seven goals listed above resulted from the planning process. The goals will be evaluated at least annually to address the ability of the City to meet them and to determine if they are still relevant.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	LOVELAND	
CDBG Administrator	LOVELAND	Executive/Community Partnership Office
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Loveland CPO is the lead agency administering the development and implementation of the Consolidated Plan. The Loveland Affordable Housing and Human Services Commissions, Loveland Housing Authority, local non-profit organizations, and faith-based partners are key stakeholders and decision-makers in administering activities described in the plan. Funds are distributed to local non-profit agencies through an annual competitive application process.

Consolidated Plan Public Contact Information

All inquiries and comments about the Consolidated Plan should be directed to Alison Hade, CPO Manager at Alison.Hade@cityofloveland.org or (970) 962-2517.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The City of Loveland CPO gathered input for the Consolidated Plan through engagement with residents, local non-profit organizations, and members of the Affordable Housing and Human Services Commissions.

Residents were invited to participate in a survey conducted by Polco using the National Community Survey from July 24 to September 4, 2024. Of the 4,000 randomly selected residents who received the survey, 612 responses were returned, along with an additional 914 responses from the broader community. The survey results, statistically weighted to reflect the overall population of Loveland, boasted a 95% confidence interval with a margin of error of $\pm 4\%$.

Findings revealed that only 16% of participants rated the availability of affordable, quality housing in Loveland as excellent or good, a percentage notably lower than that of comparable cities. However, 88% of respondents expressed support for creating affordable, permanent housing in Loveland, and 89% prioritized continued funding for organizations providing services to individuals experiencing homelessness. Full survey results and community comments are included in the Appendix.

Additionally, a survey was distributed to non-profit organizations to gather feedback on funding priorities, assess eligibility for Public Services funding, and identify future public facility rehabilitation needs. A total of 21 organizations responded, and the survey details are also available in the Appendix.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Loveland Housing Authority serves as the Public Housing Agency (PHA) for Loveland and stands as the City's largest affordable housing provider. It manages 937 affordable rental units, with 765 located in Loveland and 172 in neighboring communities. Additionally, the organization oversees 449 Housing Choice Vouchers and 89 Project-Based Vouchers. Beyond rental services, the Loveland Housing Authority administers the City's housing rehabilitation loan program and emergency home health and safety grant program, both of which are currently funded, through City of Loveland CDBG resources.

The development of new affordable housing has been the primary focus of the 2015–2019, 2020–2024, and 2025–2029 Consolidated Plans. In alignment with this priority, the City of Loveland Affordable Housing Commission has consistently supported funding requests from the Loveland Housing Authority for affordable housing projects. As a recognized "preferred provider of affordable housing," the Housing Authority has received a waiver of approximately \$5.6 million in building and development fees over the past decade, enhancing the financial viability of its projects.

Loveland Habitat for Humanity also holds the designation of "preferred provider of affordable housing" and has benefitted from a waiver of building and development fees for many years. The City of Loveland has waived over \$3.5 million in fees for Habitat for Humanity over the last 25 years, enabling the construction of additional homes. This successful partnership serves as an exemplary model for other affiliates across Colorado. Thanks to this collaboration, 182 families in Loveland have achieved affordable homeownership, creating a lasting impact on the community.

Aspen Homes, a for-profit builder of affordable and market-rate housing in Loveland, has been a vital partner in providing homes for families earning 80% of the Area Median Income (AMI). The City of Loveland supports these efforts by reducing building and development fees by approximately 50% for five homes, resulting in savings of about \$100,000. Aspen Homes contributes a portion of their profits, reducing the price of one of the homes from \$425,000 to under \$300,000 for example, making it more accessible for moderate-income families.

The CPO fosters collaboration with non-profit service providers through an annual competitive grant process. This approach allows CPO staff to engage with local organizations to discuss program needs and explore collaboration opportunities beyond grant funding. In 2017, the CPO initiated the Community Resource Connection, a monthly meeting designed to help service agencies better understand each other's work. The meetings improved coordination among agencies, enabling clients to navigate multiple services more effectively. The program reached capacity before being canceled in 2020 but resumed in 2025.

SummitStone Health Partners serves as Larimer County's primary provider of mental health services and plays a crucial role in the Northern Colorado Continuum of Care Coordinated Assessment and Housing Placement System (CAHPS). Service providers in Loveland, alongside the CPO, work closely with SummitStone's Projects for Assistance in Transition from Homelessness (PATH)-funded staff to assist homeless residents in transitioning to stable living situations.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Northern Colorado Continuum of Care (NoCo CoC), established in January 2020, is one of four Continua of Care in Colorado. A CPO staff member actively contributes to the CoC's efforts by participating in meetings, planning initiatives, and serving on the Governing Board, as well as the Finance and Rating/Ranking Committees. The NoCo CoC focuses on supporting providers that serve homeless populations in Larimer and Weld Counties, bringing together a diverse group of participants including nonprofit organizations, housing providers, community members, school district personnel, and government representatives. Key initiatives supported by the NoCo CoC include expanding the Homeless Management Information System (HMIS), fostering regional collaboration for the point-in-time count, advancing Coordinated Entry (known as the Coordinated Assessment and Housing Placement System or CAHPS), and managing local programs tailored for homeless residents.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

In the NoCo CoC, the allocation of Emergency Solutions Grant (ESG) funding does not involve consultation with the region's homeless service providers. Instead, organizations independently apply for funding through the Colorado Division of Housing.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Loveland Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Loveland Housing Authority completed an agency survey. Housing Authority staff helped with the development of the Needs Assessment, Market Analysis, and Strategic Plan.
2	Agency/Group/Organization	ALTERNATIVES TO VIOLENCE
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alternatives to Violence applied for and will receive both a Public Services and a Public Facility grant during the 2025-2026 program year.
3	Agency/Group/Organization	NEIGHBOR TO NEIGHBOR, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Neighbor to Neighbor applied for and will receive a housing rehabilitation grant during the 2025-2026 program year.
4	Agency/Group/Organization	Disabled Resource Services
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Disabled Resource Services applied for and will receive both a Public Services and a Public Facility grant during the 2025-2026 program year.
5	Agency/Group/Organization	House of Neighborly Service
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The House of Neighborly Service applied for and will receive a Public Facility grant during the 2025-2026 program year.
6	Agency/Group/Organization	COURT APPOINTED SPECIAL ADVOCATES
	Agency/Group/Organization Type	Services-Children Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Court Appointed Special Advocates applied for and will receive a Public Services grant during the 2025-2026 program year.

7	Agency/Group/Organization	Respite Care
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Respite Care applied for and will receive a Public Services grant during the 2025-2026 program year.
8	Agency/Group/Organization	Salvation Army of Loveland
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army applied for and will receive a Public Services grant during the 2025-2026 program year.

Identify any Agency Types not consulted and provide rationale for not consulting

The CPO initiated the agency consultation process by distributing a survey to 133 staff members across 79 non-profit organizations that serve Loveland residents. Groups that have not engaged in the CPO grant application process or are not included in our contact lists were not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of Weld County	The City of Loveland's Consolidated Plan strategy aligns with Weld's Way Home 2.0: Strategic Plan to Prevent and End Homelessness in Weld County, as well as the broader Northern Colorado strategy to address homelessness. Larimer County is currently conducting a regional study, with completion anticipated in the fall of 2025.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The CPO collaborates with organizations such as the Colorado Division of Housing, Larimer County, Loveland Housing Authority, Loveland Habitat for Humanity, and Aspen Homes—a for-profit affordable housing developer—to develop and maintain affordable housing in Loveland. These efforts support the primary goal of the Consolidated Plan, which is to create new housing. Additionally, the CPO collaborates with the Continuum of Care, service providers, and city staff from Fort Collins and Greeley to address homelessness across northern Colorado. In addition, providing housing solutions for homeless residents remains a fundamental part of the Consolidated Plan's first goal.

Narrative (optional):

Agencies identified above, as well as the City of Loveland Affordable Housing and Human Services Commissions participated at various stages of the Consolidated Plan process. Most of these agencies participated by completing an Agency Survey. Others helped with the Needs Assessment, Market Analysis and Strategic Plan.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Loveland conducted outreach to community members over several months through a survey developed by experts at the National Research Center at Polco. The survey assessed livability in the City of Loveland and included questions about the economy, safety, public utilities, the natural environment, parks and recreation, mobility, community design, health and wellness, education and the arts, and inclusivity and engagement. Specific to the Consolidated Plan, information about transportation (mobility), housing (community design), internet access (utilities), mental health care (health and wellness), and childcare (education) were used in responses to questions below.

The CPO also completed a survey with prior funded and non-funded non-profit organizations to ask about priorities for funding as well as CDBG funded brick/mortar needs over the next five years.

Finally, this information was presented to the Affordable Housing and Human Services Commissions to establish five-year goals.

Opportunities for public participation and comment included four public meetings for 2025 grant application presentations and allocations. These meetings occurred on May 19, 2025, May 28, 2025, June 25, 2025, and July 1, 2025

An advertisement was placed in the local newspaper in both English and Spanish for a public hearing on July 7, 2025 to present the draft Consolidated Plan (see Appendix for a copy of the advertisement).

Hard copies of the draft plan were available to the public at the CPO and the City of Loveland website from July 8, 2025 to August 6, 2025. Electronic copies were available to the Affordable Housing and Human Services Commissions, Loveland Housing Authority and local service providers. Additional copies were emailed upon request. The Executive Summary and Goals sections of the plan were translated into Spanish with hard copies available at the Community Partnership Office.

The final Consolidated Plan was presented to the Loveland City Council on August 5, 2025. The Resolution can be found in the Appendix.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Surveys mailed to residents and available on City of Loveland website.	Survey mailed to 4,000 residents and available to all.	612 responses from residents who were randomly selected; 914 from residents who opted to participate.	Survey was not specific to the Consolidated Plan, although key parts of the survey were used to understand need and determine five-year outcomes. Comments received: https://www.lovgov.org/home/showpublisheddocument/61441/638670866269830000	See comments in attachment.	https://www.lovgov.org/home/showpublisheddocument/61443/638670866285700000

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Human Service Commission grant presentation and allocation meeting on May 19, 2025	No members of the public attended this meeting.	No comments received.	No comments received.	
3	Public Meeting	Affordable Housing Commission grant presentations	Four members of the public attended the May 28th meeting.	No comments received.	No comments received.	
4	Public Meeting	Non-targeted /broad community	City Council attendance on July 1, 2025	No comments received.	No comments received.	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response /attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted /broad community	July 7, 2025 meeting.			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Needs assessment data for the City of Loveland was gathered from various sources, including community and agency outreach, the 2024 point-in-time homeless count, discussions with the Affordable Housing and Human Services Commissions, and federal data sources such as the American Community Survey and the HUD eCon Planning Suite. The findings emphasize that providing affordable housing for diverse populations remains a key priority for the Loveland community. Additionally, there is a recognized need for rehabilitation of substandard housing in the area.

While some sections of the Needs Assessment, particularly those related to public housing and homelessness may lack complete data due to unavailability, this gap in information did not impact the establishment of the final goals.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Five-year American Community Survey data highlights that Loveland's population grew by 14% over an eleven-year period, while household growth was more modest between 2009 and 2020. Forecasts predict a 1.2% annual population increase in Loveland over the next five years. However, factors such as reduced net migration to the North Front Range, fewer births, and rising mortality rates suggest a slower overall growth rate for the state. A significant rise in the senior population is also anticipated, potentially creating new housing challenges.

Data from the Housing Needs Assessment tables reveal that renters earning 50% or less of the HAMFI (or AMI) face the most severe housing challenges, including lacking basic amenities like a kitchen or plumbing, or dealing with overcrowding. Housing cost burden significantly affects low-income households. Among homeowners, those earning between 50% and 80% of the AMI experience the most issues with missing kitchen or plumbing facilities, while those earning between 30% and 50% of the AMI are often affected by overcrowding.

Nearly 4,000 renter and owner-occupied households earning 100% or less of the AMI spend at least 50% of their income on housing. Another 4,800 households in the same income bracket allocate between 30% and 50% of their income to housing costs. These findings are supported by the City of Loveland annual survey, where only 16% of respondents agreed that Loveland offers affordable quality housing, and 39% rated the diversity of housing options as good or excellent.

Data was not available for Table 12 below.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	71,755	81,775	14%
Households	29,985	32,715	9%
Median Income	\$56,277.00	\$72,515.00	29%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,335	4,530	6,605	4,340	12,905
Small Family Households	795	1,205	2,255	2,220	6,400
Large Family Households	190	155	735	300	940

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	1,365	1,245	1,775	1,070	3,235
Household contains at least one person age 75 or older	1,260	990	900	490	910
Households with one or more children 6 years old or younger	440	400	970	940	1,330

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	145	120	50	10	325	30	0	45	0	75
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	70	0	30	0	100	0	55	0	10	65
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	0	115	65	180	0	0	15	0	15
Housing cost burden greater than 50% of income (and none of the above problems)	1,560	580	130	0	2,270	885	745	45	45	1,720

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	430	1,125	1,055	150	2,760	175	530	1,125	195	2,025
Zero/negative Income (and none of the above problems)	95	0	0	0	95	85	0	0	0	85

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,775	695	325	75	2,870	915	800	100	55	1,870
Having none of four housing problems	900	1,450	2,675	1,200	6,225	750	1,585	3,505	3,010	8,850
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	605	725	285	1,615	135	225	704	1,064
Large Related	160	35	75	270	15	35	45	95
Elderly	1,010	275	450	1,735	775	780	339	1,894
Other	390	790	435	1,615	165	235	120	520
Total need by income	2,165	1,825	1,245	5,235	1,090	1,275	1,208	3,573

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	210	210	135	80	0	215
Large Related	0	0	25	25	15	10	0	25
Elderly	760	170	120	1,050	605	450	39	1,094
Other	0	355	280	635	155	0	0	155
Total need by income	760	525	635	1,920	910	540	39	1,489

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	70	0	90	65	225	0	55	15	10	80
Multiple, unrelated family households	0	0	60	0	60	0	0	0	0	0

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	70	0	150	65	285	0	55	15	10	80

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

In Loveland, approximately 5,513 individuals are estimated to live in poverty, according to the U.S. Census Bureau's American Community Survey for 2023 (Table: B1701, 1-Year Estimates). However, this figure does not account for whether these individuals are cost-burdened or living in substandard housing. During the fourth quarter of 2024, the average rent in Loveland was \$1,339 for a studio apartment and \$1,513 for a one-bedroom. With the current poverty threshold for an individual at \$14,580, a single person would need to pay less than \$365 per month in rent to avoid being cost-burdened. Unfortunately, housing at such an affordable price is scarce in Loveland, leaving households at this income level in need of housing assistance.

The demand for affordable housing is evident through data provided by the Loveland Housing Authority, which oversees the majority of the city's affordable housing supply and manages waitlists for housing and Housing Choice Vouchers. There are currently 6,888 households, or 13,853 individuals, on these waitlists. Of these, 4,990 households are at or below 30% of Area Median Income (AMI), 970 are at or below 40% AMI, 497 are at or below 50% AMI, 241 are at or below 60% AMI, 127 are at or below 80% AMI, and 63 exceed 80% AMI. This data underscores the critical demand for affordable housing options in the city.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The Loveland Housing Authority currently has 2,401 individuals with disabilities on its housing assistance waitlist. Additionally, 53 people evaluated through Coordinated Entry in Loveland have a documented history of domestic violence, with 51 reporting a disabling condition. It's important to note that these figures may include duplicate counts and may not fully represent the extent of the need. Many individuals with disabilities remain living with family members due to the scarcity of independent, affordable housing options within the community.

What are the most common housing problems?

Loveland's median rent ranks among the highest in Colorado outside of the mountain counties, reaching \$1,641 in the fourth quarter of 2024. With a vacancy rate nearing 7%, there is hope that rents may begin to decline. As shown above, there are 6,355 households (both renters and homeowners) at or below 50% of the AMI that are spending more than 30% of their income on housing (Table 9), which is a 9% increase from five years ago. In addition, there are 2,735 households that are spending more than 50% (Table 10); fortunately, this number has decreased by 10% over the last five years.

For those who manage to cover their rent, substandard housing and overcrowding remain pressing issues. Nearly 300 households earning at or below 50% AMI reside in substandard housing. Furthermore, 125 households in this income bracket and 160 households earning between 50% and 80% AMI live in overcrowded or severely overcrowded conditions. The CPO has received photos from people living in these houses. Unfortunately, if these deteriorating properties were condemned, many occupants would face homelessness due to Loveland's high housing costs and the shortage of housing navigators in the community.

Are any populations/household types more affected than others by these problems?

Poverty disproportionately impacts Loveland residents of color. While 7.7% of Loveland's population lives in poverty, certain racial and ethnic groups face higher rates: 11.7% of multi-racial residents, 11.2% of American Indian or Alaskan Native individuals, and 10.8% of Asians are living below the poverty line. Additionally, 10% of Hispanic or Latino residents are affected (U.S. Census Bureau, 2023 ACS 5-year estimates, Table S1703).

