

Consolidated Plan

2025-2029

Community Partnership Office

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Acronyms

ACP	Affordable Connectivity Program
AMI	Area Median Income
BNL	By Name List
CAHPS	(Coordinated Entry) Coordinated Assessment and Housing Placement System
CDBG	Community Development Block Grant
CPD	(HUD) Community Planning and Development
CPO	Community Partnership Office
DOLA	Department of Local Government
ESG	Emergency Shelter Grant
FMR	Fair Market Rent
HAP	Housing Assistant Payment
HMIS	Homeless Management Information Systems
HOPWA	Housing Opportunities for Persons with AIDS
HUD	U.S. Department of Housing and Urban Development
LIHTC	Low-Income Housing Tax Credit
LRC	Loveland Resource Center
NoCo COC	Northern Colorado Continuum of Care
PATH	Projects for Assistance in Transition from Homelessness
PHA	Public Housing Authority
PIT	Point-in-Time (Homelessness Count)
PSH	Permanent Supportive Housing
SNAP	Supplemental Nutrition Assistance Program (Food Stamps)
SRF	South Railroad Facility
TBRA	Tenant-Based Rental Assistance
WIOA	Workforce Innovation and Opportunity Act

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(l))

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
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.	

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)
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.	
5	Public Hearing	Non-targeted/broad community	July 7, 2025 meeting. Eight people attended	Discussion about behavioral health facilities, national regulations and preservation of affordable housing. No comments received.	No comments received.	

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

	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

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

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

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					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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 DOLA 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

Number of Units affordable to Households earning	Renter	Owner
80% HAMFI	7,540	3,415
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. 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 2025 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 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 people 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.

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
	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 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 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
	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 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
	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	<p>In Loveland, CDBG funding was used for land acquisition for PSH. Land is still available for additional PSH in the future.</p>

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 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.

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	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

Assessment 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	Funding	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 a final report has been entered 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 shelters are 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.

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(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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(I)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>	

Appendix

2025-2029 Consolidated Plan



Community Partnership Office

500 E. Third Street; Loveland, CO 80537

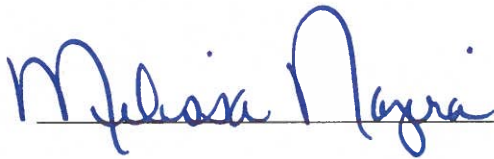
(970) 962-2517

AFFIDAVIT OF PUBLICATION REPORTER-HERALD

State of Colorado
County of Larimer

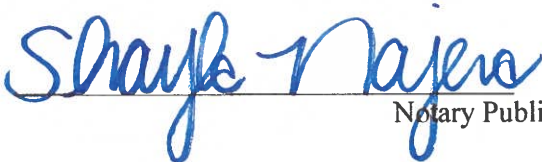
I, the undersigned agent, do solemnly swear that the LOVELAND REPORTER-HERALD is a daily newspaper printed, in whole or in part, and published in the City of Loveland, County of Larimer, State of Colorado, and which has general circulation therein and in parts of Larimer and Weld counties; that said newspaper has been continuously and uninterruptedly published for a period of more than six months next prior to the first publication of the annexed legal notice of advertisement, that said newspaper has been admitted to the United States mails as second-class matter under the provisions of the Act of March 3, 1879, or any, amendments thereof, and that said newspaper is a daily newspaper duly qualified for publishing legal notices and advertisements within the meaning of the laws of the State of Colorado; that a copy of each number of said newspaper, in which said notice of advertisement was published, was transmitted by mail or carrier to each of the subscribers of said newspaper, according to the accustomed mode of business in this office.

The annexed legal notice or advertisement was published in the regular and entire edition of said daily newspaper once; and that one publication of said notice was in the issue of said newspaper dated **June 20, 2025**.



Agent

Subscribed and sworn to before me this **20th** day of
June, 2025 in the County of Larimer, State of Colorado.



Notary Public

Acct #:1051252
Ad #2120288
Cost \$92.61

SHAYLA NAJERA
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20174031965
MY COMMISSION EXPIRES July 31, 2025

TO ALL LOVELAND CITIZENS AND INTERESTED PARTIES:



The City of Loveland receives Community Development Block Grant (CDBG) funds through the U.S. Department of Housing & Urban Development (HUD) and is seeking input from community members on the Five-Year Consolidated Plan and the 2025 Annual Action Plan.

The 2025-2029 Consolidated Plan identifies affordable housing and community development goals and strategic objectives over the next five years. The Plan summarizes housing and non-housing needs, and market and inventory conditions. The Annual Action Plan, the first year distribution of 2025 CDBG funding, lists the activities that will be funded to reach goals during the first year. It is anticipated that the City of Loveland will receive \$377,934 in CDBG funds in 2025.

A public hearing for the 2025-2029 Consolidated Plan and the 2025 Annual Action will be held on Monday, July 7, 2025 at 5:15 pm via Zoom meetings (access below).

The City of Loveland encourages public participation in the process, specifically participation by residents that belong to a minority or special needs group, are a female head of household, community members who are part of a legally protected class or who have low to moderate income. Loveland's DRAFT of the 2025-2029 Consolidated Plan and Annual Action Plan is available to the public for examination from July 8, 2025 through August 6, 2025 and can be found on the City of Loveland Community Partnership Office webpage: www.cityofloveland.org/communitypartnership. You can also receive an electronic copy by calling or emailing Alison Hade at (970) 962-2517 or alison.hade@cityofloveland.org.

Any comments or questions regarding the Consolidated Plan should be directed in writing to the City of Loveland, Community Partnership Office, 500 E. Third Street, Suite 210, Loveland, CO 80537 or via e-mail to Alison.hade@cityofloveland.org by October 2, 2020 at 5:00 pm.

La Ciudad de Loveland recibe una Subvención del Bloque de Desarrollo Comunitario (CDBG, en inglés) a través del Departamento de Vivienda & Desarrollo Urbano (HUD en inglés) en los Estados Unidos y está buscando una contribución de los miembros de la comunidad para el Plan Consolidado de Cinco Años y el Plan de Acción Anual 2025.

El Plan Consolidado 2025-2029 identifica las metas y los objetivos estratégicos de vivienda asequible y desarrollo comunitario durante los próximos cinco años. El Plan resume las necesidades de vivienda y no relacionadas con la vivienda, y las condiciones del mercado e inventario. El Plan de Acción Anual, la distribución del primer año de los fondos de CDBG de 2025, enumera las actividades que se financiarán para alcanzar las metas durante el primer año. Se anticipa que la ciudad de Loveland recibirá \$377,934 en fondos CDBG en 2025.

Una audiencia pública para el Plan Consolidado 2025-2029 y la Acción Anual 2025 se llevará a cabo el lunes 7 de julio de 2025 a las 5:15 p.m. a través de zoom (acceso indicado abajo).

La ciudad de Loveland anima la participación del público en el proceso, específicamente la participación de los residentes que pertenecen a una minoría o grupo de necesidades especiales, mujeres que son la cabeza de familia, miembros de la comunidad quienes son parte de una clase legalmente protegida o quienes tienen un ingreso bajo a moderado. El BORRADOR del Plan Consolidado y Plan de Acción Anual del 2025-2029 está disponible para que el público lo examine desde el 8 de julio de 2025 hasta el 6 de agosto de 2025, y se puede encontrar en la página web de la Oficina de Asociación Comunitaria de la Ciudad de Loveland: www.cityofloveland.org/communitypartnership. También puede recibir una copia electrónica llamando o enviando un correo electrónico a Alison Hade al (970) 962-2517 o alison.hade@cityofloveland.org.

Cualquier comentario o pregunta sobre el Plan Consolidado debe ser dirigido por escrito a la Ciudad de Loveland, Oficina de la Asociación Comunitaria, 500 E. Third Street, Oficina 210, Loveland, CO 80537 o por correo electrónico a Alison@cityofloveland.org hasta el 2 de octubre de 2020 a las 5:00 p.m.

Join Zoom Meeting
Meeting ID: 886 4473 8493
Passcode: 591741

One tap mobile
+17193594580, 88644738493#, *591741# US
+13462487799, 88644738493#, *591741# US (Houston)

Published: Loveland Reporter Herald June 20, 2025 - 2120288

Community Partnership

Consolidated Plan – Public Hearing Attendance (7/7/2025)

Barbara Choury

Linda Franklin

Darin Barrett

Vince Deely



































Linda Wright

Tim Hitchcock

Severin Mangold

Olga Duvall

Joined (11) ▾

	Alison Hade (Host, me)	 
	Barbara Choury	 
	iPad (6)	 
	Tim	  
	Carla's S23+	 
	Darin Barrett	 
	Linda Franklin	 
	Linda Wright - Loveland Housing Authority	 
	Olga Duvall	 
	Severin Mangold	 
	Vince Deely	 

RESOLUTION #R-43-2025

**A RESOLUTION APPROVING THE 2025 COMMUNITY
DEVELOPMENT BLOCK GRANT FUNDING RECOMMENDATIONS OF
THE LOVELAND AFFORDABLE HOUSING AND HUMAN SERVICES
COMMISSIONS**

WHEREAS, the City of Loveland, Colorado recognizes the valuable services provided by human services agencies in the Loveland community; and

WHEREAS, the City Council of the City of Loveland recognizes the need to provide opportunities for the well-being of less fortunate citizens; and

WHEREAS, the City receives federal Community Development Block Grant ("CDBG") Program funds through the U.S. Department of Housing and Urban Development ("HUD") to assist in meeting the housing and service needs of Loveland citizens with low to moderate incomes; and

WHEREAS, the City anticipates receiving \$377,934.00 in CDBG Program funds for the 2025-2026 federal fiscal year, of which \$56,691.00 will be spent on grants for human services, \$245,658.00 will be spent on grants for brick-and-mortar projects, and \$75,585.00 will be spent on program administration; and

WHEREAS, in addition to said funds, the City has \$154,594.36 from prior year funds that remain unspent and \$4,087.89 from funding that will be returned to the City; and

WHEREAS, the City Council has charged the Human Services Commission with the task of reviewing all grant applications made to the City for CDBG Public Service Program funds and making funding recommendations to the City Council regarding the distribution of such grant funds; and

WHEREAS, the City Council has charged the Affordable Housing Commission with the task of reviewing all brick-and-mortar grant applications made to the City for CDBG Program funds related to housing and public facilities and making recommendations to the City Council regarding the distribution of such grant funds; and

WHEREAS, the Human Services and Affordable Housing Commissions have reviewed all grant applications made to the City for CDBG Program funds and have made recommendations to the City Council regarding the distribution of said funds; and

WHEREAS, the City Council desires to approve the grant funding recommendations of the Human Services and Affordable Housing Commissions; and

WHEREAS, the City Council finds it is in the best interests of the City and the community to approve the grant funding recommendations of the Human Services and Affordable Housing Commissions and finds these grant funding recommendations meet the public purpose of

promoting the public health, safety and general welfare, providing opportunities for the well-being of less fortunate citizens, and benefiting the housing needs of Loveland citizens with low incomes.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF LOVELAND, COLORADO:

Section 1. That the 2025 grant funding recommendation of the Human Services Commission regarding the distribution of Community Development Block Grant Public Service funds are hereby approved in the following amounts to the following agencies, subject to: (a) the approval of HUD and the allocation to and receipt of CDBG funds by the City of Loveland in 2024; (b) City Council budget and appropriation of such allocated federal funding; and (c) execution of a subrecipient contract with the City of Loveland:

CDBG Public Service Fund Requestors	Allocation
Alternatives to Violence	\$ 12,539
Salvation Army	\$ 12,185
Court Appointed Special Advocates	\$ 8,034
Respite Care	\$ 11,977
Disabled Resource Services	\$ 11,956
Total	\$ 56,691

Section 2. That the 2025 grant funding recommendation of the Affordable Housing Commission regarding the distribution of CDBG brick/mortar funds are hereby approved in the following amounts to the following agencies, subject to: (a) the approval of HUD and the allocation to and receipt of CDBG funds by the City of Loveland in 2024; (b) City Council budget and appropriation of such allocated federal funding; and (c) execution of a subrecipient contract with the City of Loveland:

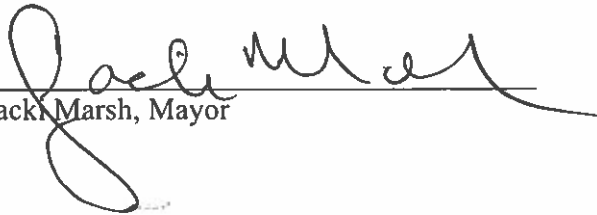
CDBG Brick/Mortar Fund Requestors	Allocation
House of Neighborly Service	\$ 73,885
Neighbor to Neighbor	\$ 168,635
Alternatives to Violence	\$ 126,820
Disabled Resource Services	\$ 35,000
Total	\$ 404,340

Section 3. That the 2025 CDBG administration funds are hereby approved, subject to: (a) the approval of HUD and the allocation to and receipt of CDBG funds by the City of Loveland in 2024; (b) City Council budget and appropriation of such allocated federal funding; and (c) execution of a grant recipient contract with HUD:

CDBG Program Administration	Allocation
City of Loveland	\$ 75,585

Section 4. That this Resolution shall take effect as of the date of its adoption.

ADOPTED this 1st day of July, 2025.



Jacki Marsh, Mayor

ATTEST:



Ashely Macdonald, City Clerk

APPROVED AS TO FORM:



Assistant City Attorney



Loveland, CO

The National Community Survey

Report of Results
2024

Report by:



Visit us online!
www.polco.us



National Research Center at Polco is a charter member of the AAPOR Transparency Initiative, providing clear disclosure of our sound and ethical survey research practices.

About The NCS™

The National Community Survey™ (The NCS™) report is about the “livability” of Loveland. A livable community is a place that is not simply habitable, but that is desirable. It is not only where people do live, but where they want to live. The survey was developed by the experts from National Research Center at Polco.

Great communities are partnerships of the government, private sector, community-based organizations and residents, all geographically connected. The NCS captures residents’ opinions considering ten central facets of a community:

- Economy
- Mobility
- Community Design
- Utilities
- Safety
- Natural Environment
- Parks and Recreation
- Health and Wellness
- Education, Arts, and Culture
- Inclusivity and Engagement



POWERED BY POLCO



The report provides the opinions of a representative sample of 612 residents of the City of Loveland collected from July 24th, 2024 to September 4th, 2024. The margin of error around any reported percentage is 4% for all respondents and the response rate for the 2024 survey was 16%. Survey results were weighted so that the demographic profile of respondents was representative of the demographic profile of adults in Loveland.



How the results are reported

For the most part, the percentages presented in the following tabs represent the “percent positive.” Most commonly, the percent positive is the combination of the top two most positive response options (i.e., excellent/good, very safe/somewhat safe, etc.). On many of the questions in the survey respondents may answer “don’t know.” The proportion of respondents giving this reply is shown in the full set of responses included in the tab “Complete data.” However, these responses have been removed from the analyses presented in most of the tabs. In other words, the tables and graphs display the responses from respondents who had an opinion about a specific item.