Other groups also experience elevated rates of poverty and are more likely to be housing cost-burdened. These include female residents (8.3%), female-headed families (13.5%), and individuals in non-household living arrangements (15.7%). The disparities emphasize a need for targeted strategies to address economic and housing challenges.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Both individual and systemic factors contribute to family homelessness, including domestic violence, behavioral health challenges, limited employment opportunities, and high housing costs (Characteristics and Dynamics of Homeless Families with Children [2007], US Dept. of Health and Human Services: <https://aspe.hhs.gov/reports/characteristics-dynamics-homeless-families-children-0>).

In Loveland, nearly 4,000 renter and homeowner households are spending more than 50% of their income on housing, putting them at a significant risk of housing instability. Additionally, 427 youth under 18 in the Thompson School District, living in shared arrangements with family members or friends, are 16 times more likely to experience homelessness than the general population (National Alliance to End Homelessness, *SOH 2012: Chapter Three – The Demographics of Homelessness*).

Several families in Loveland benefit from rapid re-housing programs, though resources have diminished in recent years. In 2024, Northern Colorado reported 244 rapid re-housing beds across nine service providers specializing in veteran, domestic violence, and homeless family support (2024 Point-In-Time & Housing Inventory Count). While the availability of rapid re-housing expanded significantly during the initial years of the COVID-19 pandemic, these resources have seen a decline since 2022. The programs played a critical role in supporting numerous families between 2020 and 2022, yet the reduction in resources poses new challenges for those in need.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Loveland does not currently either define or estimate at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The National Coalition for the Homeless highlights several key factors contributing to homelessness, including the lack of affordable housing, limited employment opportunities, insufficient access to affordable healthcare, domestic violence, and behavioral health challenges. Additionally, research by Collinson and Reed (2018, *The Effects of Eviction on Low-Income Households*, https://www.law.nyu.edu/sites/default/files/upload_documents/evictions_collinson_reed.pdf) underscores that evictions lead to significant and enduring increases in homelessness risk.

In Loveland, a variety of service providers offer critical support, including eviction prevention, access to mainstream benefits, addiction and mental health assistance, job skills training and job search resources, access to medical equipment for disabilities, help with housing applications, and domestic violence counseling. These services are available at minimal or no cost to those in need. However, some programs are stretched thin, particularly eviction prevention efforts, which have faced considerable funding reductions following the COVID-19 pandemic. This shortfall highlights a critical gap in the city's ability to meet housing stability needs.

Discussion

Ensuring that low-income housing in the community is habitable remains a critical priority. CDBG funds are an effective tool for rehabilitating housing, but Loveland's most urgent need is the overall scarcity of affordable housing in all forms. Organizations like the Loveland Housing Authority, Habitat for Humanity, and Aspen Homes are actively working on projects to expand the housing supply, yet additional resources are essential to guarantee every resident has access to safe, secure, and stable housing.

CDBG funds also play a vital role in supporting service providers who assist individuals and families in stabilizing or increasing their income, accessing necessary healthcare (including behavioral health services), and addressing other critical household needs. As Loveland continues to grow, challenges such as the aging housing stock and the increasing number of households unable to access affordable housing are likely to intensify without proactive local intervention.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Based on 2020 population estimates from the U.S. Census Bureau, Loveland has a population of 76,378 residents. Of these, 79.7% identify as white, 0.7% as Black or African American, 0.46% as American Indian or Native Alaskan, 1.1% as Asian, 0.07% as Native Hawaiian or Pacific Islander, and 4.4% as two or more races. Additionally, 13% of residents identify as Hispanic or Latine.

From 2016 to 2020, housing problems varied across income categories and racial/ethnic groups, as reflected by the proportionality index (PI), where 1.0 signifies perfectly proportional outcomes. Values below 0.85 indicate disproportionality, with lower indices revealing greater disparities:

- **Very low-income households (0–30% AMI):** Black or African American (PI = 0.33) and American Indian or Native Alaskan (PI = 0.2) households face housing problems at disproportionately high rates compared to their overall population representation.
- **Low-income households (30–50% AMI):** Hispanic households (PI = 0.84) experience housing problems slightly disproportionately.
- **Moderate-income households (50–80% AMI):** No racial or ethnic group experiences housing problems at disproportionate rates.
- **Non low/mod-income households (80–100% AMI):** Hispanic households (PI = 0.72) face housing problems at disproportionately high rates, even more so than families living at 30–50% AMI.

These disparities highlight the need for targeted interventions to address housing inequities and ensure equitable access to secure and affordable housing for all Loveland residents.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,290	1,045	0
White	2,935	930	0
Black / African American	70	0	0
Asian	10	4	0
American Indian, Alaska Native	75	15	0
Pacific Islander	0	0	0
Hispanic	185	95	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,155	1,380	0
White	2,625	1,275	0
Black / African American	0	0	0
Asian	0	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	490	55	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,610	3,995	0
White	2,355	3,515	0
Black / African American	0	20	0
Asian	0	70	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	4	0
Hispanic	205	330	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	470	3,865	0
White	390	3,460	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	85	370	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

The data emphasize the significant housing inequities faced by the lowest income households (0–30% AMI), particularly Black or African American and American Indian or Native Alaskan communities. These disparities reflect systemic challenges related to the quality and accessibility of housing.

To address this inequity, it is imperative for community providers and the City of Loveland to take proactive steps, such as ensuring that all services are linguistically inclusive and accessible to residents with diverse language needs. Moreover, rigorous measures should be implemented to prevent discrimination in housing services and programs. These efforts will contribute to fostering equal access to stable, quality housing for communities disproportionately affected by housing problems. Collaboration across organizations and local government can pave the way toward more equitable housing solutions for all Loveland residents.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

From 2016 to 2020, housing challenges in Loveland were particularly severe for certain groups based on income and race/ethnicity, with overcrowding thresholds raised to more than 1.51 people per room and focusing on households paying at least half their income on housing. Using a proportionality index (PI), where 1.0 represents perfectly proportional outcomes, values below 0.85 highlight disproportionality and indicate higher disparities. Key findings include:

- **Very low-income households (0–30% AMI):** Black or African American (PI = 0.27) and American Indian or Alaska Native (PI = 0.27) households experience severe housing problems at disproportionately high rates.
- **Low-income households (30–50% AMI):** Hispanic households (PI = 0.73) face disproportionately severe housing problems.
- **Moderate-income households (50–80% AMI):** No racial or ethnic group encounters severe housing problems at disproportionate rates.
- **Non low/mod-income households (80–100% AMI):** Hispanic households (PI = 0.26) are disproportionately affected by severe housing challenges, more than those at lower income levels.

These data underscore inequities among Loveland’s racial and ethnic minority groups, emphasizing the need for tailored strategies to address housing disparities and ensure equitable support for vulnerable populations.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,690	1,650	0
White	2,375	1,500	0
Black / African American	70	0	0
Asian	10	4	0
American Indian, Alaska Native	45	45	0
Pacific Islander	0	0	0
Hispanic	170	105	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,495	3,035	0
White	1,220	2,685	0
Black / African American	0	0	0
Asian	0	14	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	265	270	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	425	6,180	0
White	395	5,470	0
Black / African American	0	20	0
Asian	0	70	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	4	0
Hispanic	30	505	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	130	4,210	0
White	65	3,785	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	65	390	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

The data reveal that 4,790 households in Loveland are grappling with severe housing issues, such as lacking complete kitchen or plumbing facilities, living in severely overcrowded conditions, or spending more than 50% of their income on housing. These challenges disproportionately affect Black or African American, American Indian or Alaska Native, and Hispanic households, underscoring significant inequities.

To address these disparities, it is crucial for community providers and the City of Loveland to identify and implement strategies that ensure equitable access to housing services. Efforts could include breaking down language barriers to service access, preventing discrimination in all housing-related programs, and ensuring culturally inclusive support systems. By taking these steps, Loveland can move closer to providing safe, stable, and equitable housing for all residents.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The data highlight disparities in housing cost burdens across different groups in Loveland. American Indian or Alaskan Native households face a significant disproportionate burden, with a proportionality index (PI) of 0.35 for those spending 30–50% of their income on housing and 0.46 for those spending more than 50%. Similarly, Black or African American households experience a disproportionate burden when paying 30–50% of their income on housing, with a PI of 0.44.

These findings underscore the need for targeted interventions to address housing affordability and ensure equitable access to stable and affordable housing for disproportionately affected communities. Prioritizing culturally responsive policies and programs can help alleviate these systemic inequities.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,805	5,230	4,505	180
White	20,790	4,675	3,940	170
Black / African American	45	0	70	0
Asian	115	0	10	4
American Indian, Alaska Native	65	30	45	0
Pacific Islander	10	0	0	0
Hispanic	1,555	450	410	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2016-2020 CHAS
Source:

Discussion:

Over 9,700 households in Loveland are facing housing cost burdens, including 4,505 households that are severely cost burdened, spending more than 50% of their income on housing. Among these, American Indian or Alaskan Native households experience a disproportionate impact, highlighting inequities in housing affordability.

Community providers and the City of Loveland should prioritize efforts to address these disparities by ensuring that American Indian and Alaskan Native households have equitable access to support services

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aimed at reducing housing costs or increasing income. This includes fostering inclusive outreach and engagement strategies, addressing potential systemic barriers, and promoting culturally sensitive programs to meet the needs of underserved communities. Such measures can help mitigate housing challenges and create a fairer and more supportive environment for all residents.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing data for Loveland reveals the starkest disproportionalities at the lowest income levels (0–30% AMI), where Black or African American, American Indian or Alaska Native, and Hispanic households face housing challenges at rates far higher than their representation in the population. These inequities underscore systemic barriers disproportionately impacting these communities.

Interestingly, in most cases, Asian households report the lowest proportionality indexes, indicating comparatively lower disproportionalities in housing challenges. These trends highlight the need for targeted interventions that address the unique needs of disproportionately affected groups while continuing to analyze patterns across all racial and ethnic demographics. By fostering equity, the City of Loveland can work to close the gaps in housing access and stability.

If they have needs not identified above, what are those needs?

Families disproportionately experiencing housing challenges share similar needs with those living in substandard conditions, overcrowded spaces, housing lacking essential amenities, or unaffordable rental situations. Addressing these needs could involve several key interventions:

- **Housing rehabilitation** to improve the quality of existing units and ensure they meet livable standards.
- **Increasing incomes** through job training programs, employment opportunities, and access to better-paying jobs.
- **Expanding affordable housing options** to ease the demand for low-cost units and provide more choices for families.
- **Additional Section 8 housing rental assistance vouchers** to help families cover rental costs and reduce the risk of housing instability.

These solutions require collaborative efforts from local government, community organizations, and housing advocates to ensure equitable access and meaningful impact for Loveland residents. They also require significant funding to ensure success.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to maps from the Department of Housing and Urban Development's Affirmatively Furthering Fair Housing Data Tool (accessible at <https://egis.hud.gov/affht/>), Black or African American and American Indian or Alaska Native households in Loveland are relatively evenly distributed across the community. In contrast, Hispanic residents are dispersed throughout the city but tend to concentrate in

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approximately eight larger clusters, with fewer residing in the northwestern area of Loveland. This geographic distribution can help inform housing strategies to ensure equitable access to resources and services for all communities.

NA-35 Public Housing – 91.205(b)

Introduction

The Loveland Housing Authority actively manages a range of housing resources to support residents, including 449 Housing Choice Vouchers, 89 Project-Based Vouchers, and 937 affordable rental units. In addition, they operate 90 skilled nursing beds, all Medicaid-approved, with a goal of maintaining at least 40% Medicaid occupancy, although actual occupancy has reached 80–90%.

Housing Choice Vouchers, commonly known as Section 8 vouchers, assist families with rent payments that align with HUD-determined Fair Market Rents (FMR) for open-market rentals owned by private landlords or properties managed by Public Housing Authorities. Families receiving these vouchers are responsible for finding landlords willing to accept the vouchers, signing lease agreements, and covering security deposits. On average, families pay 30% of their income toward rent and utilities, and the voucher covers the remaining costs, based on FMR and comparable rents.

Currently, 1,481 individuals are on the Housing Choice Voucher waiting list, reflecting the high demand for rental assistance in Loveland. These programs are vital for addressing the community's housing affordability challenges.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	529	70	451	0	0	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Updated Voucher Numbers

The voucher numbers provided in Table 22 cannot be updated in the table but are described in the narrative and include 449 Tenant Based and 89 Project Based vouchers totaling 538 vouchers available through the Loveland Housing Authority.

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	11,988	12,232	11,786	0	0
Average length of stay	0	0	0	5	1	6	0	0
Average Household size	0	0	0	2	1	2	0	0
# Homeless at admission	0	0	0	78	0	78	0	0
# of Elderly Program Participants (>62)	0	0	0	129	30	97	0	0
# of Disabled Families	0	0	0	201	19	179	0	0
# of Families requesting accessibility features	0	0	0	529	70	451	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Characteristics of Residents

The data provided above cannot be updated. Residents of the Loveland Housing Authority have an average annual income of \$24,791, with an average stay of 4.76 years. However, income data from the Housing Authority's database is accurate for new residents only.

The average household size is 1.67 people. The Housing Authority serves 439 elderly program participants, many of whom live on the Mirasol campus, which accommodates a range of income levels. Additionally, 244 residents identify as having a disability.

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	515	70	437	0	0	0
Black/African American	0	0	0	7	0	7	0	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	5	0	5	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Race of Residents

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The data provided above cannot be updated. Additional, updated race data provided by the Loveland Housing Authority are as follows: 8,573 White residents/households; 1,697 Black/African American residents/households; 184 Asian residents/households; 571 American Indian/Alaska Native residents/households; 70 Pacific Islander/Native Hawaiian residents/households; 50 residents/households who identify as another race; and 50 declined to answer.

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	80	3	76	0	0	0
Not Hispanic	0	0	0	449	67	375	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Ethnicity of Residents

The data provided above cannot be updated. Ethnicity data provided by the Loveland Housing Authority are as follows: 221 Hispanic residents/households, 1,043 Non-Hispanic residents/households.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Loveland Housing Authority (LHA) ensures equal access to housing for individuals with disabilities through a structured process governed by Section 504 of the Rehabilitation Act. This process allows residents and public housing applicants to submit 504 Requests for Reasonable Accommodation when an accessible unit or specific adjustments are needed due to a disability. The procedure is carefully designed to address these needs effectively, with key elements including:

Key Aspects of the 504 Needs Assessment Process:

Initiating a Request:

- Residents or applicants begin the process by speaking with any LHA staff member or submitting a 504-request form online. The request does not need to go through the building manager. The 504 Coordinator works directly with the tenant to understand specific needs and, if required, seeks verification from a healthcare provider.

Verification and Action:

- The healthcare provider confirms both the disability and the requested accommodation's necessity. The 504 Coordinator collaborates with the maintenance department and, where needed, the housing management team to implement reasonable adjustments.

Annual Budget:

- LHA allocates a dedicated budget for 504-related requests, ensuring resources are available each year to address tenant needs.

Moving Requests:

- Requests to transfer to a new unit under a 504 accommodation require tenants to complete an application and provide healthcare verification. Once validated, tenants are added to the mobility list and offered the next suitable unit.

Common 504 Accommodation Requests (2024 Data):

- Assistance Animal: **30.37%**
- Mobility: **13.47%**
- Parking: **13.47%**
- Interior Fixtures: **10.60%**
- ADA Needs: **5.44%**

- Live-in Aide: **5.16%**
- Exception to Rule: **4.87%**
- Air Quality: **3.72%**
- Flooring: **2.58%**
- Walk-in Shower/Tub: **3.15%**
- Entry Notice: **2.29%**
- Extra Bedroom: **2.87%**
- Exterior Fixture: **2.01%**

This data illustrates the diverse accommodation needs among residents, ranging from emotional support animals to physical accessibility improvements. The LHA's structured and well-resourced process highlights its commitment to fostering inclusivity and enhancing the experiences of individuals with disabilities in the community.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Loveland Housing Authority currently has 6,829 individuals on their property waitlist and 1,481 people on the Housing Choice Voucher waitlist, most of whom are extremely low-income. It's important to note that these totals may include duplicate counts.

One of the most critical challenges for voucher holders lies in finding rental units that fall within the FMR limits. The disparity between Loveland's median rents and FMR values exacerbates this issue. For example, the median rent for a one-bedroom unit is \$1,513, while the FMR is \$1,350. Similarly, the median rent for a two-bedroom unit with two bathrooms is \$1,785, compared to an FMR of \$1,646.

Legislation from SB23-184, which caps security deposits at 200% of the monthly rent amount, offers considerable relief to voucher holders. Additionally, source-of-income tenant protections have enhanced their ability to find suitable housing. Housing navigators play a key role in this effort by identifying available units and building relationships with landlords and property managers. However, these navigators currently serve a limited number of voucher holders, primarily homeless households who obtained vouchers through the coordinated entry system. Expanding these resources could significantly improve housing access for Loveland residents in need.