Comparisons to benchmarks

NRC’s database of comparative resident opinion is comprised of resident perspectives gathered in surveys from over 500 communities whose residents evaluated the same kinds of topics on The National Community Survey. The comparison evaluations are from the most recent survey completed in each community in the last five years. NRC adds the latest results quickly upon survey completion, keeping the benchmark data fresh and relevant. The communities in the database represent a wide geographic and population range. In each tab, Loveland's results are noted as being “higher” than the benchmark, “lower” than the benchmark, or “similar” to the benchmark, meaning that the average rating given by Loveland residents is statistically similar to or different (greater or lesser) than the benchmark. Being rated as “higher” or “lower” than the benchmark means that Loveland's average rating for a particular item was more than 10 points different than the benchmark. If a rating was “much higher” or “much lower,” then Loveland's average rating was more than 20 points different when compared to the benchmark.

Trends over time

Trend data for Loveland represent important comparison data and should be examined for improvements or declines.¹ Deviations from stable trends over time represent opportunities for understanding how local policies, programs, or public information may have affected residents' opinions. Changes between survey years have been noted with an arrow and the percent difference. If the difference is greater than 5% percentage points between the 2022 and 2024 surveys, the change is statistically significant.

1. In 2020, The NCS survey was updated to include new and refreshed items. Consequently, some of the trends may be impacted due to wording modifications that could have potentially altered the meaning of the item for the respondent.

Methods

Selecting survey recipients

All households within the City of Loveland were eligible to participate in the survey. A list of all households within the zip codes serving Loveland was purchased from Polco's mailing vendor, Go-Dog Direct, based on updated listings from the United States Postal Service. Since some of the zip codes that serve the City of Loveland households may also serve addresses that lie outside of the community, the exact geographic location of each housing unit was compared to community boundaries using the most current municipal boundary file. Addresses located outside of the City of Loveland boundaries were removed from the list of potential households to survey. Each address identified as being within city boundaries was further identified as being within one of Loveland's four Wards. From that list, addresses were randomly selected as survey recipients, with multi-family housing units (defined as those with a unit number) sampled at a rate of 5:3 compared to single family housing units.

An individual within each household was randomly selected using the "birthday method". The birthday method selects a person within the household by asking the "person who most recently had a birthday" to complete the questionnaire. The underlying assumption in this method is that day of birth has no relationship to the way people respond to surveys. This instruction was contained in the introduction of the survey.

Conducting the survey

The 4,000 randomly selected households received mailings beginning on July 24, 2024 and data collection for the survey remained open for six weeks. The first mailing was a postcard inviting the household to participate in the survey. The next mailing contained a cover letter with instructions, the survey questionnaire, and a postage-paid return envelope. Both mailings included a web link to give residents the opportunity to respond to the survey online, as well as QR codes to further encourage participation. The follow-up mailing asked those who had not completed the survey to do so, and those who had already done so to refrain from completing the survey again.

The survey was available in English and Spanish. All mailings contained paragraphs in both languages instructing participants on how to complete the survey in their preferred language.

About 3% of the 4,000 mailed invitations or surveys were returned because the household address was vacant or the postal service was unable to deliver the survey as addressed. Of the remaining 3,871 households that received the invitations to participate, 612 completed the survey, providing an overall response rate of 16%. The response rate was calculated using AAPOR's response rate #2 for mailed surveys of unnamed persons.²

It is customary to describe the precision of estimates made from surveys by a "level of confidence" and accompanying "confidence interval" (or margin of error). A traditional level of confidence, and the one used here, is 95%. The 95% confidence interval can be any size and quantifies the sampling error or imprecision of the survey results because some residents' opinions are relied on to estimate all residents' opinions. The margin of error for the City of Loveland survey is no greater than plus or minus four percentage points around any given percent reported for all respondents (612 completed surveys).

In addition to the randomly selected "probability sample" of households, a link to an online open-participation survey was publicized by the City of Loveland. The open-participation survey was identical to the random sample survey, with two small updates; it asked a question to confirm the respondent was a resident of Loveland and also a question about where they heard about the survey. The open-participation survey was open to all city residents and became available on August 5th, 2024. The survey remained open for four weeks. The data presented in the following tabs exclude the open participation survey data, but a tab at the end provides the complete frequency of responses to questions by the open-participation respondents.

Analyzing the data

Responses from mailed surveys were entered into an electronic dataset using a “key and verify” method, where all responses are entered twice and compared to each other. Any discrepancies were resolved in comparison to the original survey form. Range checks as well as other forms of quality control were also performed. Responses from surveys completed on Polco were downloaded and merged with the mailed survey responses.

The demographics of the survey respondents were compared to those found in the 2020 Census and 2022 American Community Survey estimates for adults in the City of Loveland. The primary objective of weighting survey data is to make the survey respondents reflective of the larger population of the community. The characteristics used for weighting were age, sex, race, Hispanic origin, housing type, housing tenure, and area. No adjustments were made for design effects. Weights were calculated using an iterative, multiplicative raking model known as the ANES Weighting Algorithm.³ The results of the weighting scheme for the probability sample are presented in the following table.

NRC aligns demographic labels with those used by the U.S. Census for reporting purposes, when possible. Some categories (e.g., age, race/Hispanic origin, housing type, and length of residency) are combined into smaller subgroups.

		Unweighted	Weighted	Target ⁴
Age	18-34	5%	24%	28%
	35-54	20%	31%	30%
	55+	74%	44%	42%
Area	Ward 1	27%	25%	25%
	Ward 2	31%	25%	26%
	Ward 3	20%	24%	24%
	Ward 4	22%	26%	26%
Hispanic origin	No, not of Hispanic, Latino/a/x, or Spanish origin	94%	90%	90%
	Yes, I consider myself to be of Hispanic, Latino/a/x, or Spanish origin	6%	10%	10%
Housing tenure	Own	82%	63%	63%
	Rent	18%	37%	37%
Housing type	Attached	28%	35%	35%
	Detached	72%	65%	65%
Race & Hispanic origin	Not white alone	12%	14%	13%
	White alone, not Hispanic or Latino	88%	86%	87%
Sex	Man	41%	45%	49%
	Woman	59%	55%	51%

Sex/age	Man 18-34	2%	8%	14%
	Man 35-54	7%	17%	16%
	Man 55+	32%	20%	19%
	Woman 18-34	4%	15%	14%
	Woman 35-54	13%	15%	14%
	Woman 55+	42%	25%	23%

The survey datasets were analyzed using all or some of a combination of the Statistical Package for the Social Sciences (SPSS), R, Python and Tableau. For the most part, the percentages presented in the reports represent the “percent positive.” The percent positive is the combination of the top two most positive response options (i.e., excellent/good, very safe/somewhat safe, essential/very important, etc.), or, in the case of resident behaviors/participation, the percent positive represents the proportion of respondents indicating “yes” or participating in an activity at least once a month.

On many of the questions in the survey respondents may answer “don’t know.” The proportion of respondents giving this reply is shown in the full set of responses included in the tab “Complete data”. However, these responses have been removed from the analyses presented in the reports. In other words, the tables and graphs display the responses from respondents who had an opinion about a specific item.

Contact

The City of Loveland funded this research. Please contact Kim Overholt of the City of Loveland at kimberly.overholt@cityofloveland.org if you have any questions about the survey.

Study Limitations

All public opinion research is subject to unmeasured error. While the methodologies employed for this survey were designed to minimize this error as much as possible, these other sources of potential error should be acknowledged. **Non-response error** arises when those who were selected to participate in the survey did not do so, and may have different opinions or experiences than those who did respond. **Coverage error** refers to the possibility that some respondents that should have been included in the surveyed population were not (e.g., for a general resident survey, USPS mailing lists may exclude certain types of housing units, such as multi-family buildings where mail is delivered to a common area rather than to a specific unit (though this is rare), or where mail is received at a PO box instead of the at household's physical location. Finally, **recall bias** occurs when respondents may not perfectly remember their experiences in the past year (such as participation in social or civic events), and **social desirability bias** may cause respondents to answer in ways they think cast their responses in a more favorable light.

Survey Validity

See the Polco Knowledge Base article on survey validity at <https://info.polco.us/knowledge/statistical-validity>

2. See AAPOR's Standard Definitions for more information at <https://aapor.org/standards-and-ethics/standard-definitions/>
3. Pasek, J. (2014). ANES Weighting Algorithm. Retrieved from <https://surveyinsights.org/wp-content/uploads/2014/07/Full-anesrake-paper.pdf>
4. Targets come from the 2020 Census and 2022 American Community Survey

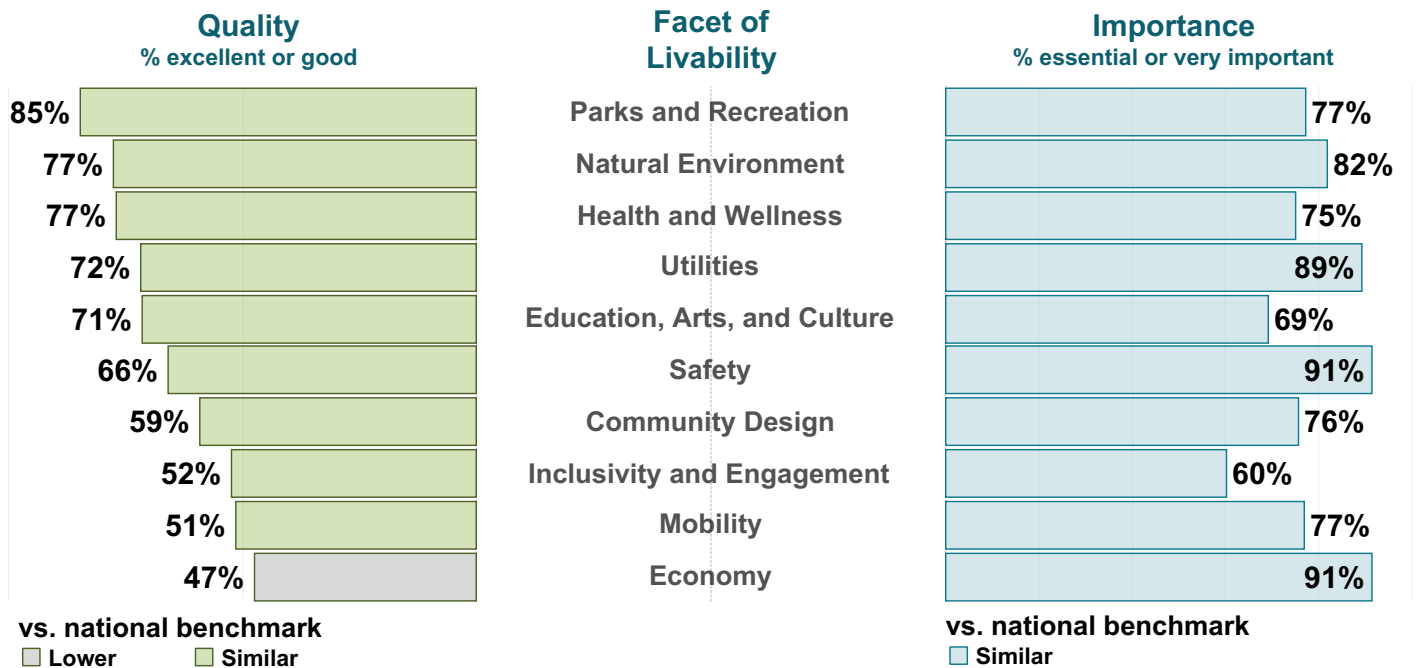
Facets of Livability



Every jurisdiction must balance limited resources while meeting resident needs and striving to optimize community livability. To this end, it is helpful to know what aspects of the community are most important to residents and which they perceive as being of higher or lower quality. It is especially helpful to know when a facet of livability is considered of high importance but rated as lower quality, as this should be a top priority to address.

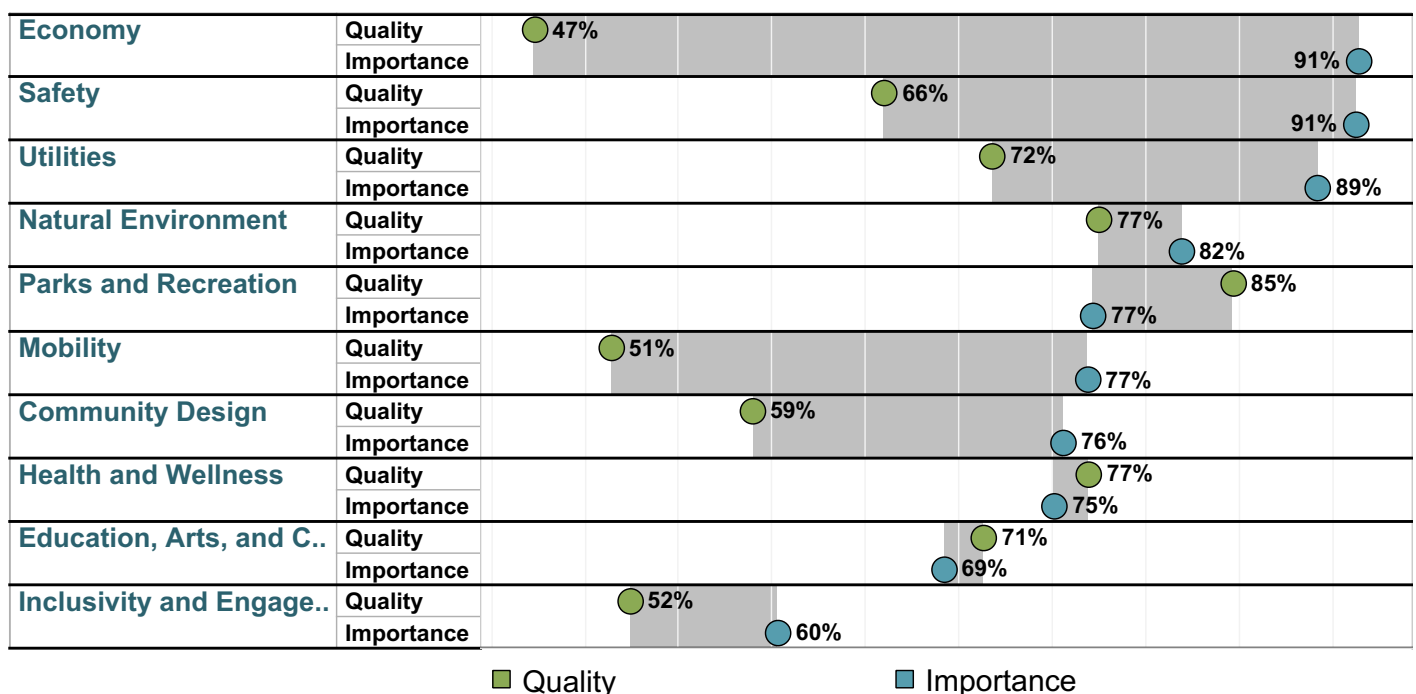
Quality and Importance by the Numbers

The table below shows the proportion of residents who rated the community facets positively for quality and the priority (importance) placed on each. Also displayed is whether local quality ratings were lower, similar, or higher t..



Quality/Importance Gap Analysis

The gap analysis chart below shows the same data as above; however, this chart more clearly illustrates the comparative differences in quality and importance ratings for each facet, as well as the absolute ratings for each.



Key Findings

Highest-performing areas:

- A strong majority of residents felt safe in their neighborhoods and in downtown areas during the day, and reviews for City police services increased from 2022 results.
- Most residents rated parks and recreational opportunities positively, with residents offering above-average ratings to quality and availability of walking trails and city parks performed.
- Loveland's natural environment, including its cleanliness and open spaces, received strong ratings from most residents, and both were higher than national averages.

Lowest-performing areas:

- Less than half of the community expressed confidence in Loveland's economic health, particularly in relation to job opportunities and the cost of living.
- The availability of affordable quality housing declined slightly, with fewer residents feeling positive about the availability of affordable housing options.
- While most residents felt safe overall, there was a noticeable decline in confidence regarding safety from property crime, with less than 7 in 10 residents feeling secure.

Other notable results:

- When asked about managing projected budget deficits, many residents favored maintaining or increasing taxes over cutting services.
- A majority of respondents used the city website and social media platforms, such as Facebook, as primary sources of information about the city, indicating a preference for digital communication.

Areas of greatest change since 2022:

Of the 123 evaluative questions included on both the 2022 and current survey iterations, 78 were statistically similar to previous results. Upward trends were seen in 13 items, while 32 ratings decreased since 2022. The most significant of those trends are listed below.

Increases

- Affordable high-speed internet access (+12%)
- City Police services (+11%)
- What impact, if any, do you think the economy will have on your family income in the next 6 months? (+10%)
- Adult educational opportunities (+8%)
- Opportunities to attend cultural/arts/music activities (+7%)

Decreases

- Air quality (-12%)
- Overall economic health of Loveland (-10%)
- Public information services (10%)
- Employment opportunities (-9%)
- Economic development (-9%)

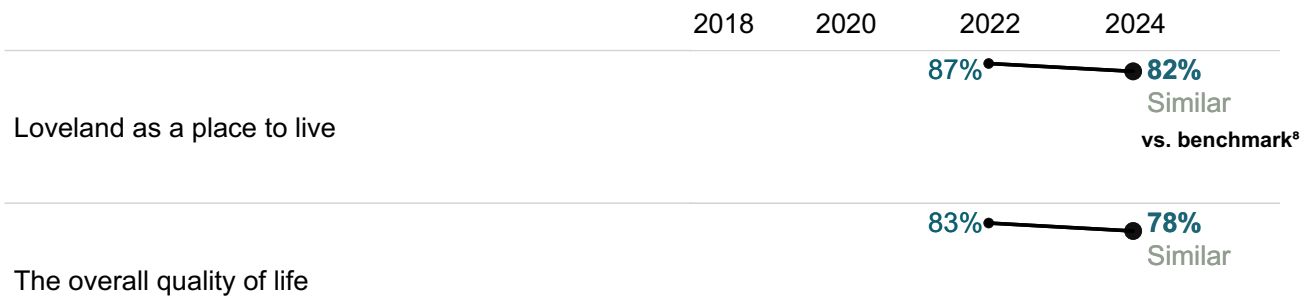
Quality of Life

Measuring community livability starts with assessing the quality of life of those who live there, and ensuring that the community is attractive, accessible, and welcoming to all.



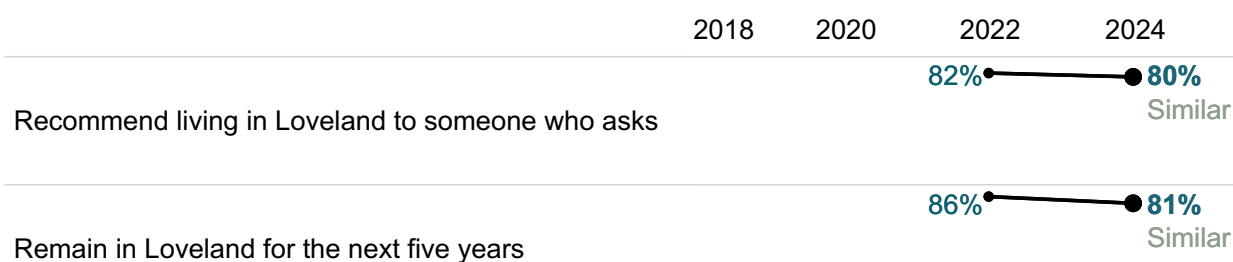
Please rate each of the following aspects of quality of life in Loveland.

(% excellent or good)



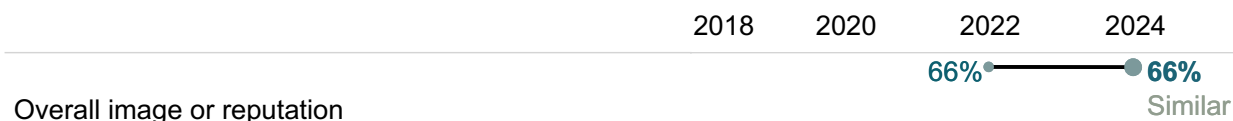
Please indicate how likely or unlikely you are to do each of the following.

(% very or somewhat likely)



Please rate each of the following in the Loveland community.

(% excellent or good)



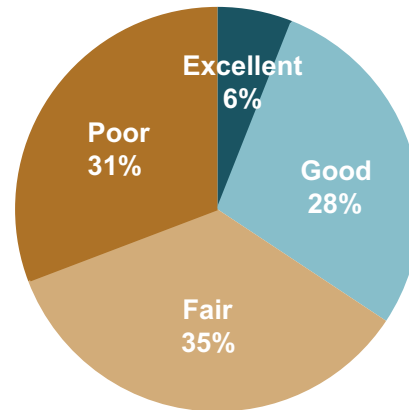
⁸. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.



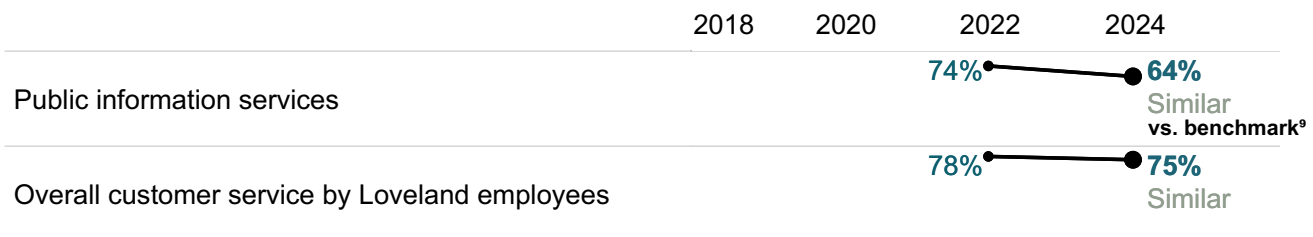
Governance

Strong local governments produce results that meet the needs of residents while making the best use of available resources, and are responsive to the present and future needs of the community as a whole.

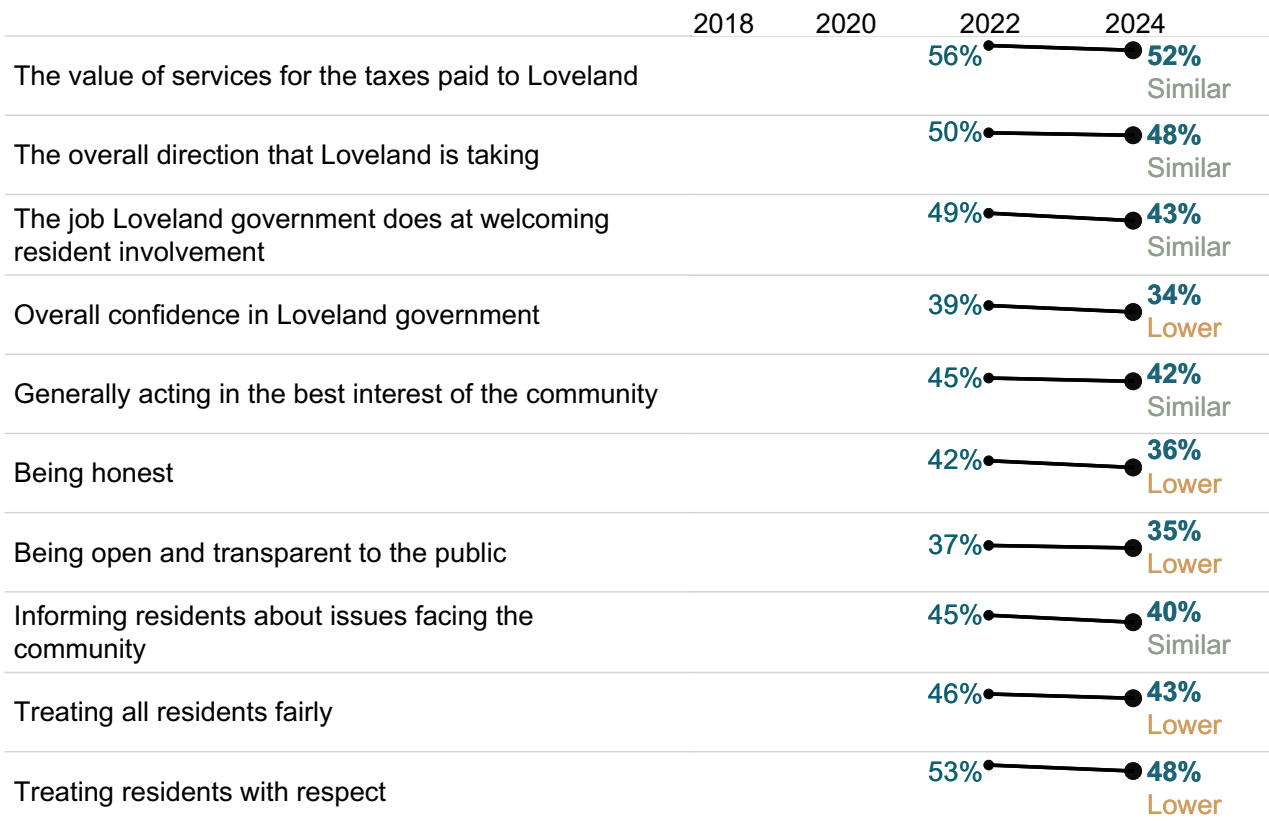
Overall confidence in Loveland government, 2024



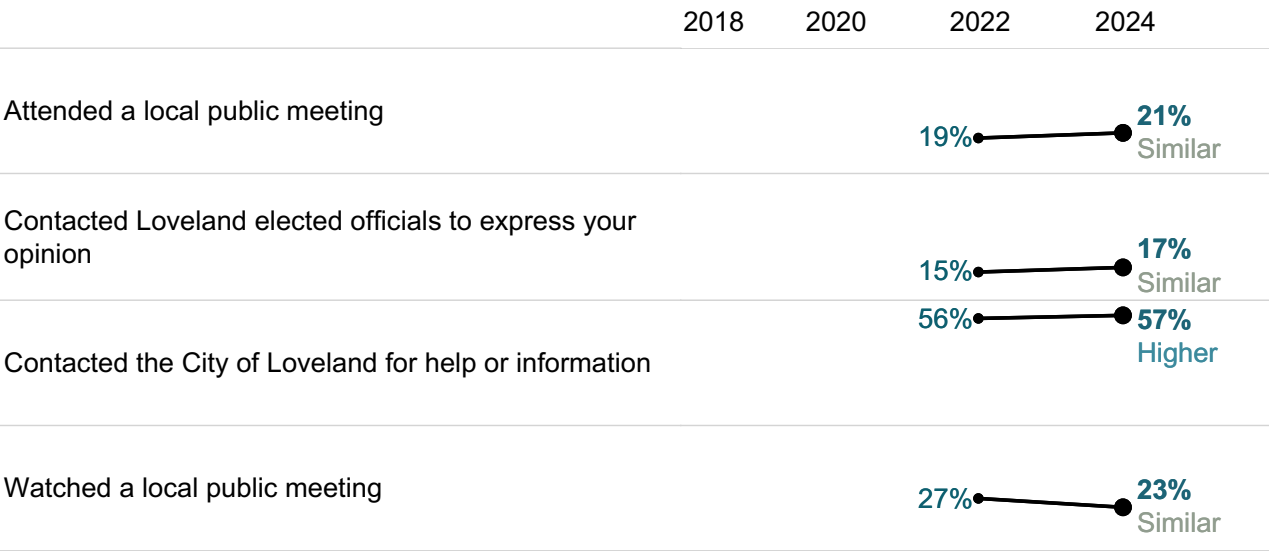
Please rate the quality of each of the following services in Loveland.
(% excellent or good)



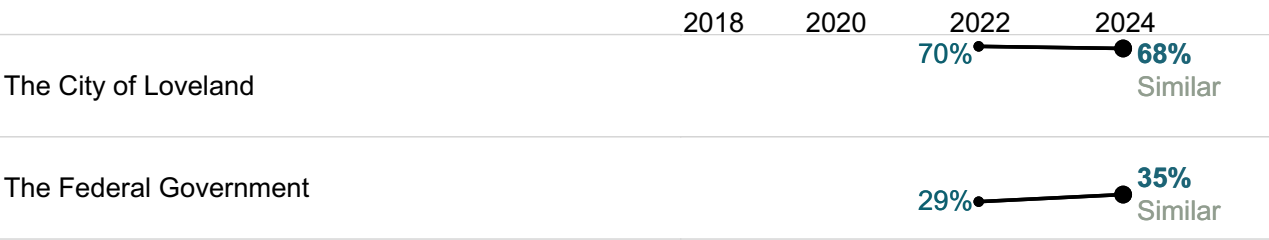
Please rate the following categories of Loveland government performance.
(% excellent or good)



Please indicate whether or not you have done each of the following in the last 12 months.
(% excellent or good)



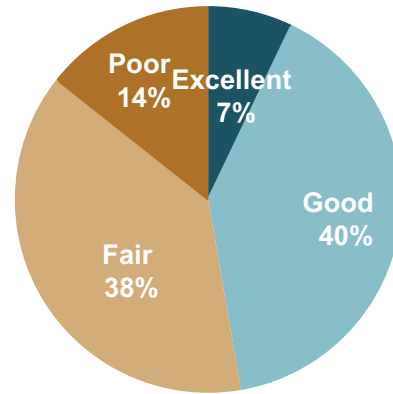
Overall, how would you rate the quality of the services provided by each of the following?
(% excellent or good)



9. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

Local governments work together with private and nonprofit businesses, and with the community at large, to foster sustainable growth, create jobs, and promote a thriving local economy.