How do these needs compare to the housing needs of the population at large

According to a housing gap analysis by the Colorado Department of Local Affairs (DOLA), there is a significant shortfall of housing in the county, with over 9,755 units needed for extremely low-income households and nearly 4,700 units for very low-income households (<https://public.tableau.com/profile/connor.everson5568#!/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction>),. This shortage disproportionately impacts families with the lowest incomes, whether they rely on vouchers or their own income.

The combination of limited vacancies and insufficient stock priced at or below FMR makes finding housing an extraordinary challenge for these families. The data clearly highlight the unequal housing opportunities faced by households at lower income levels compared to the broader population, emphasizing the need for targeted solutions to address this growing housing gap.

Discussion

Like many cities, Loveland faces a shortage of Housing Choice Vouchers, leaving low-income residents struggling to secure housing amid limited vacancies. Some voucher holders have managed to find more affordable options in nearby areas, but this often brings additional challenges, such as arranging reliable transportation or relocating children to a different school district.

The Loveland Housing Authority remains committed to expanding housing opportunities, though reliance on LIHTC funding means projects take years to complete. In the meantime, they work to ensure existing housing meets residents' needs by making necessary accommodations. Additionally, Housing Authority staff support residents across several complexes, helping them address basic needs and increasing their income to better afford housing.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Over the past three years, the use of HMIS in Loveland has grown significantly. Most service providers now enter data on individuals and families to better track the number of people experiencing homelessness, services provided, and those assessed for housing.

The data presented below is drawn from both HMIS and the annual Point-in-Time (PIT) count, a regional effort to collect information on homelessness. More details from both sources are available on the NoCo CoC website: www.nocococ.org.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	39	0	141	51	74	141
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	124	52	940	271	58	151
Chronically Homeless Individuals	37	20	405	81	47	178
Chronically Homeless Families	3	0	12	2	0	77
Veterans	5	0	47	11	15	121
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	21	7	15	66

Table 26 - Homeless Needs Assessment

Data Source
Comments:

Indicate if the homeless
population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is available under the requested categories.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Currently, the Northern Colorado by-name list (BNL) includes 91 family households, collectively comprising 203 individuals. Additionally, there are 41 households that include at least one veteran, totaling 44 people.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In Loveland, individuals who identify as American Indian/Alaska Native, Black/African American, and multiple races are disproportionately represented among those experiencing homelessness. According to the 2024 PIT count, 3.07% of surveyed individuals experiencing homelessness identified as American Indian, compared to just 0.2% of the general population. Similarly, 12.88% identified as Black, while only 0.6% of Loveland's general population shares this identity. Additionally, 12.27% identified as belonging to multiple racial groups, compared to 9% of the broader population.

Conversely, 62.58% of people experiencing homelessness identified as white, a lower proportion than the 85.3% recorded among the general population. Some individuals surveyed did not answer the question about race, which may contribute to differences in the reported figures.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The City of Loveland currently operates two shelter facilities. The Loveland Resource Center (LRC) functions as both a day center and an overnight shelter, accommodating up to 22 individuals. The South Railroad Facility (SRF) provides overnight shelter for 50 people but is set to close on September 30, 2025. In 2024, a total of 1,163 unduplicated individuals accessed services at one or both facilities.

Family Promise, a program under the House of Neighborly Services, offers overnight shelter to families at a local motel. Though not classified as an emergency shelter, it supported 11 families, including 25 children, through shelter and case management in 2024.

Tracking unsheltered individuals presents challenges, with the 2024 PIT homeless count identifying 52 people. However, the PIT count is widely recognized for underestimating the actual numbers.

Discussion:

Comprehensive data on homelessness remains inconsistent and difficult to interpret. Many individuals experience homelessness for only a short time, definitions of homelessness vary, and some people may hesitate to identify as homeless. As a result, homelessness is undercounted regardless of the methodology used. These challenges highlight the importance of collecting consistent data to guide planning, even while acknowledging its limitations.

Loveland benefits from improved and more reliable data due to the growing number of organizations contributing to HMIS. However, determining the exact number of unsheltered individuals in the city remains impossible.

Additionally, certain racial groups are disproportionately represented among people experiencing homelessness. This may be linked to overrepresentation in other systems, such as criminal justice or foster care, or could indicate inequities within the homeless services system.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Special needs populations in Loveland face unique challenges, particularly those with disabilities that prevent them from securing or maintaining employment. This group includes individuals with serious mental illness, substance use disorders, HIV/AIDS, and intellectual, developmental, or physical disabilities.

Other vulnerable populations include victims of domestic violence, youth aging out of foster care, and seniors requiring assistance due to disabilities or mobility impairments. These groups are at heightened risk of homelessness as they often depend on mainstream or entitlement programs like Social Security Income, which provide incomes that fall significantly short of covering basic living expenses and housing costs.

The situation is further compounded by the limited availability of housing specifically dedicated to meeting the needs of these populations in Loveland. Addressing these gaps is vital to ensuring that special needs groups can access safe, stable, and affordable housing while receiving the support necessary for their well-being.

Describe the characteristics of special needs populations in your community:

Loveland faces complex challenges regarding its special needs populations, particularly those living with disabilities, individuals with serious health conditions, and vulnerable youth.

Disability and Employment

More than 11,300 Loveland residents (14.4% of the population) live with a disability, with a slightly higher percentage of women (14.6%) than men (14.2%) affected. The largest age group is individuals aged 36–65, making up nearly 33% of the disabled population, about 2% higher than those 75 and older. The most common disabilities include hearing difficulties (28.3%), ambulatory difficulties (20.5%), and cognitive challenges (17.7%), among others. Unfortunately, 68.6% of Loveland residents with disabilities are unemployed, largely due to the severity of their conditions or retirement status for older adults. Younger individuals face increased homelessness risks, given their dependence on Social Security Income (SSI) and Social Security Disability Insurance (SSDI), which are often inadequate for basic living expenses.

Health and HIV

In Larimer County, 62 individuals were newly diagnosed with HIV between 2019 and 2023, making it ninth among Colorado's 64 counties. Approximately 0.08% of Larimer County's population, or 61 residents of Loveland, are living with HIV, though the true number may be higher due to undiagnosed cases. While treatment options, including PReP, are effective for managing and preventing HIV, barriers

like Medicaid application processes, health instability, and adherence challenges can impede access to care.

Mental Health and Substance Use

According to the Health District of Northern Larimer County, 37% of adults have been diagnosed with a mental health disorder, and 36% report depression and/or anxiety. Substance use disorders affect 5% of adults. While alcohol use has decreased slightly, mental health service gaps persist, exacerbated by stigma, inequities in access, and reliance on jails or emergency rooms for care. The Larimer County behavioral health facility that was funded by a 2019 voter-approved tax, opened in December 2023 and serves about 500 people monthly.

Vulnerable Foster Youth

Approximately 146 foster youth in Loveland face increased risks of homelessness from aging out of the foster care system at 18. Nationally, around 25% of youth aging out of care become homeless within a year, reflecting the urgent need for transitional support and resources to help these young individuals achieve stability.

Addressing Service Gaps

The challenges outlined emphasize the critical need for:

- **Accessible housing and financial support** for individuals relying on SSI or SSDI.
- **Expanded health services** to ensure equitable care for those with HIV and mental health needs.
- **Enhanced behavioral health programs** to close service gaps for residents with mental health or substance use disorders.
- **Supportive programs for foster youth**, including transitional housing and job training.

These targeted solutions can help address disparities and create a more inclusive and supportive environment for Loveland's most vulnerable populations.

What are the housing and supportive service needs of these populations and how are these needs determined?

Loveland's approach to addressing the needs of the populations listed above is supported by several dedicated agencies, each focusing on unique challenges faced by different groups in the community.

- **Disabled Resource Services:**

Disabled Resource Services, a county-wide nonprofit, plays a crucial role in providing supportive services for individuals with disabilities in Loveland. Although the organization previously collaborated with the

Loveland Housing Authority to maintain a Housing Choice Voucher waitlist for people with disabilities, it is no longer able to offer this direct resource. Disabled Resource Services continues to provide limited rental assistance to clients.

The most urgent need for their clients is affordable housing that enables them to live independently within the community. While accessible housing remains important, the critical shortage of affordable options makes any cost-effective housing a priority currently. Additionally, Disabled Resource Services connects homeless clients to the NoCo CoC's coordinated entry system, ensuring that all potential housing opportunities are accessible to those they serve.

- **Northern Colorado Health Network:**

Northern Colorado Health Network plays a vital role in supporting individuals with comprehensive services. They connect clients to healthcare resources to access HIV medications and provide mental health and substance use counseling. Their offerings extend to support groups, couples and family counseling, oral health care access, emergency financial assistance, and subsidized housing when available. These multifaceted services aim to address critical needs and promote overall well-being within the community.

- **SummitStone Health Partners:**

SummitStone Health Partners plays a pivotal role as Loveland's local community mental health agency, offering an array of critical services to residents grappling with mental illness and substance use disorders. Their comprehensive care includes crisis intervention, walk-in and same-day counseling, treatment plans for mental health and substance use, medication management, vocational services, and group therapy.

In December 2023, SummitStone began operating the new regional behavioral health center, significantly enhancing their reach and impact. They also deliver on-site supportive services to residents in select permanent supportive housing (PSH) units across the region. SummitStone continues to be a cornerstone of mental health support, fostering stability and well-being for individuals in need.

- **The Matthews House:**

The Matthews House is an invaluable resource for young people lacking a support system, offering a wide range of services to help them navigate life's challenges and build stability. Their programs include mentoring and coaching focused on life skills, employment readiness, parenting support when needed, substance abuse prevention, and counseling. They also assist with completing high school and finding secure housing, addressing the essential needs of this vulnerable group to prevent homelessness.

The Matthews House made a significant step forward by opening a youth shelter in Loveland in January 2025, expanding its capacity to serve the regional community and meet the growing needs of homeless and at-risk youth.

Addressing Gaps in Services

Extensive discussions during the planning process revealed pressing needs across these populations, emphasizing the importance of expanded resources for affordable housing, and specialized support for youth and individuals facing challenges. Strengthening collaboration between agencies and enhancing long-term planning will be critical as Loveland works to ensure equitable and sustainable solutions for its most vulnerable residents.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

HIV infections in Larimer County have seen a significant decline, dropping by 57% in 2008 (4.4 cases per 100,000) to 2013 (1.9 cases per 100,000), according to the Colorado Health Institute. As of 2017, approximately 425 residents in the county had been diagnosed with HIV or AIDS, with 85% being male. While specific county-level data on race and ethnicity is unavailable, statewide trends provide insight: non-Hispanic white residents account for most HIV/AIDS cases in Colorado (59.5%). However, the impact is disproportionately higher among Black residents, who make up just 4.2% of the state's population but represent 16% of those living with HIV/AIDS (Colorado Dept. of Public Health and Environment, *HIV Epidemiology Annual Report*, March 2020).

This data highlights the importance of tailored public health initiatives to address disparities and support prevention and treatment, particularly for disproportionately affected populations.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A for this Consolidated Plan. The City of Loveland does not receive HOME funds.

Discussion:

Loveland non-profit organization's efforts to address the needs of special populations has been commendable, with significant progress achieved over the last five years. Key strides include the development of additional affordable housing, the establishment of new PSH units, the creation of the behavioral health center, and a new homeless shelter for youth. Despite these advancements, additional affordable housing remains a pressing need for the clients of many organizations.

The continued collaboration between community service providers, local governments, and regional initiatives will be critical in addressing these gaps and ensuring equitable housing and support for Loveland's most vulnerable residents. These ongoing efforts reflect the community's commitment to fostering stability and inclusiveness.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Service providers engaged in the Consolidated Planning process identified the following public facility needs: energy efficiency fixtures and equipment, expansion of the Loveland Community Health Center, expand food pantry capacity, roofing, facility for veterans and their families, community center for older adults, co-location assistance for the Loveland Youth Childcare Campus, day and overnight shelter for homeless families, childcare centers, and facility to provide therapy to youth with disabilities. These answers were not necessarily specific to the agencies that completed the surveys and are seen as suggestions to improve services and activities available in Loveland. Instead, they indicate suggestions for improving available services and activities within the community.

Four service providers highlighted rehabilitation requirements specific to their existing facilities.

How were these needs determined?

A survey was emailed to 133 non-profit agency staff. Only 13 responses were received.

Describe the jurisdiction's need for Public Improvements:

Survey data from 2024 indicates a decline in resident satisfaction regarding public improvements, particularly in three key areas:

- The availability of affordable housing
- Safety in the downtown and commercial areas during the day, likely due to rising homelessness
- Changes in air quality

Of these concerns, affordable housing is the only area eligible for CDBG funding within the scope of public improvements.

How were these needs determined?

Results are based on a survey that was available to all Loveland residents in 2024.

Describe the jurisdiction's need for Public Services:

The CPO opted not to survey residents about public service needs for the 2025–2029 Consolidated Plan, partly due to concerns about survey fatigue discussed by the City of Loveland Office of Communication and Engagement. Previous Consolidated Plan surveys ranked preferred public service investments, but a disconnect arose as CDBG funding could not be used for many of those services because the agencies providing them do not income-qualify their clients. This led to challenges in translating community feedback into funding decisions.

Despite this limitation, responses from the National Survey underscored strong resident support for key services. A significant portion of respondents emphasized the importance of providing access to health care, behavioral health, and substance abuse treatment: 43% considered it essential, while 32% deemed it very important. Similarly, funding organizations that support people experiencing homelessness was a priority, with 36% calling it essential and another 32% ranking it as very important. These insights highlight pressing community needs, even if CDBG funds remain restricted in their application.

How were these needs determined?

Results are based on a survey that was available to all Loveland residents in 2024.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Loveland's rental housing market has seen notable shifts, with vacancy rates rising from 4.3% in the second quarter of 2024 to 6.9% by year-end, according to the Colorado Multi-Family Housing Vacancy & Rental Survey (Colorado Multi-Family Housing Vacancy & Rental Survey, accessed at <https://www.chfainfo.com/getattachment/7c6ee424-e0a5-45ea-9f2a-3fd18289fea2/Colorado-Statewide-Apartment-Survey-4Q2024.pdf>). Since early 2022, vacancy rates have remained above 4%, reflecting a significantly healthier rental market compared to five years ago.

Despite the rising vacancy rate, rental prices have continued to climb. The lowest vacancy rate in the past five years was 3.7% in the second quarter of 2021, when median rent was \$1,480. By the end of 2024, vacancies had increased by 86%, yet median rent was still up by 11%. This suggests that expectations of lower rental prices due to higher vacancy rates may be unrealistic.

Rent affordability remains a challenge, with the private housing market increasingly out of reach for many Loveland residents. By the end of 2024, median rent was \$1,641, and the average rent was \$1,666, indicating that high rental costs are widespread rather than concentrated in luxury properties. Affordable rental housing remains scarce, particularly for very low- and extremely low-income renters. A housing gap analysis from the DJOLA identified a deficit of over 9,755 units in Larimer County for extremely low-income households and nearly 4,700 units for very low-income households (<https://public.tableau.com/profile/connor.everson5568#!/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction>).

For potential homebuyers, prospects are also difficult. As of March 2025, the median home value in Loveland stands at \$500,000, down 2% from March 2024 but still beyond the reach of many low- and moderate-income households, especially with interest rates above 6% (<https://thegroupinc.com/brokerage-blog/march-2025-market-report/>). While programs like Habitat for Humanity offer opportunities for select families, demand far outweighs availability, with only about seven families selected annually out of roughly 300 inquiries. Efforts to expand homeownership resources, such as down payment assistance and affordable housing initiatives from Aspen Homes, provide some pathways for families living at 80% of the AMI. However, these resources do not fully address the broader affordability crisis.

Overall, these housing challenges align with priorities outlined in the Strategic Plan and the 2025–2029 Consolidated Plan, emphasizing the need for additional investment in affordable housing solutions. Data informing this analysis comes from agencies including HUD, the Larimer County Workforce Center, the City of Loveland Economic Development Department, and housing inventory counts from 2023 and 2024.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

In 2020, Loveland did not face a housing deficit, as the number of residential properties (33,940) exceeded the number of households (32,715). Over 8,200 of these properties contained multiple units, though some were not intended for human habitation. Current vacancy rates further support the idea that Loveland has sufficient housing supply. However, the key issue is affordability and whether families can afford available housing and, for those seeking homeownership, whether they have viable paths to purchasing a home.