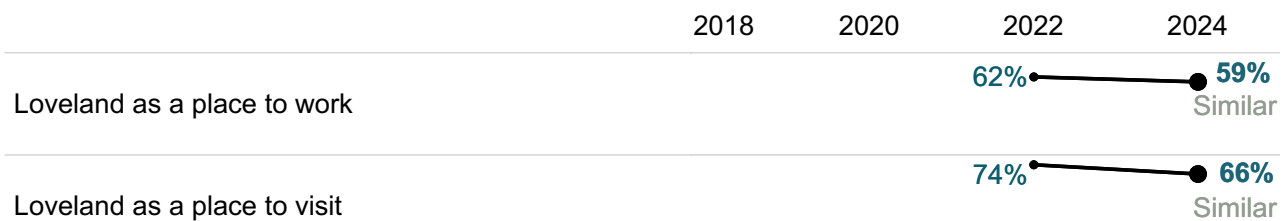
Overall economic health of Loveland, 2024



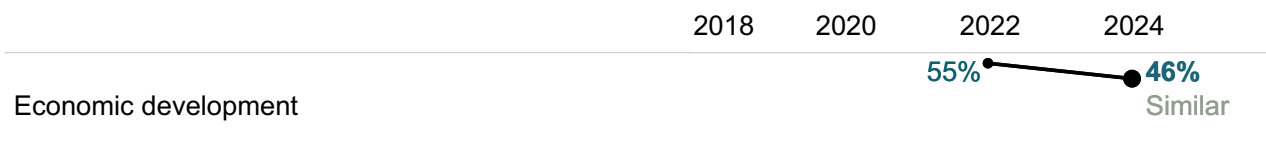
Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



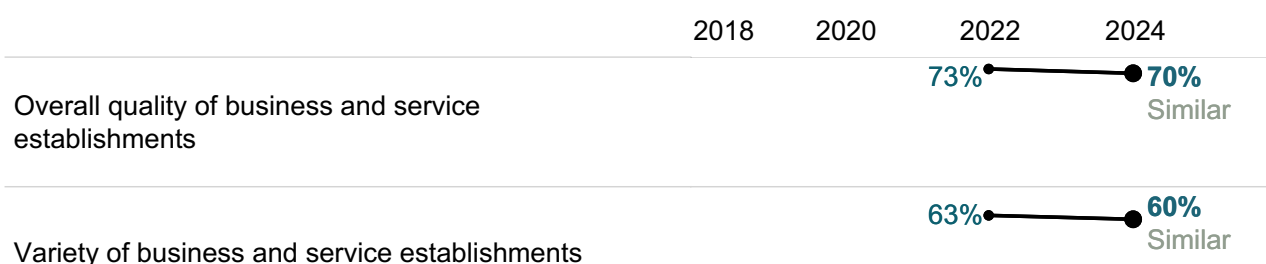
Please rate each of the following aspects of quality of life in Loveland.
(% excellent or good)

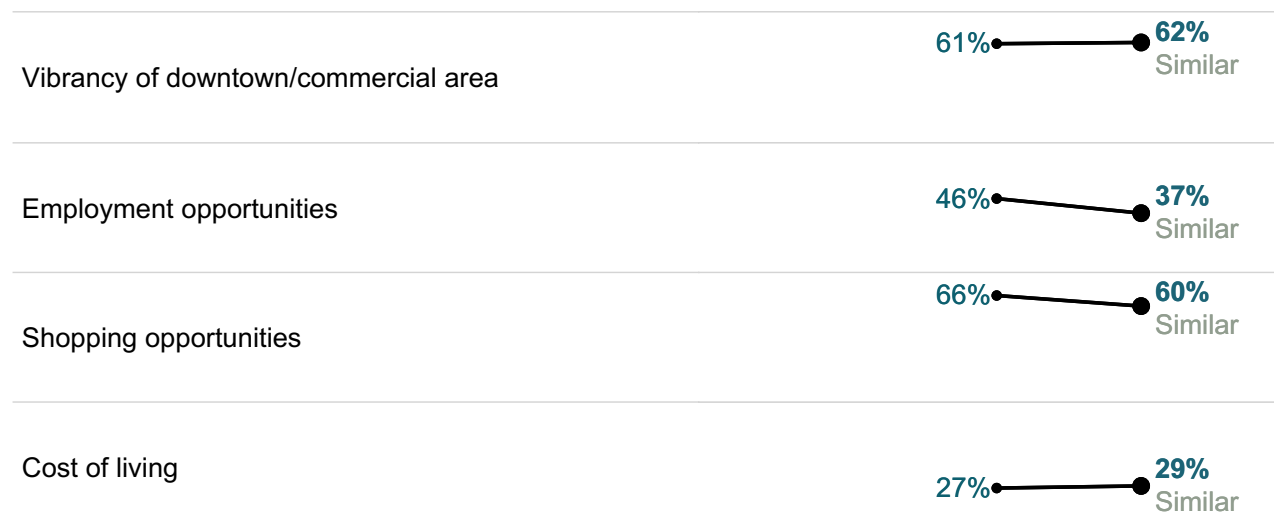


Please rate the quality of each of the following services in Loveland.
(% excellent or good)

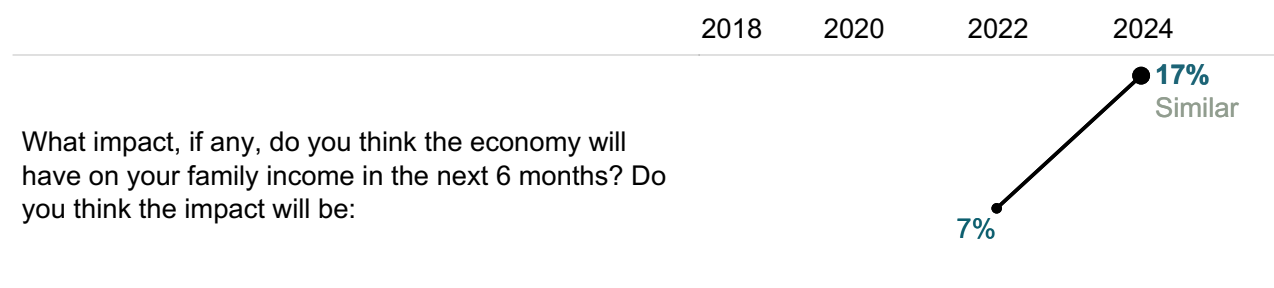


Please rate each of the following in the Loveland community.
(% excellent or good)





What impact, if any, do you think the economy will have on your family income in the next 6 months? Do you think the impact will be:
(% very or somewhat positive)

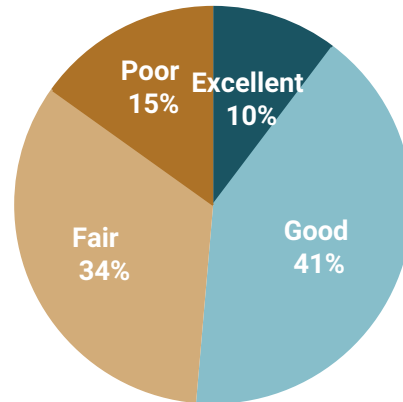


10. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

Overall quality of the transportation system in Loveland, 2024

Mobility

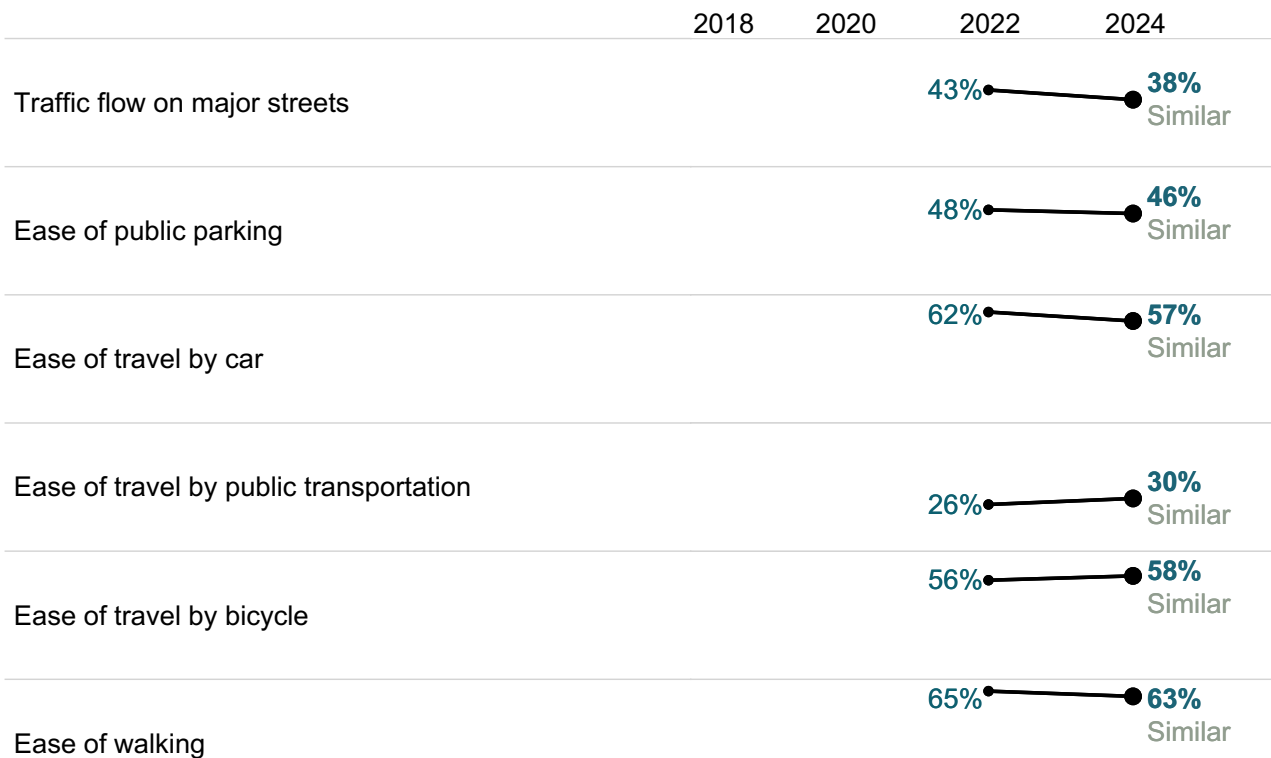
The ease with which residents can move about their communities, whether for commuting, leisure, or recreation, plays a major role in the quality of life for all who live, work, and play in the community.



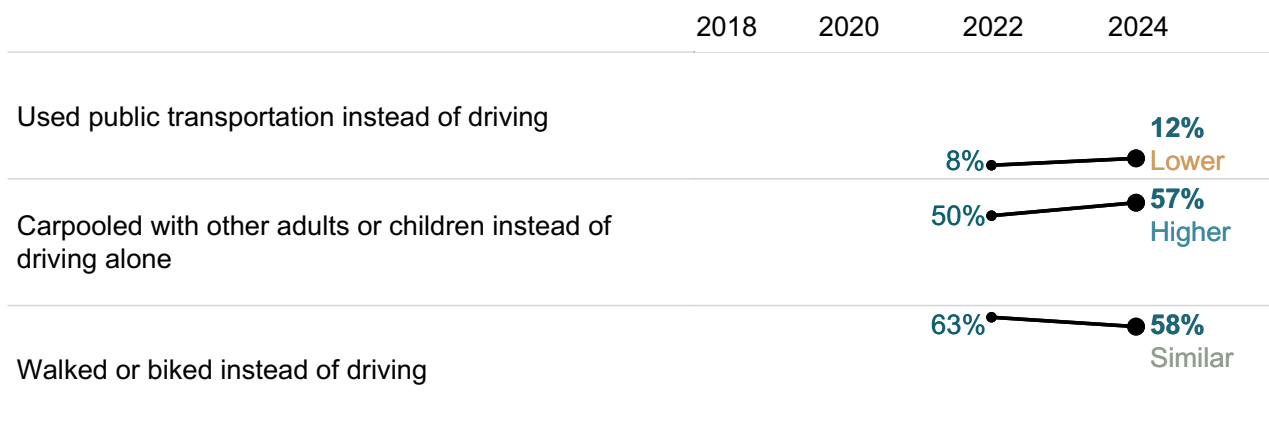
Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



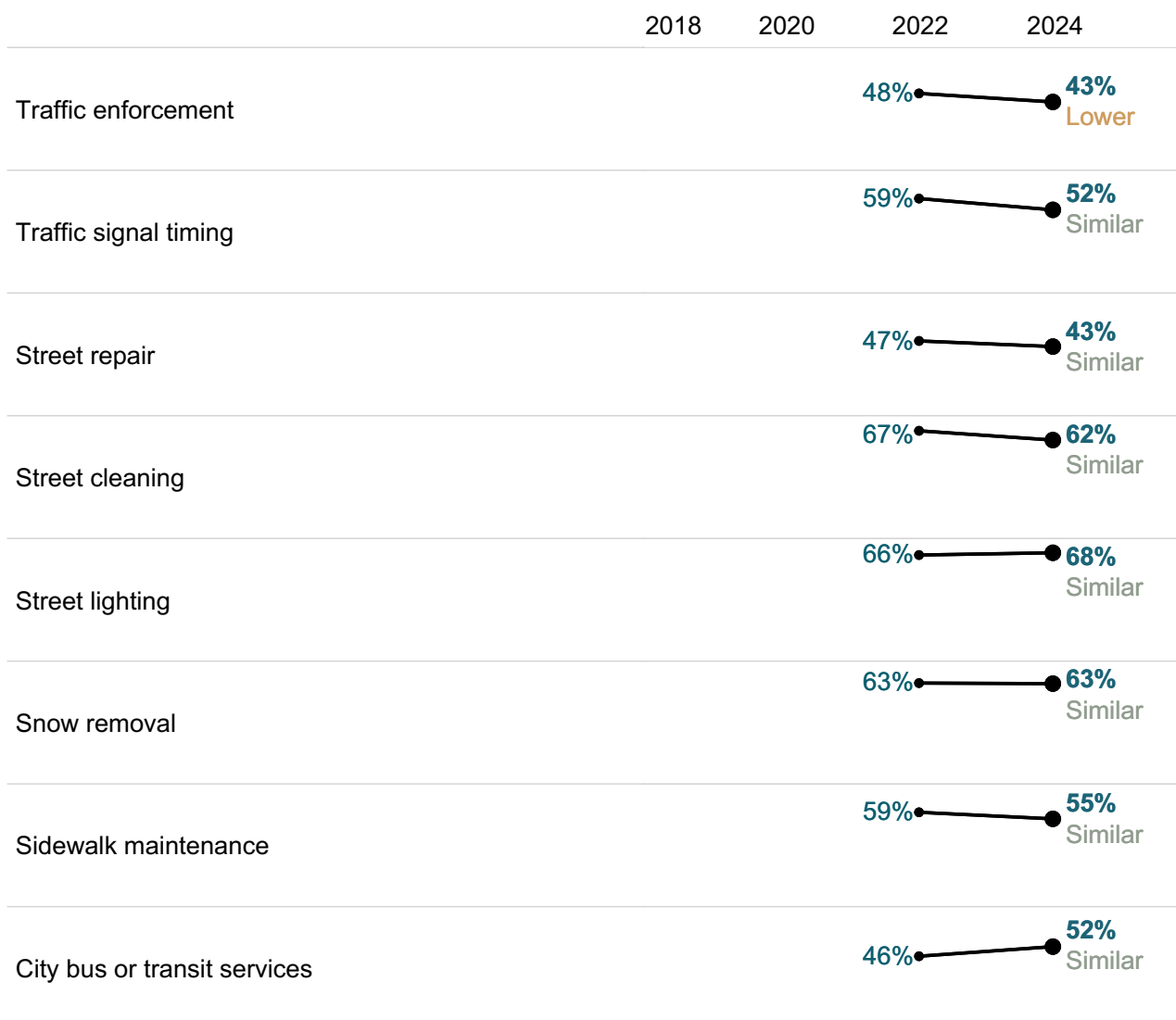
Please also rate each of the following in the Loveland community.
(% excellent or good)



Please indicate whether or not you have done each of the following in the last 12 months.
(% yes)



Please rate the quality of each of the following services in Loveland.
(% excellent or good)



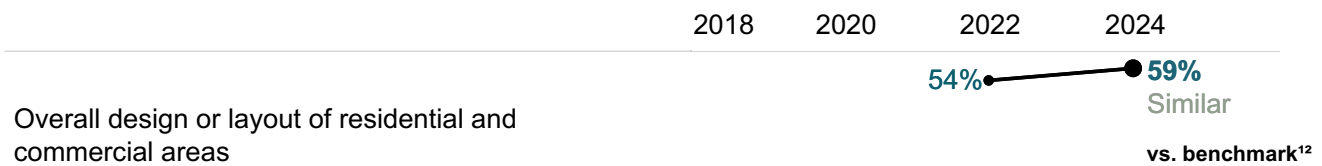
Overall design or layout of Loveland's residential and commercial areas, 2024

Community Design

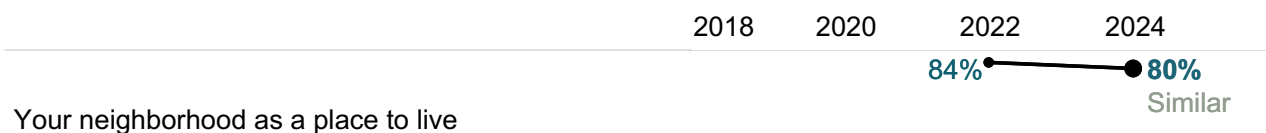
A well-designed community enhances the quality of life for its residents by encouraging smart land use and zoning, ensuring that affordable housing is accessible to all, and providing access to parks and other green spaces.



Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)

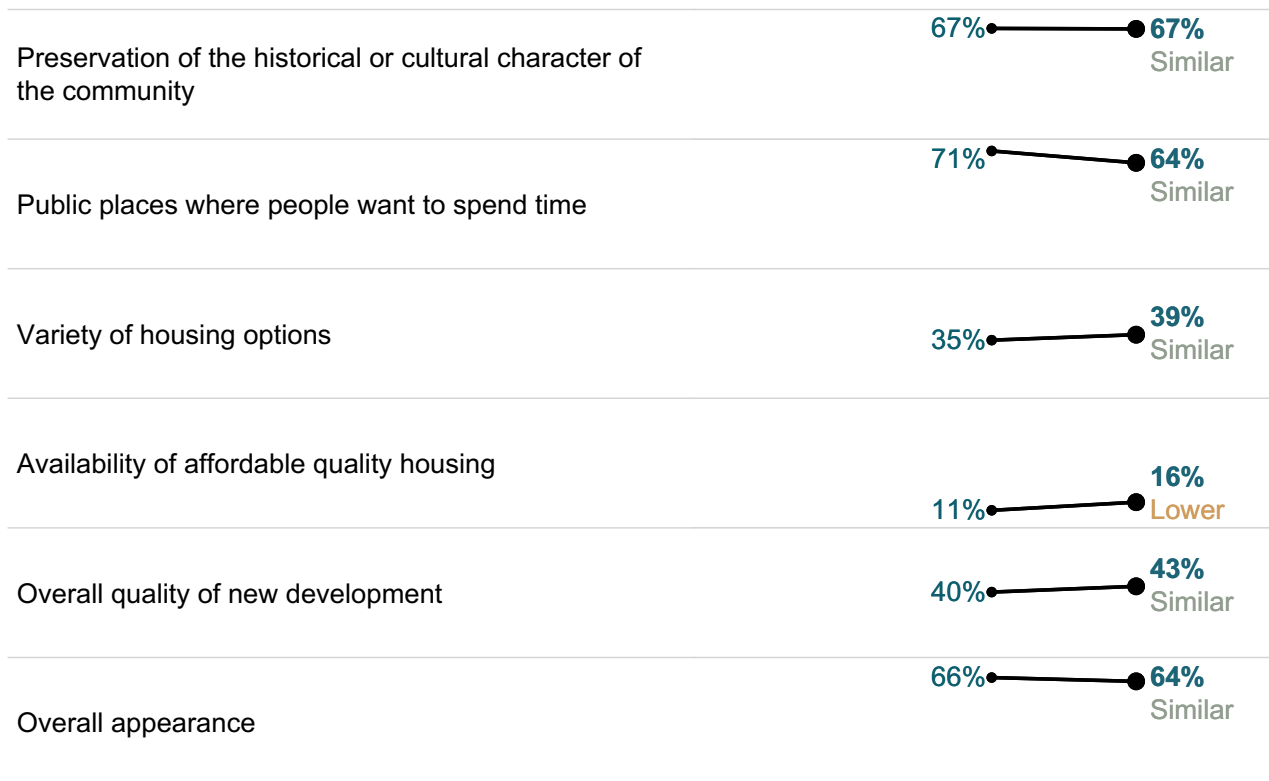


Please rate each of the following aspects of quality of life in Loveland.
(% excellent or good)

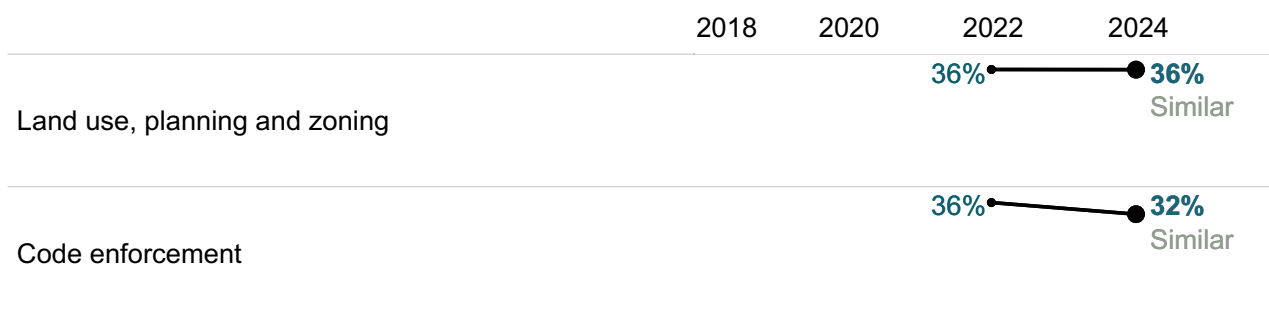


Please also rate each of the following in the Loveland community.
(% excellent or good)





Please rate the quality of each of the following services in Loveland.
 (% excellent or good)

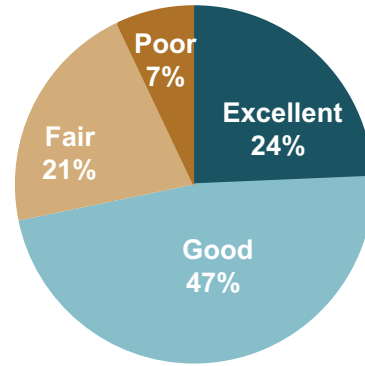


12. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

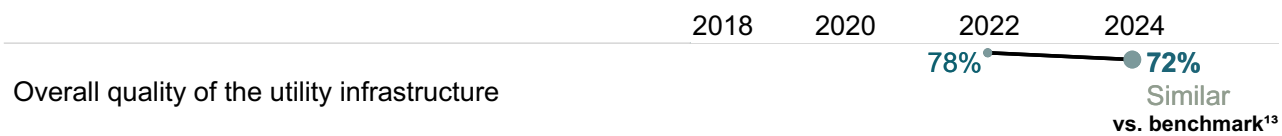
Overall quality of the utility infrastructure in Loveland, 2024

Utilities

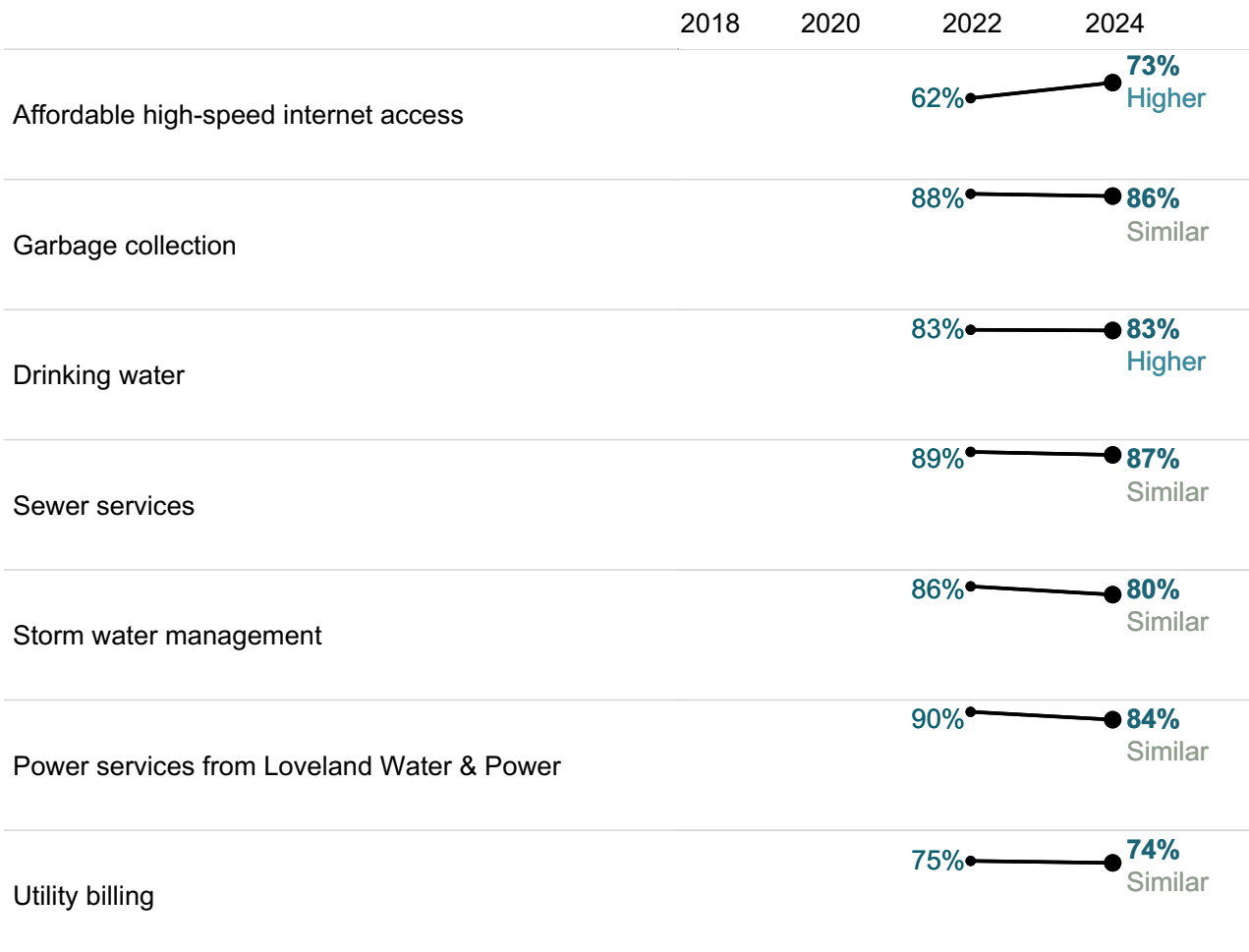
Services such as water, gas, electricity, and internet access play a vital role in ensuring the physical and economic health and well-being of the communities they serve.



Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



Please rate the quality of each of the following services in Loveland.
(% excellent or good)

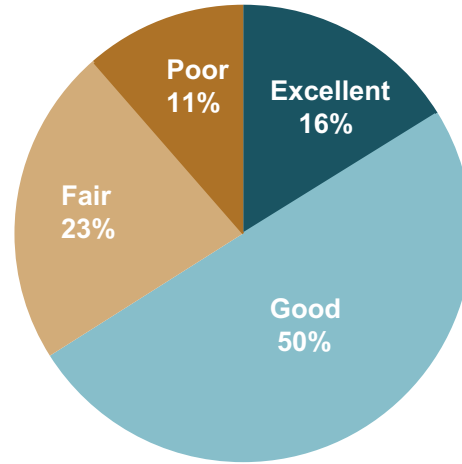


¹³. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

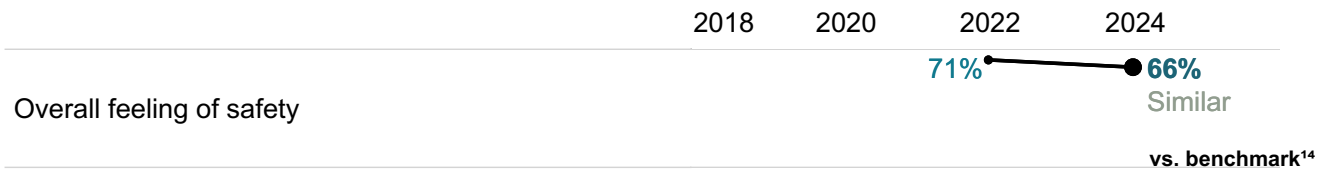
Overall feeling of safety in Loveland, 2024

Safety

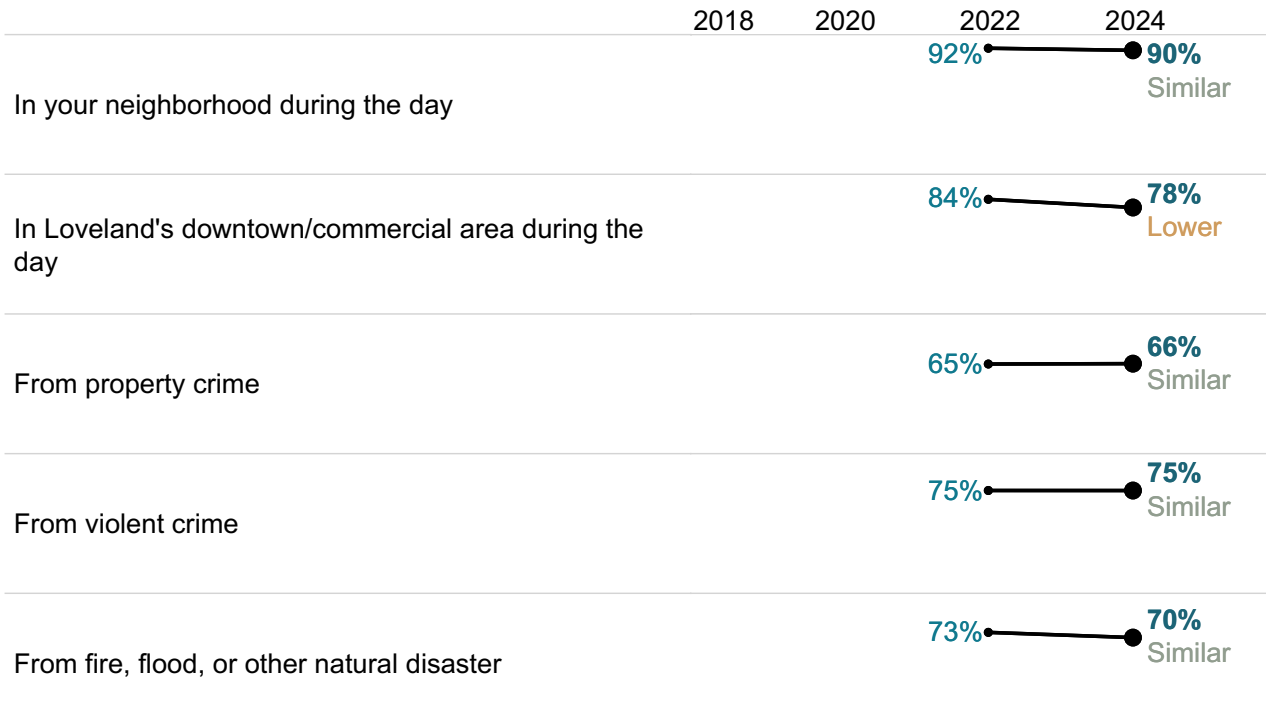
Public safety is often the most important task facing local governments. All residents should feel safe and secure in their neighborhoods and in the greater community, and providing robust safety-related services is essential to residents' quality of life.



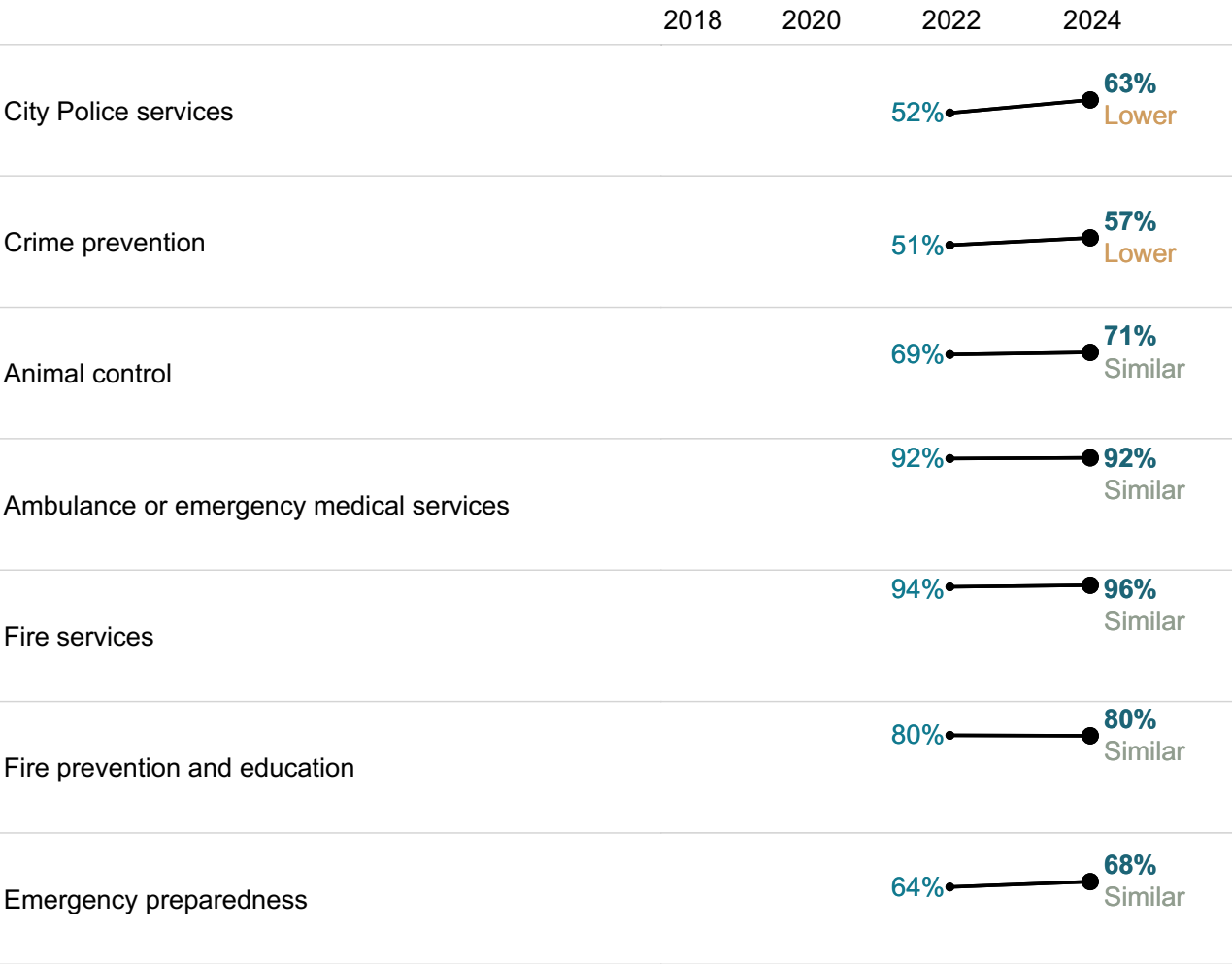
Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



Please rate how safe or unsafe you feel:
(% very or somewhat safe)



Please rate the quality of each of the following services in Loveland.
(% excellent or good)

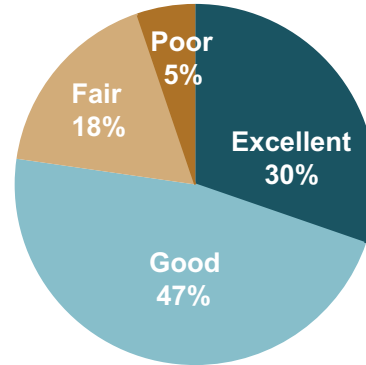


14. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

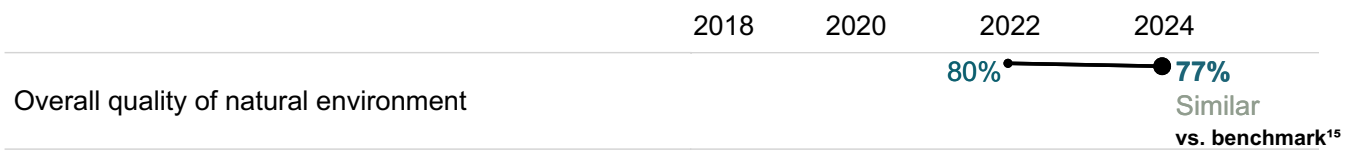
Overall quality of natural environment in Loveland, 2024

Natural Environment

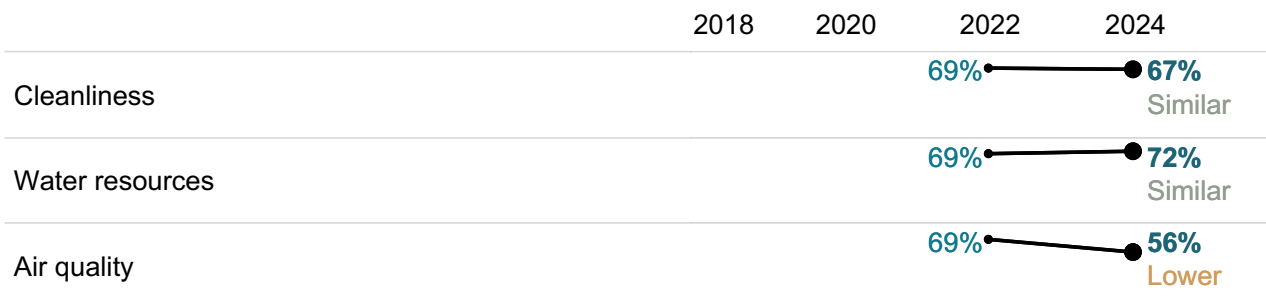
The natural environment plays a vital role in the health and well-being of residents. The natural spaces in which residents live and experience their communities has a direct and profound effect on quality of life.



Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



Please also rate each of the following in the Loveland community.
(% excellent or good)



Please rate the quality of each of the following services in Loveland.
(% excellent or good)



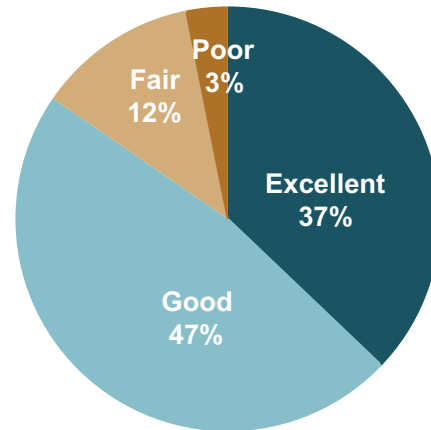
¹⁵. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

Overall quality of parks and recreation opportunities, 2024

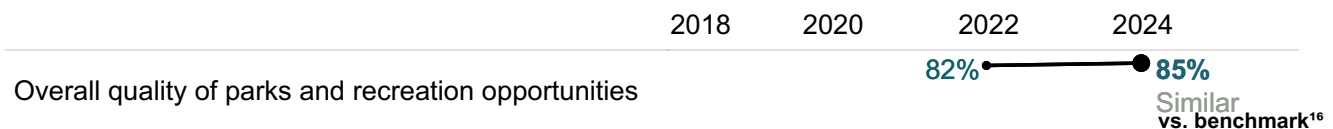
Parks and Recreation

"There are no communities that pride themselves on their quality of life, promote themselves as a desirable location for businesses to relocate, or maintain that they are environmental stewards of their natural resources, without such communities having a robust, active system of parks and recreation programs for public use and enjoyment."

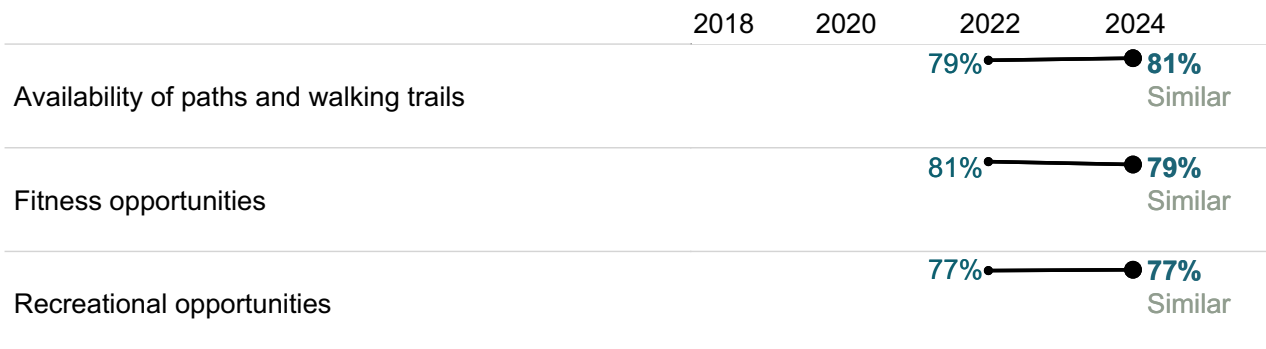
- National Recreation and Park Association



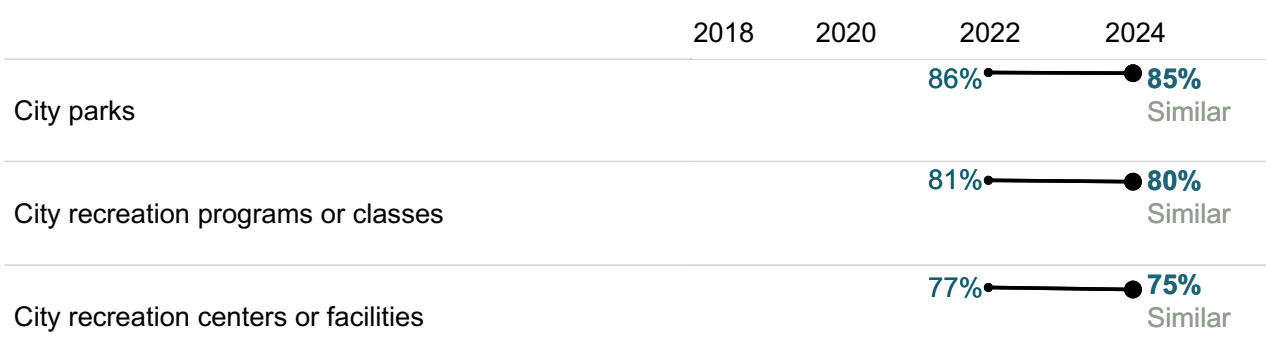
Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



Please also rate each of the following in the Loveland community.
(% excellent or good)



Please rate the quality of each of the following services in Loveland.
(% excellent or good)

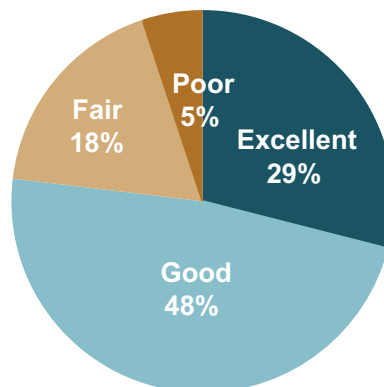


¹⁶. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

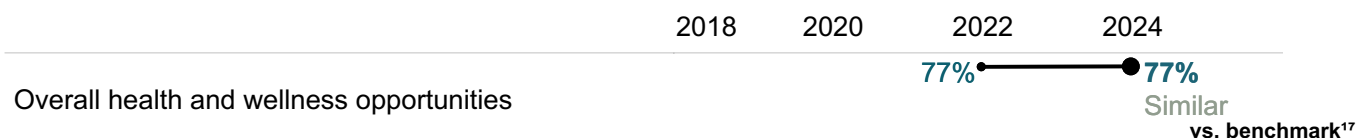
Polco
Health and Wellness

The characteristics of and amenities available in the communities in which people live has a direct impact on the health and wellness of residents, and thus, on their quality of life overall.

Overall health and wellness opportunities in Loveland, 2024



Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



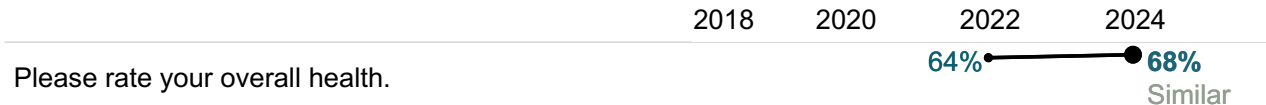
Please also rate each of the following in the Loveland community.
(% excellent or good)



Please rate the quality of each of the following services in Loveland.
(% excellent or good)



Please rate your overall health.
(% excellent or very good)



17. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.



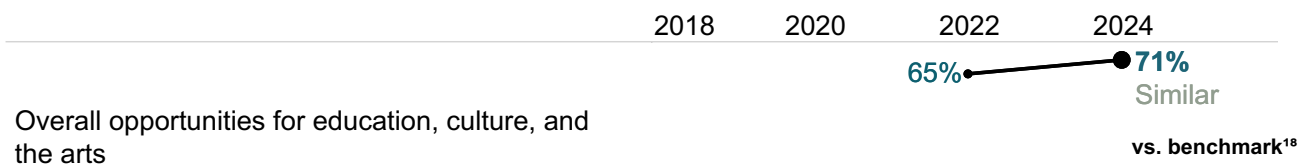
Overall opportunities for education, culture and the arts, 2024

Education, Arts, and Culture

Participation in the arts, in educational opportunities, and in cultural activities is linked to increased civic engagement, greater social tolerance, and enhanced enjoyment of the local community.



Please rate each of the following characteristics as they relate to Loveland as a whole.
(% excellent or good)



Please also rate each of the following in the Loveland community.
(% excellent or good)



Please rate the quality of each of the following services in Loveland.
(% excellent or good)

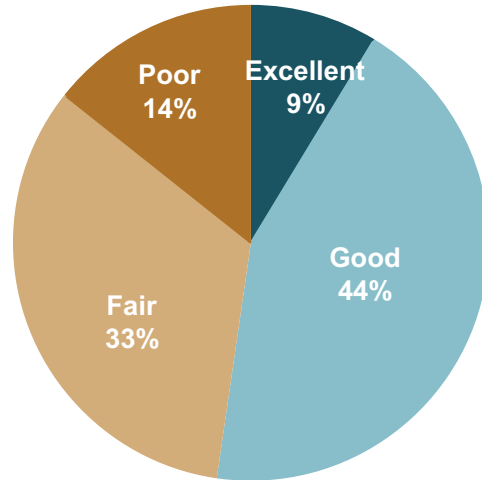


18. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

Residents' connection and engagement with their community, 2024

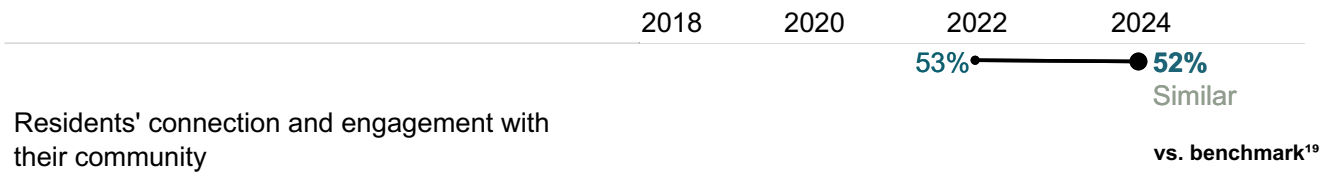
Inclusivity and Engagement

Inclusivity refers to a cultural and environmental feeling of belonging; residents who feel invited to participate within their communities feel more included, involved, and engaged than those who do not.