High rental costs and rising property values continue to challenge low- and moderate-income residents, despite housing availability. Interest rates above 6% further complicate homeownership prospects, requiring substantial down payments that many families struggle to save. While assistance programs exist, demand often outweighs available resources, leaving many families priced out of both renting and purchasing homes.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,915	65%
1-unit, attached structure	3,245	10%
2-4 units	2,135	6%
5-19 units	3,520	10%
20 or more units	2,570	8%
Mobile Home, boat, RV, van, etc	555	2%
Total	33,940	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	75	0%	595	5%
1 bedroom	300	1%	2,530	21%
2 bedrooms	2,910	14%	5,120	42%
3 or more bedrooms	17,245	84%	3,935	32%
Total	20,530	99%	12,180	100%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Loveland Housing Authority plays a central role in providing affordable housing in the city with a current inventory of 765 units. Along with this, the organization oversees 449 Housing Choice vouchers, 101 of which are project-based (including 10 from Estes Park Housing Authority). Additionally, the Loveland Housing Authority has developed 90 skilled nursing units through Green House Homes (see Green House Homes: <https://mirasolgreenhousehomes.org/>), with approximately 40% guaranteed for Medicaid occupancy, though actual occupancy rates have reached 80-90%.

Project-based voucher subsidies help ensure that residents in those units pay no more than 30% of their income toward rent. Other units follow rent guidelines set by the Colorado Housing and Finance Authority, which determines maximum allowable rents. Loveland Housing Authority's inventory based on AMI levels includes:

- **30% AMI:** 58 units
- **40% AMI:** 158 units
- **50% AMI:** 206 units
- **60% AMI:** 123 units
- **Unrestricted:** 3 units
- **Market-rate:** 25 units

In the past two years, Loveland has expanded PSH for individuals exiting homelessness by adding 54 units at the St. Valentine apartment complex. Alternatives to Violence currently supports eight families in rapid re-housing and SummitStone Health Partners operates seven units of PSH for individuals with disabilities, both funded with Continuum of Care grant dollars. Finally, the Loveland Housing Authority developed 10 PSH units for homeless veterans using VASH vouchers about 10 years ago. All of these resources have made a significant impact on reducing homelessness in Northern Colorado.

Loveland's participation in the two-county CoC region ensures access to housing resources in neighboring communities via coordinated entry. PSH providers serve households with incomes between 0-30% AMI, while rapid re-housing participants may have higher incomes or are expected to increase earnings to sustain housing without subsidies.

Beyond CoC-supported programs, the Loveland Housing Authority manages eight tenant-based vouchers for young adults, with services provided by Matthews House. House of Neighborly Service offers transitional housing for up to four families at a time.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The seven units provided by SummitStone Health Partners may be sold in the future.

Does the availability of housing units meet the needs of the population?

Loveland is facing a substantial shortfall in affordable housing, particularly for residents with extremely low and very low incomes (0-50% AMI). The housing gap analysis compiled by the DOLA highlights a countywide deficit of over 9,750 units for households at 0-30% AMI and almost 4,700 units for those at 30-50% AMI

(<https://public.tableau.com/profile/connor.everson5568#!/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction>).

This gap underscores the urgency for expanded affordable housing options, especially for vulnerable populations who are at risk of housing instability. Addressing this challenge requires coordinated efforts across local government, housing authorities, nonprofits, and private developers to secure funding, implement strategic policies, and develop new housing opportunities.

Describe the need for specific types of housing:

The challenges facing Loveland residents with very low incomes in accessing housing are significant. While affordability is a primary concern, additional barriers such as limited public transportation near housing units further complicate efforts to secure suitable living arrangements. The need is especially critical for individuals living with disabilities, particularly those requiring accessible units.

The 2024 National Community Survey highlights a growing dissatisfaction among residents regarding the availability of affordable housing. Feedback from the community paints a stark picture, with comments emphasizing financial struggles and housing instability:

- The working population is precariously close to homelessness.
- Affordable housing is essential to preventing further homelessness among families and singles.
- Some residents feel they can't afford to live in Loveland.
- A 55-year-old resident expressed frustration at having to work two jobs just to cover 70% of their income in rent.

These perspectives underscore the urgency of addressing housing shortages and affordability in Loveland. Strategic policy changes, additional funding, and community-driven initiatives could be essential in bridging this gap.

Discussion

The rising cost and limited availability of housing in Loveland create significant challenges for low-income residents and special needs households seeking safe and affordable options. Preserving existing affordable units while expanding inventory for lower-income households is essential to meeting the growing demand.

Efforts to address this gap may involve securing additional funding, incentivizing affordable housing development, and strengthening policies that protect existing affordable units. Collaborative initiatives between local government, nonprofits, and developers could be key in creating more opportunities for vulnerable populations.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing costs in Loveland have been steadily rising, making affordability an increasing concern. The median rental price jumped from \$1,350 in early 2020 to \$1,641 by the end of 2024, reflecting a significant increase in just four years (Colorado Multi-Family Housing Vacancy & Rental Survey, accessed at Colorado Statewide Apartment Survey). Similarly, home purchase prices have surged, rising from \$377,501 in 2019 to \$500,000 in 2025, marking a 32% increase over six years.

Although Loveland's housing market is showing signs of balance, with homes typically selling at their listing price, demand continues to exceed supply, driving prices higher. The median sold price for homes in Loveland reached \$510,000 in May 2025, up 2% from the previous year.

These trends highlight the growing challenge for residents, particularly those with lower incomes, in securing affordable housing.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	224,900	339,500	51%
Median Contract Rent	868	1,207	39%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	955	7.8%
\$500-999	3,555	29.2%
\$1,000-1,499	4,530	37.2%
\$1,500-1,999	2,245	18.4%
\$2,000 or more	895	7.4%
Total	12,180	100.0%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	665	No Data
50% HAMFI	2,920	525
80% HAMFI	7,540	3,415

Number of Units affordable to Households earning	Renter	Owner
100% HAMFI	No Data	8,060
Total	11,125	12,000

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

Loveland faces a significant shortage of affordable housing, particularly for residents earning at or below 50% of AMI, with an even greater need for those at 30% AMI or lower. A gap analysis from the Colorado Division of Housing highlights a deficit of nearly 4,700 units for households at 30-50% AMI and over 9,755 units for those at 0-30% AMI

<https://public.tableau.com/profile/connor.everson5568#!/vizhome/ColoradoHousingAffordabilityDataExplorer/Introduction>).

This shortage is further reflected in the Loveland Housing Authority waitlist, which currently has 6,888 applicants, with 72.45% of them earning 30% AMI or less. The high demand underscores the urgent need for expanded affordable housing options, particularly for the most vulnerable populations.

How is affordability of housing likely to change considering changes to home values and/or rents?

Loveland's housing market has seen consistent price increases, making affordability a growing concern. Over the past five years, rental costs have risen 22%, from \$1,350 in 2020 to \$1,641 in 2024 (Colorado Multi-Family Housing Vacancy & Rental Survey, accessed at Colorado Statewide Apartment Survey). Similarly, home purchase prices have surged 32%, climbing from \$377,501 in 2019 to \$500,000 in 2024 (The Group Real Estate). These trends have made it increasingly difficult for many residents to afford rent or transition into homeownership.

As population growth and rising housing costs continue over the next 10 to 20 years, particularly with an aging demographic, state and local policymakers have taken action to encourage affordable housing development:

- Colorado's 2017 construction defect law revisions did not significantly increase affordable condominium availability. However, HB25-1272, passed in 2025, introduces incentives for condominium development, offering a potential lower-cost homeownership pathway.
- Loveland's updated zoning codes now allow more diverse housing types, such as duplexes, micro housing, and cluster housing, which could expand affordable housing options.

While these policy changes are promising, their full impact remains uncertain. Continued efforts will be needed to ensure that affordable housing becomes more accessible to Loveland residents.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In Loveland, median rents exceed both high HOME and Fair Market Rents for one-bedroom units. For efficiency, two-bedroom, and three-bedroom units, however, Fair Market and high HOME rents surpass median rents. Across all unit types, low HOME rents remain significantly lower than median or Fair Market rents.

Despite rental costs, the approach to affordable housing remains unchanged. The primary goal of this Consolidated Plan is to create new affordable housing units, while the secondary objective is to preserve existing affordable housing to maintain accessibility for residents.

Discussion

Housing affordability remains a significant challenge in Loveland, with a notable portion of households struggling under cost burdens. Based on 2016-2020 CHAS data, 26.9% of all households, which is 8,808 owner-occupied and renter households were considered cost burdened, spending more than 30% of their income on rent and utilities. Additionally, 10.4% of households, or 3,409 owner-occupied and renter households were severely cost burdened, spending over 50% of their income on housing.

These households face heightened risks, including housing instability and reduced ability to cover essentials like food, healthcare, and transportation. For homeowners, financial strain limits their ability to manage necessary home repairs, potentially leading to long-term housing deterioration.

Addressing housing affordability requires a multi-faceted approach, including increasing the stock of affordable units, expanding rental assistance programs, and exploring innovative housing solutions.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Loveland's aging housing stock presents challenges with 32% of homes built before 1980, potentially containing lead-based paint or requiring rehabilitation. Additionally, 400 households are living in substandard conditions, lacking complete plumbing or kitchen facilities. Most of these households (74%) earn 50% AMI or lower, making them particularly vulnerable.

Efforts to rehabilitate these units could help preserve affordable housing for very low-income residents. The Loveland Housing Authority's Five-Year Plan outlines strategies for maintaining and improving housing stock, with public input opportunities available. Additionally, the Loveland Housing Authority and Colorado Division of Housing offer Revolving Loan Fund programs to support rehabilitation efforts for owner-occupied homes.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Loveland relies on the 2018 International Property Maintenance Code to define unsafe structures and equipment, ensuring that housing meets basic safety and habitability standards. Structures deemed unfit for human occupancy often suffer from issues such as inadequate egress, poor ventilation, faulty electrical wiring, lack of sanitation, lack of cooking system, structural instability, infestation of vermin, conditions that present a danger to life or limb, or are in danger of collapse or partial collapse of any portion of the structure.

HUD's definition of substandard condition outlines the minimum requirements for a dwelling to be considered standard, including a reliable roof, sound foundation, adequate heating, plumbing, and insulation, among other essential features. If CDBG funding is used for rehabilitation, both the City of Loveland's and HUD's definitions will apply except in cases where a home is deemed not suitable for rehabilitation, meaning the cost to restore it is not financially feasible.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,145	20%	5,530	45%
With two selected Conditions	25	0%	365	3%
With three selected Conditions	50	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,315	79%	6,265	51%
Total	20,535	99%	12,180	99%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,730	33%	3,785	31%
1980-1999	6,250	30%	2,735	22%
1950-1979	6,050	29%	4,315	35%
Before 1950	1,510	7%	1,355	11%
Total	20,540	99%	12,190	99%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,560	37%	5,670	47%
Housing Units build before 1980 with children present	2,555	12%	1,645	13%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Loveland's Larimer Home Improvement Program provides low-interest loans for owner-occupied housing rehabilitation, often funded through the CDBG program. However, the city currently lacks a dedicated program for substandard rental housing rehabilitation, despite the clear need for such an initiative, especially for very low-income and extremely low-income renters.

The CPO frequently receives calls from tenants seeking assistance in compelling landlords to make necessary health and safety repairs. While Colorado law requires landlords to maintain habitable properties, tenants often face barriers in enforcing these rights. Limited access to pro bono legal services and the prospect of a lengthy legal process can deter tenants from pursuing legal action. In

some cases, the best resolution may be terminating a lease without financial penalty, but given Loveland's low stock of affordable housing, this can leave tenants without viable alternatives.

A rental rehabilitation program could help address these challenges by providing financial assistance to landlords for necessary repairs, ensuring that substandard units remain habitable for low-income renters. This approach would help preserve existing affordable housing while reducing displacement risks.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Loveland has yet to implement a citywide lead paint remediation program, leaving an estimated 11,135 housing units built in 1979 or earlier potentially at risk for lead exposure. Unless individual homeowners or landlords have addressed lead hazards, these properties may pose health concerns, particularly for children and vulnerable populations.

Federal regulations require lead-based paint remediation when federal funding is used for housing rehabilitation that disturbs lead-painted surfaces. Recent updates to EPA lead paint regulations have lowered acceptable dust-lead levels and introduced stricter abatement standards starting in 2026.

Discussion

Housing rehabilitation is an eligible use of CDBG funding, making it a viable tool for preserving Loveland's existing affordable housing stock and addressing lead-based paint mitigation. Given the high number of older homes in Loveland, targeted rehabilitation efforts could significantly improve living conditions for low-income homeowners. A funding source for low-income rentals is still greatly needed.

Implementing a citywide rehabilitation initiative would require careful planning and collaboration between City management, City Council, Loveland Housing Authority, and private landlords. Funding allocations, policy adjustments, and community engagement would be essential to ensure the program effectively addresses substandard housing conditions.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Loveland Housing Authority plays a critical role in providing affordable housing, managing all project- and tenant-based vouchers in the city. The waitlist for affordable housing has grown to over 14,000 people (6,888 households), reflecting the high demand for housing assistance. While the Loveland Housing Authority is the largest provider, other affordable housing properties exist but consistently operate at full capacity.

The Housing Authority is also the most active affordable housing developer, with plans to add 700 units over the next 10 to 12 years. In 2025, the organization broke ground on Phase III of a complex that will ultimately provide 205 units for residents earning 30% to 60% of AMI, including 10 units specifically for homeless veterans.

Additionally, the Housing Authority is collaborating with Loveland Habitat for Humanity to develop a new neighborhood that will house 166 households with incomes between 30% and 80% of AMI. Another major project, involving Impact Development Builders and Mission Homes, will create 174 single-family homes for sale to families earning 40% to 120% of AMI, and 144 rental units for families earning 30% to 60% of AMI.

These developments aim to expand Loveland’s affordable housing stock, addressing the growing need for accessible housing options.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	3	553	45	508	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Updated Number of Vouchers

The table above cannot be edited. The Loveland Housing Authority currently manages 449 Housing Choice Vouchers and 89 Project Based Vouchers for a total of 538.

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Loveland currently has about 1,712 affordable housing units, with nearly half managed by the Loveland Housing Authority (LHA). Many newer properties are funded through Low Income Housing Tax Credits (LIHTC), including Ashley Estates, the largest LIHTC-f

Loveland currently has about 1,712 affordable housing units, with nearly half managed by the Loveland Housing Authority. Many newer properties are funded through Low Income Housing Tax Credits (LIHTC), including Ashley Estates, the largest LIHTC-funded development, offering 224 units at 60% of AMI.

LHA is preparing to submit its next 5-Year PHA Plan summer 2025. The plan outlines key goals, including:

- Expanding and preserving affordable housing availability.
- Enhancing residents' quality of life.
- Improving operational efficiency through effective resource management.
- Recruiting and retaining qualified staff, with a focus on professional development.

The proposed 2025-2029 PHA Plan was available for public review from April 7 to May 19, 2025, with a public hearing scheduled for May 21, 2025.

Public Housing Condition

Public Housing Development	Average Inspection Score
Ashley Estates	94
Autumn Lake Apartments	82
Big Thompson Manor II	79
Harvest Point	91
Orchard Place Apartments	87
Railway Flats	92
Silver Leaf II	79

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Rock Crest and Cornerstone properties, managed by the Loveland Housing Authority, will undergo extensive rehabilitation over the next five years. Planned improvements for Rock Crest include siding, windows, external railing repairs or replacements, and HVAC upgrades. Cornerstone will receive siding, windows, roofing, floor register replacements for heating, and air conditioning updates. Both complexes may also require kitchen cabinetry and flooring renovations.

All Loveland Housing Authority apartments receive routine maintenance and repairs to ensure they meet Housing Quality Standards.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Loveland Housing Authority's 5-Year PHA Plan prioritizes Enhancing the Quality of Life for Residents and Participants through three key subgoals:

- **Implementing NSPIRE Housing Inspection Standards** – Ensuring compliance with the National Standards for the Physical Inspection of Real Estate (NSPIRE) by providing learning sessions for property owners. This initiative aims to reduce Housing Assistance Payment (HAP) abatements and maintain high-quality housing conditions.
- **Supportive Services Integration** – Expanding resident support programs by integrating job training, healthcare access, educational opportunities, and leveraging Aspire 3D resources and partnerships to improve overall well-being. Aspire 3D supports the wellbeing, independence, and economic security of Housing Authority residents by placing staff in housing communities to work alongside residents and co-create programs based on resident needs.
- **Engaging Aspire for Resident Programs** – Offering educational and literacy programs for youth, parenting education and support, community resource connections, food assistance, support

groups, youth leadership programs, recreational activities, healthcare navigation, holiday celebrations, and access to crisis funds.

These initiatives reflect the Loveland Housing Authority's commitment to holistic resident support, ensuring that affordable housing is paired with essential services to foster stability and growth.

Discussion:

The Loveland Housing Authority continues to expand affordable housing options, currently assisting 1,475 low-income families through the Housing Choice Voucher program and its own housing developments.

In 2024, the Housing Authority broke ground on Phase III of The Edge, adding 66 new units for residents earning 30% to 60% of AMI. Once completed, the complex will total 205 units. The final phase is expected to open in late winter or early spring 2026, with prospective tenants selected through a lottery process, prioritizing those who live or work in Loveland.

Beyond The Edge, the Loveland Housing Authority has two additional projects in the pipeline, expected to bring more than 260 new multi-family units to Loveland over the next few years. These developments aim to address the city's growing need for affordable housing and provide stable living options for low-income residents.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Loveland currently operates two overnight shelter facilities, accommodating up to 72 adults nightly. Both facilities will discontinue offering overnight shelter on September 30, 2025. The LRC will continue to operate as a day center.

For homeless families, Family Promise, a program of the House of Neighborly Service, provides shelter assistance. Individuals and families fleeing domestic violence have access to Alternatives to Violence safehouse, which offers year-round shelter. Additional options include motel vouchers and transportation to Fort Collins or other neighboring communities.

The Matthews House opened a youth shelter in January 2025, providing 20 beds for youth aged 15-17 and young adults aged 18-20.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	12	0	0
Households with Only Adults	70	0	0	54	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	10	0
Unaccompanied Youth	20	0	8	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

SummitStone Health Partners plays a key role in providing mental health services for homeless individuals and families in Loveland. With multiple locations throughout the county, SummitStone offers scheduled treatment sessions as well as walk-in crisis services. Since 2017, SummitStone has partnered with the Loveland Police Department to implement a co-responder model, ensuring that behavioral health clinicians respond to situations requiring mental health support rather than law enforcement intervention alone. Many individuals served through this program are experiencing homelessness.

SummitStone also provides behavioral health treatment for homeless individuals through the PATH program at Loveland's homeless day center. Additionally, the Longview Behavioral Health Center, which opened in 2023, offers urgent care, crisis stabilization, withdrawal management, and substance-use treatment, all free of charge, making services accessible to homeless residents.

Despite Colorado's Medicaid expansion in 2013, many individuals still struggle to find healthcare providers who accept it. Sunrise Community Health serves as Loveland's federally qualified health center, offering medical, dental, lab, x-ray, and pharmacy services. SummitStone Health Partners also provides behavioral health services at the Loveland Community Health Center.

Employment assistance in Loveland is available through Larimer County Economic & Workforce Development, which oversees Temporary Assistance for Needy Families workforce programs, Employment First (for food assistance recipients), and InCompass (for youth and young adults aged 16-24). However, these programs do not specifically target homeless residents. Disabled Resource Services offers limited employment assistance, focusing on individuals with disabilities rather than specifically those experiencing homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Loveland and the surrounding communities offer a range of homeless services and support agencies, ensuring individuals and families experiencing homelessness have access to shelter, housing, and essential resources. Some of the key organizations include:

- House of Neighborly Service's Family Promise Program – Provides year-round overnight shelter in hotels, a day center, and case management for episodic homeless families.
- Loveland Housing Authority – Offers supportive housing for 10 veterans and prioritizes homeless veterans at The Edge, a 70-unit housing complex.
- SummitStone Health Partners – Delivers mental health therapy through the PATH program and manages seven units of PSH.

- Veterans Administration & Volunteers of America – Provide general benefits and rapid re-housing for veterans.
- Housing Catalyst (Fort Collins Housing Authority) – Oversees Loveland’s VASH program and manages two PSH projects in Fort Collins.
- Archdiocesan Housing (Catholic Charities) – Opened 54 beds of PSH in Loveland in December 2023 and was fully occupied by April 2024.
- Community Kitchen – Serves daily meals to homeless residents and connects them to additional resources.
- Catholic Charities of Larimer County, Samaritan House (Fort Collins) – Operates a year-round homeless shelter with permanent and lottery beds.
- Fort Collins Rescue Mission (Fort Collins) – Provides year-round shelter and supportive services.
- The Murphy Center (Fort Collins) – A day center housing multiple nonprofit agencies, offering convenient access to services. Homeward Alliance operates the Murphy Center and leads programs designed to end homelessness.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Loveland has several service providers dedicated to supporting individuals with special needs, each operating a public facility for client services. Despite these services, the lack of stable housing in the City remains a challenge. Expanding affordable and supportive housing options could significantly improve outcomes for individuals with intellectual, developmental, and physical disabilities.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Loveland's population is aging, and as a result, housing and supportive service needs are evolving. While some elderly residents may require single-site housing with supportive services, others can successfully age in place with adequate assistance provided in their homes.

Support for Elderly Residents

Many seniors can access services through the Elderly, Blind, and Disabled Medicaid waiver, which offers in-home support, homemaker services, and non-medical transportation. These services are provided by various Medicaid contractors and coordinated through the Larimer County Department of Human Services. Additionally, the Larimer County Office on Aging maintains a resource guide listing a wide range of services, including medical, legal, behavioral health, and transportation options, many of which are available to low-income residents free of charge.

Senior Housing & Care Facilities

The Loveland Housing Authority's Mirasol development offers senior housing for individuals 55 and over, providing enrichment programs, social activities, classes, and transportation. On-site staff assist residents in connecting with additional community resources. Additionally, The Green House Homes at Mirasol delivers skilled nursing care for those requiring more intensive medical support.

Behavioral Health & Disability Services

Individuals with behavioral health disorders rely primarily on SummitStone Health Partners. SummitStone provides both housing assistance and behavioral healthcare to promote stability, offering seven PSH units in the city and co-administering supportive housing vouchers.

For individuals with disabilities, Disabled Resource Services focuses on securing affordable housing, assisting clients with Social Security applications, employment opportunities, financial aid, and case management.

HIV & Health Support Services

The Northern Colorado Health Network, formerly the Northern Colorado AIDS Project, serves Loveland residents living with or at risk for HIV and the Hepatitis C Virus, offering housing assistance through Housing Opportunities for Persons with AIDS (HOPWA) funding, though resources are extremely limited. Additional supportive services include drug and alcohol counseling, access to healthcare, syringe access, and transportation to medical appointments.

These services and housing resources play a crucial role in ensuring Loveland's aging and vulnerable populations receive the support needed for long-term stability.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Programs supporting the transition from institutional settings to community-based supportive housing are primarily coordinated and administered by state agencies in Colorado.

Housing Assistance Programs

DOLA oversees multiple voucher and supportive service programs to help individuals access stable housing and care. Those who might otherwise remain in institutional settings or are in the process of exiting can be referred to the State Housing Voucher program through the Colorado Office of Behavioral Health or local Continuum of Care coordinated entry systems. If a State Housing Voucher is unavailable, DOLA staff work with local Continuums of Care to ensure individuals are entered into the coordinated entry system and prioritized for other eligible supportive housing programs.

Transition Services for Medicaid Recipients

The Colorado Department of Healthcare Policy and Financing administers Transition Services for Medicaid-enrolled individuals. These services stem from the successful Colorado Choice Transitions pilot project, which ensured that Medicaid funding followed the individual from an institutional setting to the community, preserving access to supportive services without disruption.

Supportive Services Provided

Transition services include:

- **Case management** to ensure continuity of care
- **Life skills training** to support independent living
- **Home-delivered meals** to improve nutrition and stability
- **Peer mentorship** for guidance and social support
- **Transition setup** to assist with housing arrangements

By coordinating these services, Colorado's agencies help individuals integrate into community-based supportive housing while maintaining access to essential resources.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Loveland previously invested \$460,000 annually alongside approximately \$306,000 in non-administrative Community Development Block Grant (CDBG) funding until 2025. However, due to insufficient sales tax revenue, that additional funding was

The City of Loveland invested \$460,000 in public service funding annually in addition to approximately \$306,000 in non-administrative CDBG funding until 2025. Unfortunately, due to insufficient sales tax revenue, City of Loveland funding was discontinued, leaving the city reliant solely on CDBG Public Service funding, which is less than \$60,000 annually. Consequently, only agencies serving Presumed Benefit clientele or those that income qualify their customers will receive funding, regardless of whether the agency serves a special needs population.

Funding Allocations in the First Year of the Consolidated Plan

Over the next year, CDBG brick-and-mortar funding will be used to rehabilitate 11 housing units for low-income seniors through Neighbor to Neighbor, preserving a critical housing resource in Loveland. Additionally, three organizations will receive public facility rehabilitation funding to continue their work:

- **Alternatives to Violence** – Supporting victims of domestic violence
- **Disabled Resource Services** – Assisting residents with disabilities
- **House of Neighborly Service** – Providing food, clothing, and other essential needs to low income Loveland residents

CDBG Public Service Funding Recipients

With limited available funding, resources will focus on organizations that provide crucial services to vulnerable populations, including:

- **Alternatives to Violence** – Supportive services for domestic violence survivors
- **Court Appointed Special Advocates** – Advocacy for young victims of abuse and neglect
- **Respite Care** – Services for youth with developmental disabilities
- **Disabled Resource Services** – Independent living skills training, advocacy, and transition services for residents with disabilities
- **Salvation Army** – Providing non-congregant shelter for homeless individuals released from hospitals or needing respite due to illness or injury

Despite funding challenges, these allocations reflect a commitment to preserving critical housing and services for Loveland's most vulnerable residents.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

CDBG funding will be allocated to maintain 11 units of housing for seniors, ensuring continued access to affordable housing for older residents. Additionally, this funding will support services for residents with disabilities, victims of domestic violence, and survivors of child abuse or neglect, along with other vulnerable populations served by local non-profit organizations. These investments aim to strengthen essential support systems and preserve critical resources for some of Loveland's most at-risk community members.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Home construction in northern Colorado has faced persistent challenges due to the high costs of land, labor, and water. A 2021 report by the National Association of Home Builders found that government regulations account for roughly 24% of the average sales price of a new single-family home, citing costs tied to zoning approvals, compliance fees, land dedication, building codes, and labor regulations (Government Regulation in the Price of a New Home).

Loveland's Approach to Affordable Housing

The City of Loveland's building and zoning codes aim to create a safe, well-planned, and aesthetically appealing community while offering incentives for affordable housing development. These incentives, outlined in the Loveland Municipal Code, include:

- Expedited development review
- Reduced or waived building and development fees
- Adjustments to landscaping requirements, play area sizes, sidewalk and street widths, and parking spaces to lower costs

In return, developers agree to affordability restrictions:

- Single-family homes must remain affordable for 20 years
- Multi-family homes must remain affordable for five to 50 years depending on the type and amount of the City investment

Strategies to Remove Barriers & Encourage Affordable Housing

The City of Loveland has pursued various strategies to support affordable housing development, including:

- Use tax credits
- Waivers or reductions in development, capital expansion, and building permit fees
- Revisions to planning and zoning codes allowing homes as small as 400 square feet with minimal setbacks, reduced parking requirements to promote affordability, and a reduction of Capital Expansion Fees

The Role of the Loveland Affordable Housing Task Force

In late 2020, the Loveland City Council tasked the Loveland Housing Authority with finding solutions to address housing affordability. By 2021, the Housing Authority formed the Loveland Affordable Housing

Task Force, a group of private, public, and non-profit housing sector leaders alongside other concerned community members.

In 2022, the Task Force proposed several recommendations, including:

- Zoning changes
- Partnerships with the private sector
- A tiered fee structure for smaller units
- A market-rate housing loan fund
- The establishment of a land bank

Currently, the Task Force is assessing the feasibility of these proposals. In 2023, they successfully advocated for an administrative increase in the number of units within existing Planned Unit Developments, allowing developers to add up to 30% more units. Moving forward, City of Loveland staff will explore additional cost-reduction measures to make housing more affordable.

Through zoning incentives, fee reductions, and policy reforms, Loveland continues to work toward expanding access to affordable housing for residents.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Northern Colorado has consistently maintained a low unemployment rate, with Loveland’s current rate at 4.25%, slightly below the statewide rate of 4.8% (Fort Collins-Loveland, CO Economy at a Glance).

Key Industries & Workforce Trends

The largest industries in Loveland, based on employment numbers, include:

- Education & Health Care Services
- Retail Trade
- Arts, Entertainment, & Accommodations

Looking ahead, millions of baby boomers are expected to retire by 2030, potentially leading to labor shortages in industries with a high concentration of older workers, such as healthcare, education, government, and skilled trades. Additionally, automation is reshaping sectors like manufacturing, warehousing, and transportation, requiring training and education programs to adapt and ensure access to well-paying jobs in Loveland and Northern Colorado.

Workforce Gaps & Employment Challenges

Certain industries face a mismatch between available jobs and qualified workers:

- Professional, Scientific, & Management Services – The largest gap, suggesting the workforce may be more highly educated and skilled than current labor market demands.
- Agriculture, Mining, Oil & Gas Extraction
- Construction
- Finance, Insurance, & Real Estate

As industries evolve, strategic workforce development will be essential to address shortages and align skills with emerging job opportunities.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	815	85	3	0	-3
Arts, Entertainment, Accommodations	3,810	4,815	13	16	3
Construction	2,902	2,554	10	8	-2
Education and Health Care Services	4,643	5,226	16	17	1
Finance, Insurance, and Real Estate	1,609	1,317	6	4	-2
Information	824	1,012	3	3	0
Manufacturing	3,511	3,823	12	13	1
Other Services	1,041	1,025	4	3	-1
Professional, Scientific, Management Services	2,821	2,072	10	7	-3
Public Administration	0	0	0	0	0
Retail Trade	3,954	5,092	14	17	3
Transportation and Warehousing	891	1,454	3	5	2
Wholesale Trade	1,492	1,953	5	6	1
Total	28,313	30,428	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	42,840
Civilian Employed Population 16 years and over	41,015
Unemployment Rate	4.25
Unemployment Rate for Ages 16-24	12.32
Unemployment Rate for Ages 25-65	3.34

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	11,100
Farming, fisheries and forestry occupations	1,150
Service	4,060
Sales and office	9,285
Construction, extraction, maintenance and repair	3,500
Production, transportation and material moving	2,430

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,956	63%
30-59 Minutes	10,352	28%
60 or More Minutes	3,133	9%
Total	36,441	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,030	35	470

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,925	545	1,965
Some college or Associate's degree	11,160	360	2,580
Bachelor's degree or higher	13,000	465	2,340

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	49	90	95	240	200
9th to 12th grade, no diploma	840	69	580	445	335
High school graduate, GED, or alternative	2,505	2,575	2,670	5,195	4,330
Some college, no degree	2,270	2,670	2,080	4,755	4,470
Associate's degree	310	1,025	1,105	2,480	935
Bachelor's degree	805	3,565	3,185	4,020	2,590
Graduate or professional degree	15	955	1,555	2,540	2,630

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	31,028
High school graduate (includes equivalency)	37,245
Some college or Associate's degree	42,557
Bachelor's degree	52,708
Graduate or professional degree	60,276

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Loveland's economy is driven by several major employment sectors, including Education and Health Care Services, Retail, Arts, Entertainment and Accommodation, and Manufacturing.

Key Employers by Sector

- **Education** – Major employers include Thompson R2-J and Poudre R-1 school districts, Colorado State University, AIMS Community College, and Front Range Community College.
- **Arts & Creative Sector** – Renowned for its sculpture community, Loveland is listed among the 100 best art towns in America. Around 3,500 employees work in creative fields such as sign making, web design, brewing, architecture, and jewelry making, with an additional 450 artists and 250 professionals in bronze-related services.
- **Health Care** – The city is served by Banner Health, University of Colorado Health, and Kaiser Permanente, which are the largest healthcare providers in the area.
- **Manufacturing** – Many of Larimer County’s largest employers operate in manufacturing, including Broadcom, Woodward Governor, Nutrien, Hewlett-Packard, Hach Company, Avago Technologies, Anheuser-Busch, Advanced Energy, and Agrium.

With a diverse employment landscape spanning education, healthcare, the arts, and industry, Loveland continues to offer varied job opportunities across multiple sectors.

Describe the workforce and infrastructure needs of the business community:

Food service and retail wages in Loveland remain low, typically hovering around minimum wage. The retail trade sector faces the greatest employee shortage, with over 1,130 retail positions unfilled, according to 2016-2020 ACS data.

Minimum Wage & Housing Challenges

Colorado voters approved a minimum wage increase in 2016, raising the non-tipped minimum wage to \$12 per hour by 2020, up from \$8.31 per hour in 2016. In 2025, the minimum wage rose further to \$14.91 per hour. Despite these increases, many workers struggle to afford housing due to high living costs in Loveland. Expanding affordable housing options for workers across all wage levels would help stabilize the workforce and support local businesses.

Public Transportation Limitations

Loveland’s public transit system (City of Loveland Transit, or COLT) has limited routes and operating hours, which can restrict employment opportunities for residents. The bus system does not operate on Sundays, runs from 8:38 a.m. to 5:48 p.m. on Saturdays, and operates from 6:38 a.m. to 7:48 p.m. on weekdays. These constraints reduce worker flexibility, making it harder for without a car to access job opportunities.

Addressing housing affordability and transportation accessibility could significantly improve employment stability and economic growth in Loveland.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Three organizations in Northern Colorado are actively working on workforce development initiatives:

- **Larimer County Economic & Workforce Development** – Provides job seeker workshops, training programs, and hiring events to support employment opportunities (www.larimer.gov/ewd).
- **NoCo Inspire** – Helps businesses connect with job seekers to strengthen the local workforce (www.nocoinspire.org).
- **Loveland Chamber of Commerce – Talent 2.0** – A regional workforce strategy focused on talent development and economic growth (www.loveland.org).