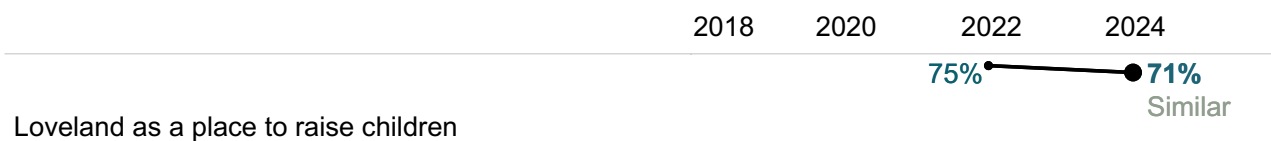
Please rate each of the following characteristics as they relate to Loveland as a whole.

(% excellent or good)



Please rate each of the following aspects of quality of life in Loveland.

(% excellent or good)



Loveland as a place to retire



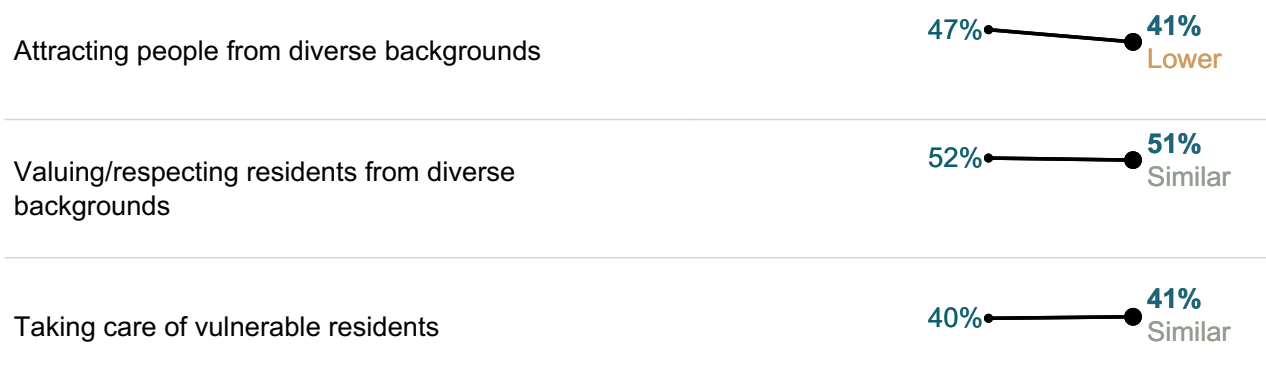
Sense of community

Please rate the job you feel the Loveland community does at each of the following.

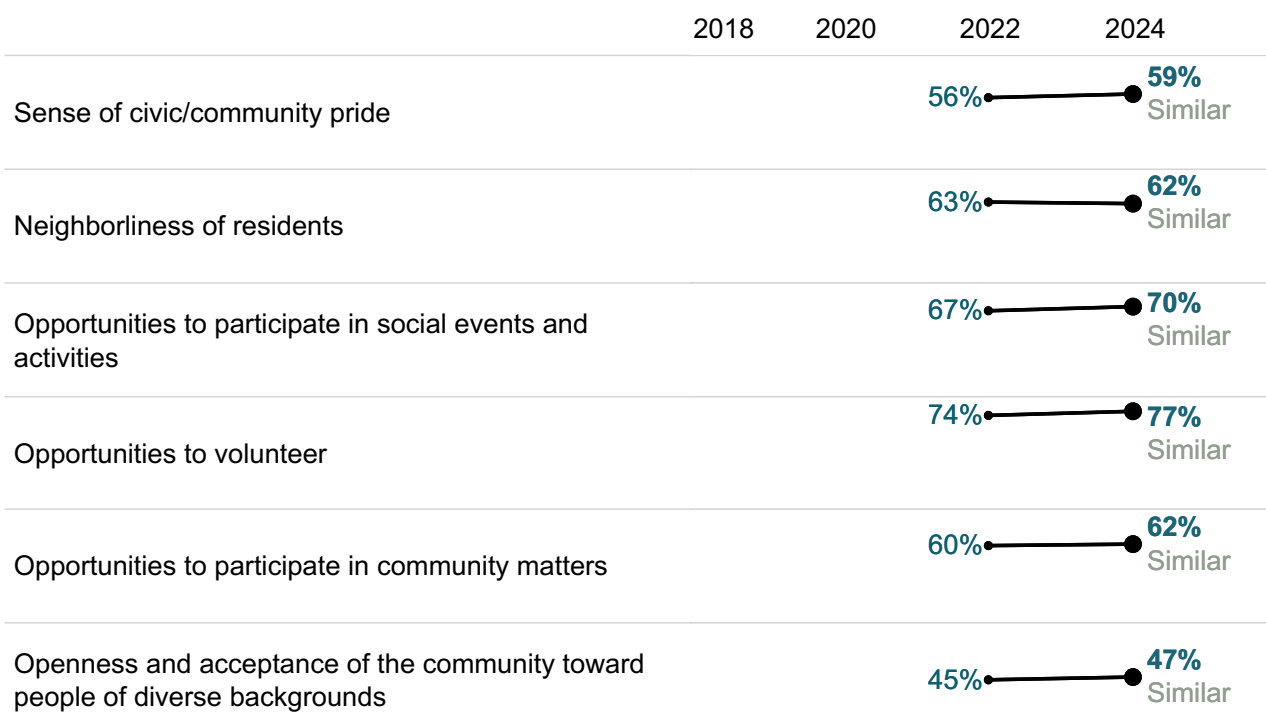
(% excellent or good)



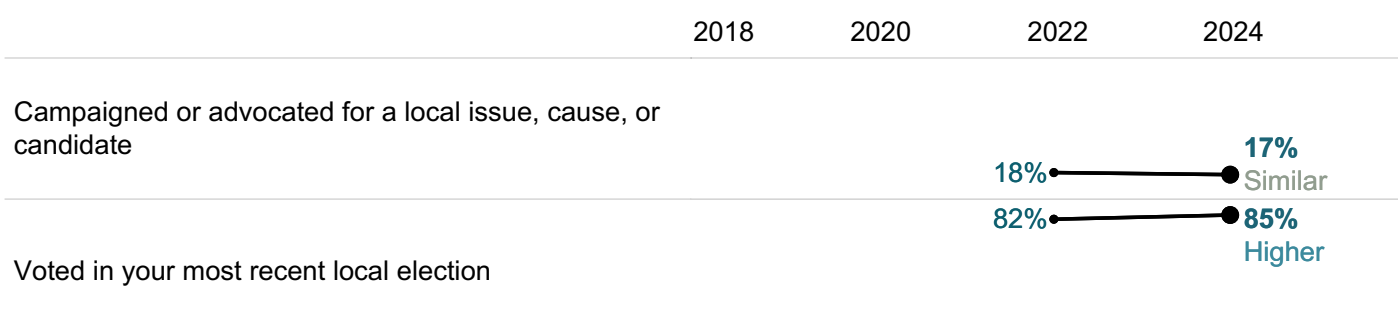
Making all residents feel welcome



Please also rate each of the following in the Loveland community.
 (% excellent or good)



Please indicate whether or not you have done each of the following in the last 12 months.
 (% excellent or good)































19. Comparison to the national benchmark is shown. If no comparison is available, this is left blank.

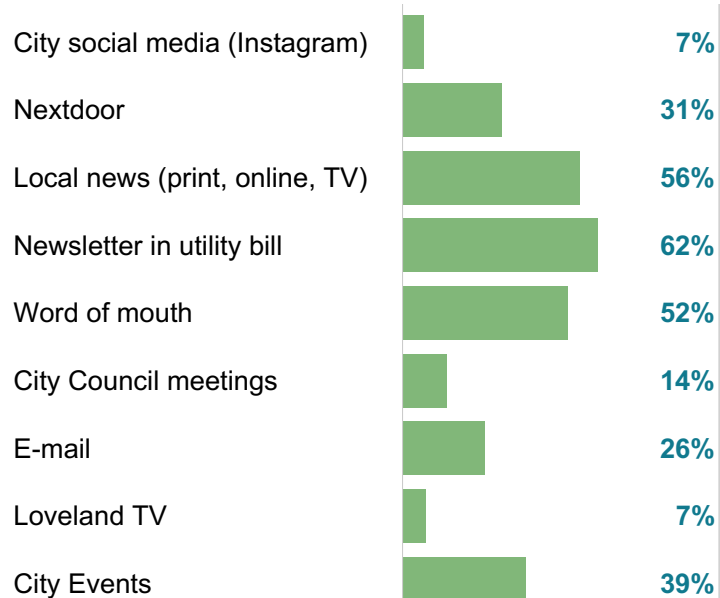
Custom questions

Below are the complete set of responses to each custom question on the survey. By default, “don’t know” responses are excluded, but may be added to the table using the response filter below.

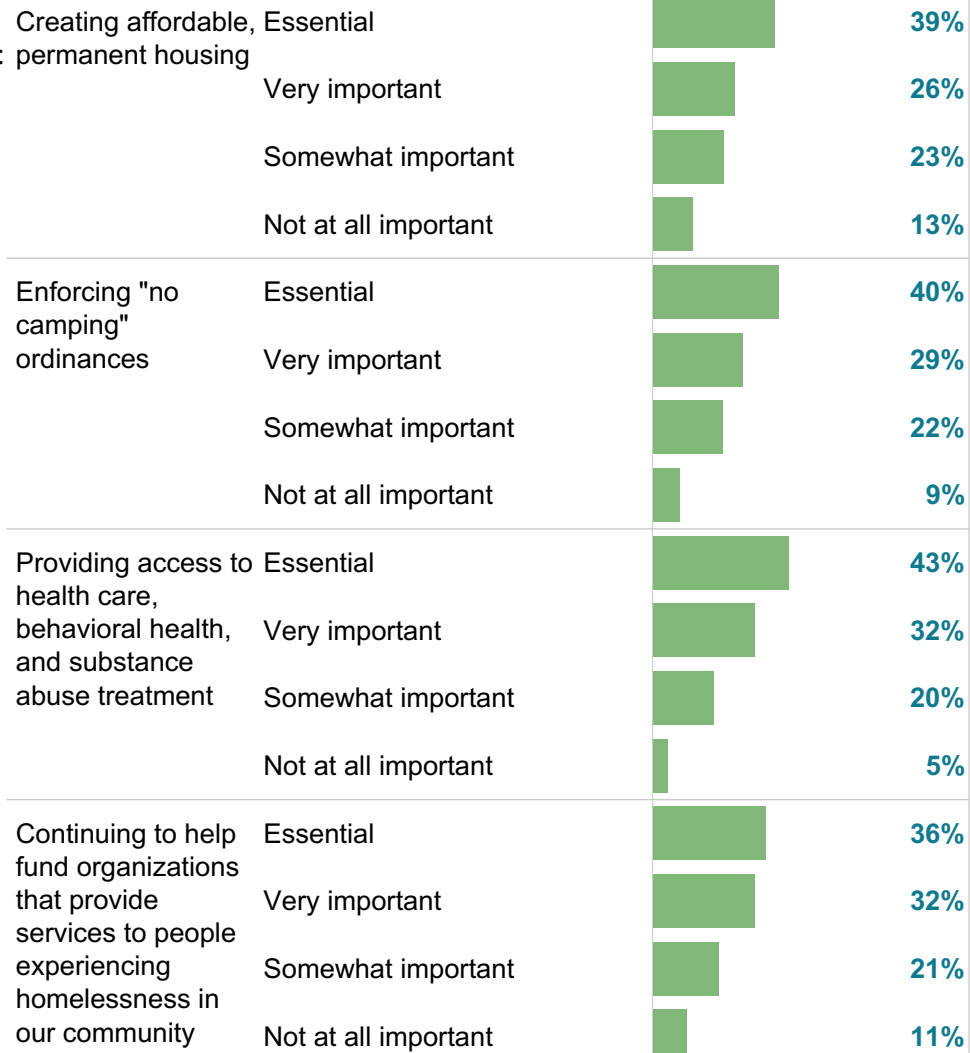
			Include "don't know"
			No
How strongly do you agree or disagree with the following statements about the City of Loveland?	I trust my elected officials	Strongly agree	<div></div> 5%
		Somewhat agree	<div></div> 50%
		Somewhat disagree	<div></div> 24%
		Strongly disagree	<div></div> 21%
	I trust my city staff leaders	Strongly agree	<div></div> 12%
		Somewhat agree	<div></div> 56%
		Somewhat disagree	<div></div> 18%
		Strongly disagree	<div></div> 14%
	I trust my local police department	Strongly agree	<div></div> 27%
		Somewhat agree	<div></div> 46%
		Somewhat disagree	<div></div> 13%
		Strongly disagree	<div></div> 15%
	I trust my local fire department	Strongly agree	<div></div> 68%
		Somewhat agree	<div></div> 31%
		Somewhat disagree	<div></div> 1%
		Strongly disagree	<div></div> 1%
	I trust the City to effectively manage my utilities	Strongly agree	<div></div> 31%
		Somewhat agree	<div></div> 45%
		Somewhat disagree	<div></div> 13%
		Strongly disagree	<div></div> 10%
	I trust the City to effectively maintain roads, parks and public spaces	Strongly agree	<div></div> 32%
		Somewhat agree	<div></div> 48%
		Somewhat disagree	<div></div> 13%

		Strongly disagree		7%
I feel that my local city government is truthful and transparent		Strongly agree		10%
		Somewhat agree		45%
		Somewhat disagree		26%
		Strongly disagree		19%
The City of Loveland anticipates multi-million dollar budget shortfalls in the coming year. Please rate how much you support, if at all, the following actions the City could take to manage projected deficits in 2025 and beyond.	Decrease current tax levels and reduce or eliminate service delivery and infrastructure spending	Strongly support		11%
		Somewhat support		26%
		Somewhat oppose		25%
		Strongly oppose		38%
	Maintain current tax levels and reduce service delivery and infrastructure spending	Strongly support		13%
		Somewhat support		34%
		Somewhat oppose		31%
		Strongly oppose		23%
	Use a combination of tax increases and reduced service delivery and infrastructure spending	Strongly support		10%
		Somewhat support		39%
		Somewhat oppose		25%
		Strongly oppose		26%
	Increase taxes in order to maintain current service delivery	Strongly support		19%
		Somewhat support		28%
		Somewhat oppose		20%
		Strongly oppose		33%
	Increase taxes in order to increase current service delivery and infrastructure spending	Strongly support		16%
		Somewhat support		25%
		Somewhat oppose		22%
		Strongly oppose		37%
Please indicate which of the following, if any, you use as sources of information about the City of Loveland. (Mark all that apply.)	City website (lovgov.org)			74%
	City social media (Facebook)			31%
	City social media(Twitter)			4%

Please indicate which of the following, if any, you use as sources of information about the City of Loveland. (Mark all that apply.)