These programs aim to bridge employment gaps and enhance workforce accessibility across the region.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Employers across the United States are struggling to fill positions that require specialized training, physical demands, or a mix of technical and interpersonal skills. In Larimer County, five job categories have proven particularly difficult to staff:

- Healthcare & Social Services
- Public Safety & Corrections
- Skilled Trades
- Education & Specialized Instruction
- Advanced Technical & Administrative Roles

Northern Colorado's labor market is strained, with a key challenge being the mismatch between education, skills, and job market demands.

Loveland's Workforce Readiness Strategy

The City of Loveland has been actively engaged in long-term strategic planning to support economic vitality and community development. This effort includes fostering cross-sector partnerships between educational institutions and local businesses to enhance workforce readiness. The city's Strategic Plan outlines initiatives aimed at strengthening employment opportunities and economic growth.

Additionally, the Loveland Department of Economic Development has developed a 2023-2027 Economic Development Strategic Plan to guide workforce expansion and business investment.

Through these efforts, Loveland is working to align workforce training with industry needs, ensuring that residents have access to well-paying, sustainable careers.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Workforce Innovation and Opportunity Act (WIOA) is locally implemented by Larimer County Economic and Workforce Development, offering services tailored to individuals transitioning out of declining industries. Available support includes:

- Career planning assessments
- Intensive job search assistance
- Scholarship aid for skill-specific training programs

Job Training Initiatives in Colorado

The Colorado First and Existing Industry initiative is a job training grant program designed for companies relocating to or expanding in Colorado. Businesses can customize training to meet workforce needs. The program is jointly administered by the Colorado Community College System and Colorado Office of Economic Development and International Trade. Locally, residents can access these training programs through Front Range Community College, which offers various workforce development opportunities.

Economic Development & Housing Affordability

While the City of Loveland Consolidated Plan does not prioritize job creation, efforts to increase local employment opportunities and raise wages can help make housing more affordable and reduce financial strain on low-income residents. Supporting workforce development remains a key factor in addressing economic challenges in the region.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

N/A

Discussion

Colorado and Larimer County have taken steps to support low-income workers by raising the state minimum wage annually. While these wage increases provide some relief, the high cost of housing in Loveland continues to make financial stability challenging for many residents.

Given the ongoing housing shortage and the need for greater access to affordable housing, the City of Loveland prioritizes its CDBG funding toward housing initiatives rather than job creation. This strategic focus aims to preserve and expand affordable housing opportunities, ensuring that residents can find stable and sustainable housing despite economic challenges.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentration occurs when at least 51% of residents in a census tract experience multiple housing problems. According to data from HUD's CPD Maps (CPD Maps), one census tract reports that 86.84% of households face at least one of four severe housing problems. Additionally, four census tracts show that at least 72.31% of households experience these issues, while several others report rates of at least 57.46%.

Cost burden is another significant concern. One census tract reveals that 85.48% of households are extremely cost burdened, while two tracts indicate that at least 70.15% of households face severe cost burdens. Several additional tracts show that at least 55.07% of households are severely cost burdened. The attached maps further highlight similar trends among low-income and moderate-income households.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Concentration is defined as a situation in which at least 51% of residents in a census tract belong to a specific racial or ethnic group or are categorized as low income. According to CPD Maps, no census tracts show concentration of racial or ethnic households, nor do any indicate concentration of extremely low-income households.

However, one area consisting of two census tracts reports that between 39.09% and 54.18% of households are concentrated. Additionally, several census tracts show concentration levels ranging from 53.82% to 70.16%.

What are the characteristics of the market in these areas/neighborhoods?

Extremely low-income households experiencing any of four housing problems or severely cost burdened are primarily in the north/east part of Loveland near the Northern Colorado Regional Airport along with extensive industrial and business developments. The limited housing options in this census tract suggest that the families residing there are likely low-income.

Census tract 08069001707 is home to two sizable mobile home parks, which helps explain the prevalence of income challenges and housing difficulties in that area. This concentration of affordable housing underscores the need for targeted support and resources.

Are there any community assets in these areas/neighborhoods?

Many of the census tracts experiencing housing problems or cost burdens have convenient access to public transportation, as well as parks and trails managed by the Loveland Parks and Recreation Department. Small retailers operate within or near these neighborhoods, and a large Walmart on Highway 287 at the north end of Loveland provides essential household items and groceries.

Identifying concentrations of low-income or minority populations, along with the assets and characteristics of these areas, is key to guiding rehabilitation efforts while preserving the distinct identity of each neighborhood. However, the City of Loveland is unlikely to target a specific area for revitalization, and the available CDBG funding remains insufficient to meet broader rehabilitation needs.

Are there other strategic opportunities in any of these areas?

Loveland's land availability presents opportunities for development and revitalization throughout the city. However, CDBG funding will not be designated for specific census tracts or neighborhoods.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Loveland has made significant strides in expanding broadband access with 91.7% of residents subscribing to internet services. However, low-income households are less likely to have consistent home internet access, highlighting an ongoing digital divide home (Vogels, 2021, Digital divide persists even as Americans with lower incomes make gains in tech adoption, Pew Research Center).

Broadband Expansion & Affordable Internet Options

Recognizing the need for greater broadband access, the City of Loveland began exploring solutions in 2015. By 2025, the necessary infrastructure was in place, ensuring all residents have access to City of Loveland PULSE broadband. Unfortunately, the Affordable Connectivity Program (ACP), which provided low-cost internet to low-income households was discontinued in June 2024 due to funding shortages. This change left many residents without affordable internet options.

Alternative Low-Cost Internet Programs

Fortunately, Comcast offers Internet Essentials, a \$9.95/month plan for families that qualify for Supplemental Nutrition Assistance Program (SNAP) and other assistance programs. CenturyLink provides Lifeline, a \$9.25/month broadband discount, with additional savings for families living on federally recognized Tribal lands.

These programs help bridge the gap, ensuring low-income residents can still access affordable internet services despite the loss of ACP funding.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Loveland residents and the City of Loveland sought to improve internet quality and affordability by creating a city-owned broadband network. Developed alongside Fort Collins and Estes Park, this effort allowed for cost-sharing of initial infrastructure i

In 2020, Loveland officially launched Pulse, its municipal broadband service to improve internet quality and affordability by creating a city-owned broadband network . Developed alongside Fort Collins and Estes Park, this effort allowed for cost-sharing of initial infrastructure investments.

Current Internet Options

Although Pulse is now available, the City of Loveland continues to be served by Comcast and CenturyLink, offering three distinct providers for residents to choose from.

The addition of municipal broadband ensures greater competition and expanded access, making high-quality internet more available across the city.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Loveland faces increasing natural hazard risks due to climate change, including more frequent and intense wildfires, droughts, and extreme weather events. Rising temperatures contribute to longer and more severe droughts, which can impact water availability. Additionally, wildfire risk is expected to grow, with fires occurring at higher elevations and burning more intensely than in previous decades.

The city is actively working on environmental sustainability initiatives, such as renewable energy projects and water conservation efforts, to mitigate climate-related risks. Colorado's broader resiliency framework also emphasizes forest health, wildfire risk mitigation, and watershed management to reduce vulnerabilities.

Specifically, Loveland is actively working to mitigate climate-related risks through various sustainability initiatives:

- **Renewable Energy Investments** – The city supports clean energy efforts, including the Foothills Solar Project, a 3.5-megawatt solar facility providing renewable power to homes and businesses.
- **Water Conservation Programs** – Loveland Water and Power offers efficiency programs to help residents and businesses reduce water usage.
- **Wildfire Mitigation Efforts** – Colorado recently passed House Bill 25-1182, requiring insurance companies to recognize homeowners' wildfire mitigation efforts, which could help lower premiums for those taking proactive steps.
- **Regional Climate Adaptation Strategies** – The Colorado Resiliency Office provides guidance for local governments, including Loveland, to strengthen infrastructure, protect watersheds, and improve emergency preparedness.
- **Statewide Climate Adaptation Goals** – Colorado has developed a Climate Preparedness Roadmap to integrate resilience into transportation, housing, and environmental policies.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- to moderate-income residents in Loveland face heightened risks from climate change-related hazards, including extreme heat, wildfires, and flooding. These communities often have fewer resources to adapt, making them more vulnerable to environmental changes.

- **Extreme Heat** – Rising temperatures increase the risk of heat-related illnesses, particularly for residents without access to air conditioning or adequate cooling measures.

- **Wildfires** – More frequent and intense wildfires threaten homes and air quality, disproportionately affecting lower-income households that may lack the means to relocate or invest in fire-resistant housing.
- **Flooding** – Climate change is expected to bring more intense storms, increasing flood risks. Lower-income neighborhoods may be more affected due to aging infrastructure and limited flood mitigation measures.

Sustainability initiatives aimed at addressing these risks, including renewable energy projects, water conservation programs, and emergency preparedness efforts are underway. Loveland is also actively working to support low- to moderate-income residents in adapting to climate-related risks. Key initiatives include:

- **Energy Efficiency Programs** – Loveland Water and Power offers resources to help residents reduce energy costs and improve home efficiency, which is especially beneficial for lower-income households.
- **Affordable Housing and Resilience Planning** – The Colorado Resiliency Office provides guidance for local governments, including strategies to strengthen infrastructure and protect vulnerable communities from climate impacts.
- **Flood and Wildfire Mitigation Efforts** – The state has developed climate adaptation strategies to help communities prepare for extreme weather events, including flooding and wildfires, which disproportionately affect lower-income residents.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Five-Year Strategic Plan outlines the City of Loveland's priorities for allocating CDBG funding to support affordable housing and essential services for low- and moderate-income residents, including individuals experiencing homelessness and those with special needs.

Funding Allocation & Decision Process

- Investments will be directed toward services and brick/mortar projects based on priority goals set forth in the plan.
- Funding decisions will follow a competitive process, with preliminary recommendations from the Affordable Housing and Human Services Commissions before final approval by the Loveland City Council.
- Priorities were determined through community participation, incorporating input from citizens, housing agencies, service providers, and local commissions, all centered on the overarching goal of expanding affordable housing and reducing poverty.

Communication & Geographic Considerations

- The City of Loveland CPO will monitor and communicate accomplishments over the next five years in collaboration with agency partners.
- No specific geographic priorities have been established, and funding will not be allocated based on a designated target area.

This plan sets the foundation for sustained community investment, ensuring support for vulnerable residents through careful planning and collaboration.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

All CDBG funding will be dedicated to addressing the needs of low- and moderate-income residents within Loveland city limits. While the City may choose to invest in rehabilitating substandard homes located in areas with at least 51% low-income households and a predominantly minority population, no specific geographic area has been designated as a priority or target area under HUD guidelines. Instead, services and housing will be allocated based on need and income eligibility, with funding distributed through an annual competitive application process. This approach ensures that assistance reaches the most vulnerable residents throughout Loveland.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	New Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Create New Affordable Housing
	Description	The top three priority needs are new housing for homeownership, additional rental units, and supportive housing for homeless residents. All three needs will be met by creating new housing units.

	Basis for Relative Priority	The City of Loveland needs additional affordable housing including ownership for moderate income residents, rentals for low-income residents, and supportive housing for homeless residents. The Needs Assessment shows a gap of more than 9,755 units throughout Larimer County for extremely low-income households and nearly 4,700 units for very low-income households. The Loveland Housing Authority has 6,888 households on their waitlist, 4,990 of which are below 30% of the AMI.
2	Priority Need Name	Rehabilitate Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Rehabilitate Affordable Housing
	Description	The second priority is the retention of already existing affordable housing, including owner occupied and rental housing. Housing for homeless residents could also arise from the purchase and rehabilitation of single-family or multi-family housing.

	Basis for Relative Priority	The Needs Assessment shows that 4,185 owner-occupied or renter households in Loveland with incomes below 50% AMI are living in a home with at least one <u>severe</u> housing problem. Between 0-30% AMI, Black/African American and American Indian/Native Alaskan households experience housing problems disproportionate to the overall population. Between 30-50% AMI, Hispanic households experience housing problems slightly disproportionately.
3	Priority Need Name	Public Service Activities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Public Service Activities

	Description	Public service funding is allocated through a competitive process, ensuring resources are directed to agencies capable of verifying that their customers meet income qualifications or belong to a presumed benefit clientele. This approach helps prioritize support for communities in need while maintaining transparency and accountability in funding distribution.
	Basis for Relative Priority	15% of CDBG is reserved for public services each year.
4	Priority Need Name	New or Rehabilitated Public Facility
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	

Associated Goals	New or Rehabilitated Public Facility
Description	The last priority is the purchase or rehabilitation of a public facility to be used by agencies serving low to moderate-income individuals or families.
Basis for Relative Priority	While the greatest priority for the use of CDBG funding is housing, requests for assistance from agencies with a public facility need will also be considered.

Narrative (Optional)

Data gathered from surveys, public meetings, and needs assessments played a key role in shaping funding priorities in Loveland.

- Human Services Commission members reviewed survey data on December 5, 2024, February 6, 2025, and April 3, 2025, focusing on public service funding priorities. Each year, 15% of CDBG funding is allocated to services, contributing to Priority Need 3.
- Affordable Housing Commission members reviewed survey data on December 12, 2024, January 9, 2025, and March 13, 2025, leading to completed outcome measures for Priority Needs 1, 2, and 4.

This collaborative process ensures that resources are distributed effectively to address the most pressing housing and service needs across the community.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The Colorado Division of Housing HOME Investment Partnership program provides Tenant-Based Rental Assistance (TBRA), offering direct rental support to low-income individuals and families. This funding is designed to help homeless students identified under the McKinney-Vento Act achieve housing stability and academic success. Eligible families can receive up to 12 months of rental assistance and case management support. In 2020, One Community One Family discontinued its TBRA funded program and transferred funding to Family Housing Network. Since the transition, 22 families have been housed, ensuring greater stability for vulnerable students.
TBRA for Non-Homeless Special Needs	TBRA for non-homeless special needs residents is greatly needed in Loveland and is something that will be considered by the CPO when HOME funds become available.
New Unit Production	The Loveland Housing Authority completed 69 low-income housing units and recently broke ground on an additional 66 units within the same complex. Looking ahead, the Housing Authority has mapped out an ambitious schedule to develop approximately 700 new units over the next 10 to 12 years, further expanding affordable housing options for Loveland residents. This long-term commitment shows their ongoing efforts to address housing needs and improve accessibility in the community.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>The Loveland Housing Authority Larimer Home Improvement Program and the Volunteers of America Handyman Program offer essential rehabilitation services for Loveland residents.</p> <p>Larimer Home Improvement Program</p> <ul style="list-style-type: none"> • Administered by the Loveland Housing Authority • Provides low- to no-interest loans for home repairs and improvements • Focuses on maintenance, health & safety, handicap accessibility, and energy efficiency • Has assisted 18 families with emergency grants or health and safety loans over the past three years <p>Volunteers of America Handyman Program</p> <ul style="list-style-type: none"> • Helps seniors and individuals with disabilities remain safely in their homes • Offers minor home repairs and safety modifications, including grab bars, handrails, wheelchair ramps, and smoke detector installations • Previously received CDBG funding, but no longer does • Served 157 families with its last grant <p>Both programs are expected to continue supporting Loveland residents at similar rates, ensuring safe and accessible housing for those in need.</p>
Acquisition, including preservation	In Loveland, CDBG funding was used for land acquisition for PSH. Land is still available for additional PSH in the future.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Over the next five years, the City of Loveland anticipates receiving approximately \$380,000 annually in CDBG funding. The planned allocations are as follows:

- 65% for affordable housing and service organization facility development, including capital acquisition, rehabilitation, and brick/mortar projects
- 15% for public services
- 20% for program administration

The CPO will actively seek additional funding sources to support affordable housing initiatives, such as waiving building fees to reduce development costs. By combining CDBG resources with other financial tools, Loveland aims to expand affordable housing options and sustain vital services for residents.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	377,934	0	0	377,934	1,520,000	CDBG funds will be distributed based on the ratio described above.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds can be leveraged to supplement private, state, and City of Loveland funding, but priority is not given to projects that combine CDBG with other financial sources.

CDBG Funding for Housing

- On average, less than \$250,000 per year is available through CDBG for new affordable housing development or rehabilitation of existing housing.
- Unlike some other federal programs, CDBG does not require matching funds, allowing more flexibility in project funding.

While CDBG funding plays a role in supporting affordable housing, additional resources are necessary to expand development efforts and address housing shortages in Loveland.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Loveland owns a 15-acre parcel near downtown, located across the street from the Police and Court building. Archdiocesan Housing was granted two acres to develop 54 units of Supportive Housing, which was completed in December 2023. There is potential for an additional two acres to be allocated for further supportive housing in the future. This ongoing effort strengthens Loveland's commitment to expanding housing options for vulnerable populations.

Discussion

Over the past year, the City of Loveland has invested \$1,235,751 in housing, public facilities, and public service projects to support low- to moderate-income residents. Less than 24% of the total funding came from CDBG resources. Additional funding sources included City of Loveland General Fund dollars and waivers for building and development fees to further the goals outlined in the Consolidated Plan. By utilizing multiple funding streams, Loveland continues to expand housing access and essential services, supporting community stability and economic resilience.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Loveland Housing Authority	PHA	Public Housing Rental	Region
NEIGHBOR TO NEIGHBOR, INC.	Non-profit organizations	Ownership Rental	Region
ALTERNATIVES TO VIOLENCE	Non-profit organizations	Homelessness Rental public facilities public services	Jurisdiction
House of Neighborly Service	Non-profit organizations	Homelessness public facilities public services	Jurisdiction
DISABLED RESOURCE SERVICES	Non-profit organizations	Homelessness public facilities public services	Region
COURT APPOINTED SPECIAL ADVOCATES	Non-profit organizations	public services	Region
Respite Care	Non-profit organizations	public services	Region
Salvation Army of Loveland	Non-profit organizations	Homelessness public services	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Loveland allocates funding to nonprofit organizations aligned with Consolidated Plan objectives through an annual competitive application process, evaluated by the Affordable Housing and Human Services Commissions. This system is strengthened by commissioners' expertise, who invest significant time learning about community needs and services.

Challenges in CDBG Delivery

For CDBG funding, the biggest challenge is the time-sensitive nature of brick/mortar projects. Funds are awarded to agencies that can achieve the required outcomes within one year of receiving funding. Instead of soliciting specific projects, the city announces the competitive grant process, allowing nonprofit organizations and community stakeholders to propose initiatives that align with the plan's goals. Funding is generally granted based on priority goals.

Impact of Funding Changes

Previously, multiple agencies were supported through the City of Loveland grant system under the Human Services Grant, but that funding no longer exists. As a result, CDBG Public Service funding is now the sole remaining source for service-based initiatives in Loveland. This shift underscores the importance of maximizing limited resources to preserve essential programs for vulnerable residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills		X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Housing Search Assistance	X	X	X

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Loveland offers support services for homeless individuals and families, including case management, referrals, behavioral and physical health care, substance use assistance, and employment services

Northern Colorado Health Network

Formerly known as the Northern Colorado AIDS Project, Northern Colorado Health Network provides medical case management and support services for Larimer County residents living with HIV/AIDS and Hepatitis C. The organization helps clients access specialized medical care, medications, housing assistance, and financial aid for healthcare costs

Street Outreach for Homeless Residents

In October 2024, Loveland launched a street outreach program to engage homeless residents who do not regularly access services at the LRC. Outreach staff have been successfully connecting individuals with housing and support services.

Longview Behavioral Health Center

Opened in December 2023, the Longview Behavioral Health Center provides crisis-related mental health and substance use services. The facility offers behavioral health urgent care, withdrawal management, crisis stabilization, and other essential services, significantly expanding mental health care access in Larimer County and Northern Colorado.

These initiatives reflect Loveland's commitment to supporting vulnerable populations and enhancing access to critical health and housing resources.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Loveland's service delivery system thrives on strong partnerships among nonprofit organizations, ensuring that low- and very low-income households can access essential services. These collaborations play a vital role in connecting residents with housing support, physical healthcare, behavioral healthcare services, and employment assistance.

Key Challenge: Affordable Housing & Shelter

Despite these strengths, Loveland faces a significant gap in affordable housing for residents with very low incomes. The high cost of housing remains a barrier to stability for many individuals and families.

Additionally, the city lacks an adequate 24/7 resource center and an overnight shelter for residents experiencing homelessness. Expanding shelter availability and support services could provide safe, stable options for those in crisis.

Ongoing efforts to increase affordable housing development and improve emergency shelter accessibility will be crucial in addressing these pressing needs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Overcoming service delivery gaps in Loveland requires strong leadership from local providers and stakeholders. While CPO staff are available to support efforts addressing low-income housing and services for chronically homeless individuals and families, capacity limits the ability to take a leadership role in structural solutions.

Transition of Homeless Services

Currently, the CPO operates both the LRC and the SRF. However, the long-term goal is to transition homeless services to a nonprofit organization to ensure sustainability. This approach aims to strengthen partnerships and enhance service accessibility, while allowing local nonprofit organizations to take the lead in providing essential support.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	FundingA	Goal Outcome Indicator
1	Create New Affordable Housing	2025	2029	Affordable Housing Homeless		New Affordable Housing		Rental units constructed: 72 Household Housing Unit Homeowner Housing Added: 30 Household Housing Unit Housing for Homeless added: 54 Household Housing Unit
2	Rehabilitate Affordable Housing	2025	2029	Affordable Housing		Rehabilitate Affordable Housing	\$168,635	Rental units rehabilitated: 100 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
3	Public Service Activities	2025	2029	Homeless Non-Homeless Special Needs		Public Service Activities	\$56,691	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
4	New or Rehabilitated Public Facility	2025	2029	Homeless Non-Housing Community Development		New or Rehabilitated Public Facility	\$235,705.25	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Create New Affordable Housing
	Goal Description	The first goal is to increase the supply of affordable housing, including housing for homeless residents.
2	Goal Name	Rehabilitate Affordable Housing
	Goal Description	The second goal is to rehabilitate already affordable housing.
3	Goal Name	Public Service Activities
	Goal Description	Services for low- to moderate-income residents.
4	Goal Name	New or Rehabilitated Public Facility
	Goal Description	Improve or acquire facility space.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Loveland has committed CDBG brick/mortar funding toward housing initiatives as part of the 2025-2029 Consolidated Plan. Over the five-year period, the city aims to construct 30 single-family homes, develop 72 multi-family units, build 54 units designated for homeless residents; and rehabilitate 50 single-family homes and 100 multi-family units

Altogether, these projects will serve 306 individuals or families, expanding affordable housing availability while addressing critical community housing needs. This investment highlights Loveland's ongoing effort to increase housing stability, improve accessibility, and support vulnerable populations.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Loveland Housing Authority is not required under a Section 504 Voluntary Compliance Agreement to expand the number of accessible housing units.

Activities to Increase Resident Involvements

The Loveland Housing Authority's 5-Year PHA Plan prioritizes Enhancing the Quality of Life for Residents and Participants through three key subgoals, two of which are listed here:

1. Supportive Services Integration – Expanding resident support programs by integrating job training, healthcare access, educational opportunities, and leveraging Aspire 3D resources and partnerships to improve overall well-being.
2. Engaging Aspire for Resident Programs – Offering educational and literacy programs for youth, parenting education and support, community resource connections, food assistance, support groups, youth leadership programs, recreational activities, healthcare navigation, holiday celebrations, and access to crisis funds.

These initiatives reflect the Loveland Housing Authority's commitment to holistic resident support, ensuring that affordable housing is paired with essential services to foster stability and growth.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Home construction in northern Colorado has faced persistent challenges due to the high costs of land, labor, and water. A 2021 report by the National Association of Home Builders found that government regulations account for roughly 24% of the average sales price of a new single-family home, citing costs tied to zoning approvals, compliance fees, land dedication, building codes, and labor regulations (Government Regulation in the Price of a New Home).

Loveland's Approach to Affordable Housing

The City of Loveland's building and zoning codes aim to create a safe, well-planned, and aesthetically appealing community while offering incentives for affordable housing development. These incentives, outlined in the Loveland Municipal Code, include:

- Expedited development review
- Reduced or waived building and development fees
- Adjustments to landscaping requirements, play area sizes, sidewalk and street widths, and parking spaces to lower costs

In return, developers agree to affordability restrictions:

- Single-family homes must remain affordable for 20 years
- Multi-family homes must remain affordable for five to 50 years depending on the type and amount of the City investment

Strategies to Remove Barriers & Encourage Affordable Housing

The City of Loveland has pursued various strategies to support affordable housing development, including:

- Use tax credits
- Waivers or reductions in development, capital expansion, and building permit fees
- Revisions to planning and zoning codes allowing homes as small as 400 square feet with minimal setbacks, reduced parking requirements to promote affordability, and a reduction of Capital Expansion Fees

The Role of the Loveland Affordable Housing Task Force

In late 2020, the Loveland City Council tasked the Loveland Housing Authority with finding solutions to address housing affordability. By 2021, the Housing Authority formed the Loveland Affordable Housing

Task Force, a group of private, public, and non-profit housing sector leaders alongside other concerned community members.

In 2022, the Task Force proposed several recommendations, including:

- Zoning changes
- Partnerships with the private sector
- A tiered fee structure for smaller units
- A market-rate housing loan fund
- The establishment of a land bank

Currently, the Task Force is assessing the feasibility of these proposals. In 2023, they successfully advocated for an administrative increase in the number of units within existing Planned Unit Developments, allowing developers to add up to 30% more units. Moving forward, City of Loveland staff will explore additional cost-reduction measures to make housing more affordable.

Through zoning incentives, fee reductions, and policy reforms, Loveland continues to work toward expanding access to affordable housing for residents.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Loveland CPO remains dedicated to collaborating with affordable housing developers, ensuring projects align with existing affordable housing codes while also addressing reported barriers that may hinder development.

Commitment to Expanding Affordable Housing

- The CPO will work to remove obstacles that slow or limit new housing projects.
- Partnership-building efforts will be prioritized to increase available units for low-income residents.
- The office aims to support long-term housing stability, ensuring Loveland's growth continues in an equitable and accessible manner.

By strengthening partnerships and streamlining processes, Loveland can expand housing opportunities while maintaining an inclusive and sustainable development approach.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Loveland provides a range of services for individuals experiencing homelessness, with multiple organizations working to offer shelter, outreach, and essential resources.

Key Homeless Support Programs

- **Loveland Outreach** – A street outreach program operated by SummitStone Health Partners and Homeward Alliance, connecting unsheltered individuals with housing and support.
- **House of Neighborly Service / Family Promise** – Assists homeless families, providing case management, shelter, and stabilization services.
- **Salvation Army** – Offers respite lodging after hospitalization, along with food, clothing, and transportation assistance.
- **Thompson School District (McKinney-Vento Program)** – Ensures homeless students have access to education, transportation, and support services.
- **Alternatives to Violence** – Provides shelter, advocacy, and resources for victims of family violence, sexual assault, and human trafficking.

Additional Outreach Locations

Homeless individuals, particularly unsheltered residents also receive support from:

- **Community Kitchen** – Serves prepared meals daily to those experiencing food insecurity.
- **Ava's Community Outreach and Servant's Heart** – Provides assistance, engagement, food and other basic needs for homeless residents.

Staff and volunteers across these organizations work to build trust and encourage additional engagement, ensuring Loveland's homeless population has access to critical resources and pathways to stability.

Addressing the emergency and transitional housing needs of homeless persons

The CPO provides day and night services at the LRC, located at 137 S. Lincoln Avenue and overnight shelter at the SRF. Both facilities will discontinue night shelter on September 30, 2025.

The number of transitional housing units in Loveland is not expected to increase over the next five years.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Loveland actively partners with the regional CAHPS to support homeless residents in transitioning to stable, permanent housing. Through this collaboration, service providers conduct surveys to better understand individual barriers to housing and hold weekly discussions to match available resources with those in need.

For individuals requiring extensive support, housing units are offered as they become available. Those facing fewer obstacles receive Rapid Re-housing assistance, which includes short-term rental aid and essential services to help them quickly achieve self-sufficiency.

Since January 2022, Northern Colorado CAHPS participants have successfully housed 303 veterans, 523 non-veteran adults, 203 families, and 18 youth. The NoCo CoC plans to announce a target date for reaching functional zero for veteran homelessness in the region.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Individuals discharged from state institutions in Fort Logan or Pueblo are connected with SummitStone Health Partners' Intensive Care Coordinators team to ensure a smooth transition with a discharge and housing plan. According to an Intensive Care Coordinator team member, clients are often referred to assisted living facilities, and many leave with SSI/SSDI benefits and other mainstream support.

Currently, local hospitals do not have a formal discharge policy for homeless individuals or families with medical needs that includes housing or respite care. At Medical Center of the Rockies (UC Health System), patients are discharged with information about local programs and resources, including night shelters and support services in Larimer County. To help individuals recovering from surgeries, medical procedures, or injuries, the Salvation Army of Loveland operates a respite hotel lodging program, providing up to two weeks of housing for those referred by a hospital or medical provider.

For youth in transition, The Matthews House Empowering Youth program provides case management and support to individuals referred through the foster care system, criminal justice programs, and

community organizations. The program helps young people develop self-sufficiency by offering resources, training, and guidance for adulthood.

Adults exiting prison can be referred by the Fort Collins parole office or the Department of Corrections to the Homeward Alliance Re-Entry program, which supports individuals who have been released from corrections within the past 12 months and who score medium/high on a risk assessment. Participants voluntarily receive connections to community resources and ongoing rental assistance, provided they remain active in the program. Success is measured by employment and education outcomes.

Additionally, Volunteers of America assists individuals exiting incarceration and accepts referrals from both the Department of Corrections and CAHPS. Eligible participants may include individuals involved in county jail, probation, or local law enforcement interactions such as trespassing citations. Services focus on reducing barriers to housing, financial aid, and other essentials such as eyeglasses, with rental assistance available for up to two years. Success is evaluated by housing retention outcomes, and clients may enroll in both Homeward Alliance and Volunteers of America programs simultaneously.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Loveland Housing Authority offers owner-occupied housing rehabilitation through the Larimer Home Improvement Program, providing low-interest loans to assist residents with home repairs. If the rehabilitation work involves disturbing a painted surface, lead paint testing is conducted. If lead is found, a lead-certified contractor is hired to mitigate affected areas. However, surfaces containing lead paint that remain undisturbed during the rehabilitation process are not mitigated.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of Loveland has 7,560 owner-occupied homes built before 1980, with 2,555 of those homes housing children, posing a potential long-term health risk. Similarly, 5,670 rental units were constructed before 1980, with 1,645 occupied by families with children, raising further concerns.

Rehabilitating aging housing stock is critical to maintaining affordability while ensuring children are not exposed to hazardous lead paint. which would enhance lead mitigation efforts. While the city may apply in the future, the decision depends on the availability of staff to write and manage the grant, as well as oversee rehabilitation efforts for Loveland residents.

How are the actions listed above integrated into housing policies and procedures?

Organizations that manage public facilities and are required to mitigate lead-based paint must establish policies and procedures to inform staff about the status of the work environment, as well as notify clients if the facility will house them overnight.

Proposals for CDBG funding and contracts with agencies receiving CDBG allocations must adhere to lead hazard mitigation requirements to ensure compliance. To support these efforts, CPO staff members actively engage with agency personnel to discuss lead hazard mitigation on applicable projects. If lead hazards are identified and mitigated, a clearance report will be maintained on file.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Loveland allocates CDBG funding to support services aimed at reducing poverty in the community. These funds are distributed to organizations that assist low- and moderate-income individuals, including victims of domestic violence, homeless residents, abused and neglected children, and individuals with developmental or other disabilities. However, the loss of the Human Services Grant has significantly reduced the level of assistance the city can provide.

Poverty reduction efforts in the region are funded by the City of Loveland, City of Fort Collins, the Northern Colorado Continuum of Care, United Way of Larimer County, United Way of Weld County, and numerous foundations, and addressed by a significant number of nonprofit organizations working both locally and regionally. The City of Fort Collins similarly invests CDBG, HOME funds, and other city resources to combat poverty, mirroring Loveland's approach to supporting vulnerable populations.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Loveland Human Services Commission combats poverty by funding services that directly support very low-income residents. The Affordable Housing Commission supports poverty alleviation through investments in new housing development and housing rehabilitation. To ensure alignment and collaboration, the CPO facilitates communication between both commissions, providing updates on each group's goals and strategic plans.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG sub-recipients must enter into a legal agreement with the City of Loveland, outlining how and when grant funds will be used. Payments are disbursed on a reimbursement basis, only after a contract has been executed and the grant recipient provides proof of performance.

Each funded agency must submit a quarterly report detailing

- Accomplishments
- Number of housing units constructed or rehabilitated
- Number of persons served, including demographics such as race/ethnicity, disability status, homelessness, seniors, and veterans
- Income level of clients
- Number of female-headed households
- Final cost of the project

Once a sub-recipient confirms project completion and enters final details into the HUD Integrated Disbursement and Information System, the project is closed and prepared for formal monitoring.

The CPO monitors all projects. If an organization has been monitored within the past three years, a shorter-form review is used, focusing on current grant information only. A comprehensive monitoring form is completed at least once every three years.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Over the next five years, the City of Loveland anticipates receiving approximately \$380,000 annually in CDBG funding. The planned allocations are as follows:

- 65% for affordable housing and service organization facility development, including capital acquisition, rehabilitation, and brick/mortar projects
- 15% for public services
- 20% for program administration

The CPO will actively seek additional funding sources to support affordable housing initiatives, such as waiving building fees to reduce development costs. By combining CDBG resources with other financial tools, Loveland aims to expand affordable housing options and sustain

vital services for residents.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	377,934.00	0.00	0.00	377,934.00	1,520,000.00	CDBG funds will be distributed based on the ratio described above.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds can be leveraged to supplement private, state, and City of Loveland funding, but priority is not given to projects that combine CDBG with other financial sources.

CDBG Funding for Housing

- On average, less than \$250,000 per year is available through CDBG for new affordable housing development or rehabilitation of existing housing.
- Unlike some other federal programs, CDBG does not require matching funds, allowing more flexibility in project funding.

While CDBG funding plays a role in supporting affordable housing, additional resources are necessary to expand development efforts and address housing shortages in Loveland.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Loveland owns a 15-acre parcel near downtown, located across the street from the Police and Court building. Archdiocesan Housing was granted two acres to develop 54 units of Supportive Housing, which was completed in December 2023. There is potential for an additional two acres to be allocated for further supportive housing in the future. This ongoing effort strengthens Loveland's commitment to expanding housing options for vulnerable populations.

Discussion

Over the past year, the City of Loveland has invested \$1,235,751 in housing, public facilities, and public service projects to support low- to moderate-income residents. Less than 24% of the total funding came from CDBG resources. Additional funding sources included City of Loveland General Fund dollars and waivers for building and development fees to further the goals outlined in the Consolidated Plan. By utilizing multiple funding streams, Loveland continues to expand housing access and essential services, supporting community stability and economic resilience.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitate Affordable Housing	2025	2029	Affordable Housing		Rehabilitate Affordable Housing	CDBG: \$168,635.00	Rental units rehabilitated: 11 Household Housing Unit
2	Public Service Activities	2025	2029	Homeless Non-Homeless Special Needs		Public Service Activities	CDBG: \$56,691.00	Public service activities other than Low/Moderate Income Housing Benefit: 395 Persons Assisted
3	New or Rehabilitated Public Facility	2025	2029	Homeless Non-Housing Community Development		New or Rehabilitated Public Facility	CDBG: \$235,705.25	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1587 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Rehabilitate Affordable Housing
	Goal Description	Neighbor to Neighbor will rehabilitate 11 units of affordable housing for seniors.

2	Goal Name	Public Service Activities
	Goal Description	Public service activities will be provided by Alternatives to Violence, Court Appointed Special Advocates, Disabled Resource Services, Respite Care, and Salvation Army.
3	Goal Name	New or Rehabilitated Public Facility
	Goal Description	Alternatives to Violence, Disabled Resource Services, and House of Neighbor Service will rehabilitate their public facilities.

Projects

AP-35 Projects – 91.220(d)

Introduction

During the 2025–2026 program year, the City of Loveland’s Affordable Housing and Human Services Commissions will support projects that fulfill approximately 12% of the Consolidated Plan's priority goals in its first year.

Projects

#	Project Name
1	Program Administration 2025
2	Housing Rehabilitation 2025
3	Public Services 2025
4	Public Facilities 2025

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In the first year, funding allocations aligned with stated priorities, with specific amounts designated for each category. The top priority, developing new affordable housing, received no proposals. As a result, the focus shifted to the second priority: rehabilitating existing affordable housing, which received 37.3% of the total funding designated for brick/mortar projects.

Given the severe shortage of affordable housing for low- and extremely low-income residents, prioritizing both new development and rehabilitation remains essential. However, despite significant resource investment, the current supply continues to fall short of meeting the community’s growing demand.

AP-38 Project Summary
Project Summary Information

1	Project Name	Program Administration 2025
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$75,585.00
	Description	Program administration for the 2025-2026 grant year.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration of City of Loveland CDBG program.
2	Project Name	Housing Rehabilitation 2025
	Target Area	
	Goals Supported	Rehabilitate Affordable Housing
	Needs Addressed	Rehabilitate Affordable Housing
	Funding	CDBG: \$168,635.00
	Description	Housing rehabilitation for low to moderate income families.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	11 families will benefit from the rehabilitation of the Neighbor to Neighbor The Willows senior housing.
	Location Description	533 E. 4th Street in Loveland Colorado
	Planned Activities	11 units of housing at The Willows senior apartment complex owned by Neighbor to Neighbor will undergo extensive rehabilitation.
3	Project Name	Public Services 2025
	Target Area	
	Goals Supported	Public Service Activities
	Needs Addressed	Public Service Activities
	Funding	CDBG: \$56,691.00

	Description	Public service activities for low to moderate income families
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	395 people will receive services from Alternatives to Violence, Court Appointed Special Advocates, Disabled Resource Services, Respite Care, or Salvation Army.
	Location Description	Alternatives to Violence, Disabled Resource Services, and Salvation Army are located in Loveland. Court Appointed Special Advocates and Respite Care are located between Loveland and Fort Collins and serve Loveland residents.
	Planned Activities	Services for victims of domestic violence, residents with disabilities, homeless residents, survivors of child abuse or neglect, and residents with developmental disabilities will receive services from five organizations.
4	Project Name	Public Facilities 2025
	Target Area	
	Goals Supported	New or Rehabilitated Public Facility
	Needs Addressed	New or Rehabilitated Public Facility
	Funding	CDBG: \$235,705.64
	Description	Public facility rehabilitation activities for 2025-2026
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,587 individuals are expected to benefit from the rehabilitation activities of Alternatives to Violence, Disabled Resource Services, and House of Neighborly Service.
	Location Description	All three organizations are located in Loveland.
	Planned Activities	Alternatives to Violence will replace a security gate and complete other project as funding allows. Disabled Resource Services will complete either a lift to allow easier access to items such as wheelchairs or walkers in their equipment loan closet. House of Neighborly Service will replace up to six HVAC units.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Historically, the City of Loveland has not designated CDBG funding for any specific geographic area with low-income or minority concentrations. Instead, CDBG funds have been allocated to support housing and essential services for low- and moderate-income individuals and families.

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Loveland does not receive enough CDBG brick/mortar funding to invest in a designated area. CDBG is used to support the primary goals of new housing or housing rehabilitation.

Discussion

Allocating CDBG funding based on geographic location is not practical, as housing challenges and service needs are not heavily concentrated in specific neighborhoods. Instead, service providers in Loveland support the entire community, ensuring assistance reaches those in need regardless of location.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In the first year of the 2025–2026 Consolidated Plan, 11 households will receive housing rehabilitation support.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	11
Special-Needs	0
Total	11

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	11
Acquisition of Existing Units	0
Total	11

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

During the first year of the Consolidated Plan, just over 12% of the total individuals projected to be served over the five-year period will receive assistance. Additionally, 11% of the housing rehabilitation goal will be achieved during the first year.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Loveland remains committed to supporting affordable housing development by working closely with developers and providing assistance aligned with the priorities of the Consolidated Plan. In recent efforts, a new single-family affordable housing project benefited from \$210,158 in fee waivers and a new multi-family project received \$1,420,785 in waived fees.

Actions planned during the next year to address the needs to public housing

In the first year of the Consolidated Plan, the City of Loveland will grant \$168,635 to Neighbor to Neighbor to rehabilitate 11 units of affordable housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Goal 2 of the Loveland Housing Authority's 5-Year PHA Plan focuses on enhancing resident support by integrating job training, healthcare services, and educational opportunities. By leveraging Aspire 3D resources and partnerships, the aim is to boost overall community well-being.

Goal 3 centers on enriching family and youth development through a wide array of programs. These include youth education and literacy support, parenting education, community resource referrals, food assistance, peer support groups, youth leadership initiatives, recreational activities, healthcare navigation, holiday events, and access to crisis relief funds.

These goals are designed to help stabilize families, empowering them to continue their education and pursue sustainable, self-sufficient employment, leading to stable housing that can include homeownership.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Loveland Housing Authority is not designated as troubled.

Discussion

The City of Loveland will provide financial support to housing developers for projects as funding allows. As the leading provider of multi-family affordable housing in Loveland, the Housing Authority has successfully housed thousands of residents and continues to work toward assisting the many individuals still in need of affordable housing. Loveland Habitat for Humanity remains the sole provider of single-family housing with a guaranteed affordable purchase price.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Loveland invests CDBG funds in local agencies that support low- and moderate-income residents, including those experiencing homelessness. The CPO plays a role by connecting agency staff with City departments, elected officials, and additional community resources. The CPO also participates in the local Continuum of Care, working to strengthen regional partnerships and align strategies with the needs of Loveland residents.

In the first year of CDBG funding, five agencies will receive support, including two that directly serve individuals facing homelessness. Alternatives to Violence offers shelter and case management to help domestic violence survivors secure permanent housing. The Salvation Army provides non-congregate respite care for homeless individuals discharged from hospitals or care facilities, supporting safe and stable recovery. Altogether, these programs are expected to assist approximately 210 Loveland households.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In October 2024, SummitStone Health Partners launched the Loveland Outreach program to engage unsheltered residents who may not regularly access services at the LRC. Through dedicated street outreach, staff have been effective in connecting individuals to housing options and vital support services.

Funded by a City-awarded grant and matched with resources from opioid settlement allocations, the program is a strategic step toward equitable service delivery. Its core mission is to personally engage every unsheltered person in Loveland, ensuring fair access to housing, healthcare, and supportive resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

Since 2022, the City of Loveland has provided emergency shelter for individuals, though a 50-bed facility at the SRF and up to 22 beds at the LRC. Both will be closed for night shelter on September 30, 2025; the LRC will remain a day center.

Families receive shelter through House of Neighborly Service's Family Promise program, which accommodates up to four families but does not offer immediate emergency housing.

Additional emergency shelter is available nearby. Men can access services at the Fort Collins Rescue

Mission, while women and families have options through Catholic Charities in Fort Collins, located about 14 miles north of Loveland.

House of Neighborly Service also manages four transitional housing homes, supporting individuals and families as they move toward stable housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The NoCo CoC and CAHPS manage homelessness response efforts across Larimer and Weld Counties. Since its launch in 2016, CAHPS has streamlined access to housing for people experiencing homelessness. Between January 2022 and now, CAHPS has successfully placed 303 veterans, 523 non-veteran adults, 203 families, and 18 youth into stable housing. The CoC is also preparing to announce a target date for officially reaching functional zero for veteran homelessness in the region, which is a major milestone.

Despite the City of Loveland's past financial support for homelessness initiatives, no City funding will be provided for these programs in 2025 due to the loss of the Human Services Grant. Additionally, CDBG funds will not be directed toward homeless services during the first year of the Consolidated Plan, except for the Alternatives to Violence program serving survivors of domestic violence.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Organizations supported through CDBG funding are outlined in other sections of the Consolidated Plan. With the exception of Alternatives to Violence and Salvation Army, CDBG-funded programs do not provide homelessness prevention services for families at risk of housing instability.

The City of Loveland provides funding to the Salvation Army, which offers respite beds for individuals discharged from hospitals or healthcare facilities. However, the City does not operate or directly collaborate on a program specifically serving individuals exiting mental health facilities. Transitional planning and support for individuals leaving state institutions are managed by the State of Colorado. The State facilitates connections to behavioral health care and case management through SummitStone

Health Partners and other community organizations. In addition, the State offers limited housing resources through specialized vouchers for individuals exiting two state-funded facilities.

Discussion

The City of Loveland's CPO collaborates with local non-profits as a funding partner and provides additional support when possible. At the regional level, the CPO actively participates in the NoCo CoC, serving both as a Governing Board Member and a general member, to help elevate awareness of homelessness and contribute to coordinated regional solutions.

DRAFT

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Loveland’s building and zoning codes are designed to foster safe, well-maintained, and visually appealing neighborhoods. These codes also include strategic incentives to support the development of affordable housing.

Outlined in the Loveland Municipal Code, incentives for builders may include expedited development reviews, reductions or waivers of building and development fees, and relaxed requirements related to landscaping, outdoor play areas, sidewalk and street widths, and parking spaces. These measures aim to ease financial burdens and reduce construction costs for affordable housing projects.

In return, the City enters into formal agreements with developers that require long-term affordability commitments: 20 years for single-family homes and 50 years for multi-family developments.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Home construction in northern Colorado has faced persistent challenges due to the high costs of land, labor, and water. A 2021 report by the National Association of Home Builders found that government regulations account for roughly 24% of the average sales price of a new single-family home, citing costs tied to zoning approvals, compliance fees, land dedication, building codes, and labor regulations (Government Regulation in the Price of a New Home).

Loveland’s Approach to Affordable Housing

The City of Loveland’s building and zoning codes aim to create a safe, well-planned, and aesthetically appealing community while offering incentives for affordable housing development. These incentives, outlined in the Loveland Municipal Code, include:

- Expedited development review
- Reduced or waived building and development fees
- Adjustments to landscaping requirements, play area sizes, sidewalk and street widths, and parking spaces to lower costs

In return, developers agree to affordability restrictions:

- Single-family homes must remain affordable for 20 years
- Multi-family homes must remain affordable for five to 50 years depending on the type and

amount of the City investment

Strategies to Remove Barriers & Encourage Affordable Housing

The City of Loveland has pursued various strategies to support affordable housing development, including:

- Use tax credits
- Waivers or reductions in development, capital expansion, and building permit fees
- Revisions to planning and zoning codes allowing homes as small as 400 square feet with minimal setbacks, reduced parking requirements to promote affordability, and a reduction of Capital Expansion Fees

The Role of the Loveland Affordable Housing Task Force

In late 2020, the Loveland City Council tasked the Loveland Housing Authority with finding solutions to address housing affordability. By 2021, the Housing Authority formed the Loveland Affordable Housing Task Force, a group of private, public, and non-profit housing sector leaders alongside other concerned community members.

In 2022, the Task Force proposed several recommendations, including:

- Zoning changes
- Partnerships with the private sector
- A tiered fee structure for smaller units
- A market-rate housing loan fund
- The establishment of a land bank

Currently, the Task Force is assessing the feasibility of these proposals. In 2023, they successfully advocated for an administrative increase in the number of units within existing Planned Unit Developments, allowing developers to add up to 30% more units. Moving forward, City of Loveland staff will explore additional cost-reduction measures to make housing more affordable.

Through zoning incentives, fee reductions, and policy reforms, Loveland continues to work toward expanding access to affordable housing for residents.

Discussion:

While progress has been made in adapting local ordinances and policies to support affordable housing development, challenges for developers persist. The CPO remains committed to identifying and addressing these barriers by continuously monitoring City policies, zoning regulations, and building codes. This ongoing review will help uncover opportunities to streamline processes and implement solutions that make affordable housing more achievable in Loveland.

AP-85 Other Actions – 91.220(k)

Introduction:

Beyond funding non-profit service providers, the City of Loveland CPO will implement targeted initiatives to address the needs of underserved populations and reduce poverty. These actions will focus on expanding access to essential services, supporting affordable housing efforts, and fostering economic opportunities for those in need.

Actions planned to address obstacles to meeting underserved needs

The City of Loveland will take several strategic actions to better support underserved residents and reduce poverty, including:

- **Expanding affordable housing** – Continue investing in affordable housing projects, offering fee waivers, and collaborating with local developers to create more accessible living options.
- **Enhancing emergency shelter services** – Strengthening partnerships with nearby shelters and exploring opportunities to establish additional emergency shelter within Loveland if possible.
- **Improving access to essential services** – Supporting non-profits that provide food assistance, healthcare, childcare, and other essential services for low-income families.
- **Encouraging community involvement** – Engage residents, creating opportunities for them to share input and influence policies that affect their daily lives whenever possible, including public forums, surveys, and partnerships with local organizations to ensure that underserved voices are heard and considered in decision-making processes.

Actions planned to foster and maintain affordable housing

The City of Loveland remains committed to maintaining affordable housing by continuing financial investments in key projects. Specifically, the Loveland Housing Authority's Larimer Home Improvement Program will receive ongoing support, ensuring access to emergency grants and low-interest loans for Loveland residents in need.

Actions planned to reduce lead-based paint hazards

The CPO will ensure that all activities funded with CDBG dollars remain in full compliance with federal lead-based paint regulations.

Actions planned to reduce the number of poverty-level families

The City of Loveland remains committed to supporting non-profit organizations that serve individuals with low incomes and those experiencing poverty. Annual CDBG funding will continue to be allocated to

assist these organizations in providing essential services and resources to those in need.

Actions planned to develop institutional structure

The CPO will maintain its role on the Governing Board and as a member of the NoCo CoC, actively working to address homelessness through coordinated entry and other strategies. Over the past four years, this system has successfully housed hundreds of homeless residents across Northern Colorado.

Actions planned to enhance coordination between public and private housing and social service agencies

The CPO will strengthen collaboration between public and private housing and social service agencies by fostering relationships that support the expansion of affordable housing units. Additionally, it will continue partnering with funded non-profits to streamline service coordination while hosting regular gatherings of both funded and unfunded non-profit providers to encourage greater collaboration and resource-sharing.

Discussion:

Addressing underserved needs, expanding affordable housing, reducing lead hazards, alleviating poverty, and strengthening institutional structures for homelessness and social services requires a collective effort beyond any single City department. Recognizing this, the CPO remains committed to raising awareness of these critical issues, working closely with non-profit partners and various city groups whenever possible to foster collaboration and drive meaningful solutions.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%
1. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>	

Appendix -

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