Please indicate how important, if at all, each of the following are for your local community to implement to help address homelessness.





Loveland, CO
The National Community Survey, 2024
Report of Results*
Open Comments

**Raw responses were provided to the City of Loveland's Communication and Engagement Department by NRC/Polco. The City organized the comments into categories similar to the categories used for the 2022 NCS Survey.*

Affordability and Housing

A second issue remains high on the list of "desperate needs." That would be the situation that there is not enough affordable housing. Even the working population (like myself) is one check away from being homeless ourselves. Even being able to afford buying a home here on a single income is absolutely impossible. I am horrified that the cost of living has risen so high here that more and more of our community members are being thrust in to survival mode. I know this because I am retired (at age 71), but am required to work in order to just acquire the essential needs I must have to survive. This also includes the amount of money I have to spend on prescriptions monthly.

As a household of 6 and the only working adult, it's very expensive.

Crime and cost of living is skyrocketing while wages stay the same. This town has been in a downward spiral for years and it is going to continue to get worse.

I think the increase in prices for electricity is ridiculous, and I was not aware of this increase until I received my bill. Tons of citizens are struggling due to this outrageous hike in prices. My husband and I both have to work outside of Loveland due to lack of jobs in our fields. Our son goes to school at a Loveland school with hours that do not work for anyone with both parents working. This is made even more complicated with the ridiculous school bus system. Loveland is a great town, but it does not make life easy for families with two working parents. Gas is always more expensive in Loveland than in Fort Collins and Greeley. Rent has gone up tremendously in the six years that I have lived here, and it's almost to the point where we will need to uproot our family and move.

Loveland Housing Authority is the most uneducated and cruel caseworkers I've ever encountered, not knowing anything about disability law and disabled tenants, which has caused me to be paying more rent than I should the last two years because they don't know how to calculate the medical expenses I am allowed to include.

The cost of living around here is ridiculous.

we need affordable housing for the people WHO WORK FOR A LIVING!

1) Housing is difficult here and I would like to be able to care for my aging parents, but they had moved for a job prior to retirement and now, even though they have a very nice house for where they live, they can't afford to even move into a much much smaller, livable home here, and Loveland to be close to me. I'm not saying that there's some thing you can do about that but I hear this from a lot of people.

Marketplace priced housing is not even close to be considered affordable housing. Allowing creative use of home sizes and types is so needed.

Affordable housing is critical need to avoid more homelessness occurring to families and singles who are struggling financially to meet all the living expenses.

Also - we need more childcare programs, especially ones that offer transportation after school. My child goes to New Vision and we are not impressed with boys and girls club or Sunshine house (the only two options that provide transportation). Sunshine house is \$200 a week and provides minimal activities and boys and girls club has many, many days off in the summer. We have struggled to find childcare that is affordable, safe, fun and consistent.

Also, this city is more expensive to live in than one of the top 3 major cities in the country where I moved here from. I literally had someone I supervised quit her job to move out of the region because she couldn't afford to live here. The irony of someone housing homeless folks not being able to live here is not lost on me. We will be moving to Longmont at the end of our lease as we currently pay double what we paid in a major city for rent. My organization pays me \$20,000 a year more than my last job in the city and I can't afford to live here. If your service providers caring for unhoused people can't afford to live here how the **** is this community anything less than being structured in a harmful way. Also it's gross that in all these housing developments they are all cookie cutter and lack affordability. If what Loveland is going for is building a community that lacks resources and diversity you're doing an outstanding job.

As a 55 year old I should not have to work two jobs just to pay 70 percent of my income on rent. Everyone I know is literally one paycheck away from being homeless. And we all have good jobs! We need affordable rent/housing.

As seniors with health problems we have needed assistance with some problems with our home. We have had difficulty finding affordable assistance. When we moved to Loveland (2019) from Iowa we did not receive any information about the city that may have helped us acclimate.

Cost of living is too high. Taxes are too high. Homelessness is a big result of taxes, cost of housing. Overrun by illegal immigrants, which causes our resources diminish, our taxes are going go sky high paying for all of them that have poured over the boarder. Now we are "responsible" to take care of their Healthcare, food, lodging.

Council must stop allowing developers to get away with special districts. The old way of making the developers pay for development would allow the city to collect sales taxes and stop sticking the developer costs to the people (water, sewer, streets) which would make Loveland a more affordable place to live. The developers are getting a free ride, making the cost to live in cities (Loveland included) very expensive to purchase homes.

Creating or providing housing is NOT the responsibility of GOVERNMENT!

Even though we have house and apts built, they still are not affordable to all. We are over building for the area and still short on adequate housing. I have lived in Loveland for over 50 years and I have never heard as many people talk about leaving as I have recently. We seem to push people out to the surrounding areas.

For affordable housing, I believe that Loveland should have required build of condos. A huge lost opportunity. Too many apartments that don't allow build of equity.

Growth with housing is NOT affordable

HOAs and Metro Districts have made starter houses extremely expensive and restrictive. My husband is an electrician and cannot park his work van in most HOA/Metro district neighborhoods in Loveland making our housing options are extremely limited.

Housing needs to come in combination with other services on sight

I am a senior citizen and I worked 46 years, and no one ever paid my way. I am tired of people begging for money from our streets.

I don't know how middle class is going to survive the economy

I see affordable housing as the biggest issue with more and more young people deciding not to have children or delaying marriage I would say affordable 1-2 bedroom apts are what is most needed.

Increase Affordable Housing options for low income/disabled

It is becoming unaffordable to live here with only a normal job. There are no affordable places to rent without a long waiting list. As a single person or a couple, living alone without roommates is becoming impossible.

It would be nice to have more attainable housing in Loveland. I will never be able to afford a home, but we make too much to fall into "affordable housing" category. It would be nice for young professionals and families to be able to attain housing in this City.

It's hard to rate affordability in today's economy, I don't feel that it's the city's fault inflation is out of control.

Los altos precios están haciendo de Loveland una ciudad invivible. Es muy difícil pagar renta y alimentación a la vez haciendo que la gente quede sin hogar.

Loveland Housing Authority is the most uneducated and cruel caseworkers I've ever encountered, not knowing anything about disability law and disabled tenants, which has caused me to be paying more rent than I should the last two years because they don't know how to calculate the medical expenses I am allowed to include.

Making housing affordable would be great, of course. But, making "affordable housing" that is subsidized by taxes that working, contributing members of society pay, is communistic.

More affordable housing for everyone is needed

Need better jobs/upscale housing

Nice housing is unattainable for the elderly and new starting families. because of the prices. Im afraid for my grandchildrens future in Colorado!!! I will not be able to retire here, so i will have to leave my grandchildren eventually...and that breaks my heart to pieces!!!

Older generations in Loveland are living alone in single family homes, while families are forced to rent apartments and condos in Centerra, with no close grocery stores. I feel hopeless for our future as a recently married 26 year old living and working in the City of Loveland. We have come to terms with the fact we will likely never be home owners. We are looking to leave the City, because it is apparent the City does not value young professionals looking to start a family.

Please quit allowing cheap builders with poor quality to dominate our housing market and charge a premium.

PLEASE STOP THE GROSS GROWTH OF CHEAP HOUSING THAT WILL INVITE MORE CRIME!!!! LOVELAND DOES NOT HAVE THE INFRASTRUCTURE TO SUPPORT ANY MORE HOUSING!!!!!!!!!!!!!!

Also, housing taxes are being raised to a point where people are having to or going to have to move. That is WRONG!!!!!!!!!!!!!!!!!!!!!!

Reduce regulations zoning, and building requirements to create more affordable housing. Lots of research shows that government regulations and green mandates are responsible for the lack of affordable housing.	
Rent is way too high	
Something drastic needs to be done about the cost of housing in this area. On paper, my small family is making more than we ever have before in our 25+ years married, yet there is no way we can afford a home for 5 people at the current rates. We are facing a relocation if this cannot resolve within 1-2 years.	
The City of Loveland needs to build more affordable low-income Wheelchair accessible housing, not just apartments but homes that low-income individuals with disabilities can afford	
The City of Loveland needs to focus on affordable housing and affordable services to all our residents.	
The cost of housing in Loveland makes it nearly impossible for young couples to buy or even rent in our city.	
The growth of the front range over the past decades has been amazing and also horrifying. Loveland specifically is a great place to live but it must heed the warnings of our neighbors in the front range. The inability to keep up with housing and the risk of a city that "sprawls" is a very serious issue. A greater focus on infrastructure and intelligent housing plans will be essential to maintaining the quality of Loveland so that it does not become "that town we have to pass on the way to Estes". I wish the City the best.	
The lack of affordable housing and access to healthcare is driving people to make hard choices or leave to survive.	
We need to continue to offer low and high density housing along with retail opportunities. Ideally every new community build will have all of these things.	
Becoming very expensive to live in Loveland.	
Get rid of the metro district. It's a joke. Eaglebrook Meadows is a scam.	
I love it here, it's just becoming more and more difficult to afford.	
Need to get rid of or monitor better the metro districts	
over the last decade and more so the last few years, our city has become much more unsafe as well as people being priced out of their homes due to ridiculous home values (property tax hikes that are unrealistic). The city itself should be ashamed of what it's becoming for those who have lived here for years.	
Senior discounts for utilities would help those of us on a fixed income.	
Since 2019, our property tax has risen over \$200 per month. I am 64 yrs old, retired, and on a fixed income. Unfortunately, I am being taxed out of affordability.	
Taxes and utilities are ridiculously high. I've lived here a few years and inflation and my property taxes doubling as well as ridiculously high utilities has me considering moving to a smaller home on a \$100k+ salary.	
We were subjected to a poorly defined metro district burden when buying our house. The builder never provided the true cost. The metro tax burden needs to be reevaluated to include how the builder and developers greatly benefited at our expense.	
Too expensive to live here- not worth the money. Burned down building from homeless people in a neighborhood with \$1 million dollar plus houses.	
we need more affordable housing not homes starting at 500k	
Budget/Finances	
Be very transparent about URA finances.	
Eliminating the food tax was a huge mistake.	
Enforcing the laws on the books could increase revenue. I am not for increasing taxes. We should look for ways to economize and be more efficient.	
Hard to answer questions about increase or decrease taxes and services when don't know which services will be decreased.	
I am very opposed to the tax cut last year on groceries and the resulting cut in services.	
I believe increased funding to public services through luxury taxes (non-essential items) is vital to improving life in Loveland.	
I feel that the food tax ballot measure was VERY poorly written and not enough truthfulness about how much it would effect services was disgraceful! We also need to figure out how to fund our public schools better along with mental health services.	
I love living in Loveland. I believe the overall experience is a good one but I am concerned with property taxes rising so quickly and the concern that there are murmurings of reducing services. I'm not opposed to tax increases if services continue to be provided but am concern if we have to cut services and continue to endure radical tax increases. I understand inflation is high with the hope of it being reduced in the near future but worry a lot about cost of living and quality of life in Loveland. I believe we're in a better place than many right now and I hope these factors are managed well in the future.	
I support tax increases as long as the city is honest and transparent of where the increase with be spent on. In the past, our tax dollars have gone to legal and severance fees (waste of our tax dollars).	
If you need to raise taxes, raise it on the most wealthy and any new residents (e.g. increased property taxes on new development). Loveland's growth strategy seems to want to push middle class out while bringing upper class in (while also subsidizing the poor/unstable).	
I'm quite concerned regarding Loveland's future after the food tax vote. The planned decreases in services for 2025 could take a decade to recover from. The city government has not acted promptly to correct the financial loss	
It is crucial to get more income thru taxes for city infrastructure. Taking away the food sales tax was detrimental to our city's functions.	
Loveland communities will decline if essential services are not funded. I am for a 1% tax increase to keep our city vibrant.	
Our police get entirely too large a share of our city's budget and the proposed cuts to cultural services and our library as compared to the proposed cuts to our police budget are disgraceful. The police here are ineffective, brutal, and unhelpful. I would sooner disband the thugs altogether than cut a penny from the library, and use the windfall to help instead of brutalize people. Our budget priorities are repulsive, punitive, and constantly establishing new corrupt ways to enrich the same developers we've been enriching for decades.	
People have to understand that nothing is "free". And all city services must be paid for somehow. It is not feasible to receive handouts generation to generation with nothing contributed to the pot taken from. Continuing to raise taxes on homeowners however, (who do contribute to the overall pot) is pricing the middle class out of their homes.	
Please strongly consider increases in taxes to support current community opportunities.	
Quit threatening our residents well being over a budget shortfall. We all have to be smarter with our money.	
Reduce taxes and service, most services should be thru private providers. Public education is a complete failure end it now.	
Start cutting non essential services, and live within your means before you ask citizens for ANY tax increases.	
Thank you for all that you do. We moved to Loveland in 2022 and have loved living here. We hope the city will be able to address the budget shortfalls without making cuts to (in our view) essential services such as fire protection, the library, and communal spaces.	
The City entity did a very poor job educating the public of the consequences/impacts to eliminating food tax. While there was an opportunity to support organizations helping address food scarcity, the City did nothing.	
The City of Loveland HAS enough of tax revenue. They just raised our property taxes by 20%! Where is all that money going??? All I hear about is how they don't have enough money due to the repeal of the food tax, which should have never been there in the first place!!! Sick of this liberal government!	
We fully support increased taxes to compensate for the food tax rollback, which we voted against.	
When I see things like brand new traffic enforcement equipment, and brand new city police and fire vehicles, non essential building improvements for tourism and arts I see wasteful spending by City managers. This spend should go back to city taxpayer services, city schools, and city infrastructure maintenance or be eliminated from taxation.	
When the measure for no sales tax on food was passed on the ballot, it indicated certain types. But it seems to be more broadly applied? Considering we can't afford it to begin with, I'd say more strict categorization on types of food that apply vs don't, should be enacted.	

Why in the world is there a budget shortfall all of the sudden when property taxes have jumped?
I think you all need to rework your budget as I get the sense that you want to cut services like the library just to make a petty point about the 3% food tax loss--property taxes were raised so that is revenue coming in and again, see my comment about speeding ticket revenues.
When it comes to the increase in taxes which I understand will need to happen but for God's sake having our own Mayor and the left liberals out there pushing to abolish funding without having a clear plan to keep and maintain services and now affecting the city staff and services was foolish to say the least. I would hope that during the next elections our citizens see the issues created by this type of mindset. Time for change!- Instead of just pushing for a single 1% sales tax on everything but food, they should have also updated the "Sin Tax" and updated the lodging tax.
1.) I would support a 3/4 to 1% sales tax increase as long as the use of incentives given to large developers and corporate entities which need no incentives are curtailed and/or eliminated immediately.
We should look to moving the Chilson Center and Library to an enterprise fund and letting those that use it fund it or have them move to a private corporation. 5. There is not department within the City of Loveland that is not severely underfunded and understaffed but we keep allowing the minority within the community direct our operations on what we need for the city to properly function. 8.
A complete tax abatement and subsidies list to the public is needed to make an informed decision....where can one obtain that?
Get our tax revenue back from McWhinney and quit giving away future tax to developers
I am still STUNNED that the 'removing food tax' was EVER on the ballot!! Who ever thought that saving the taxpayers MAYBE \$400 a year was a good idea to put us \$10 million in the whole!!! I've lived here since 1978 and have never seen such poor running of our City!!
I believe we have sufficient resources to manage our community. Perhaps the resources are misappropriated. We need to continuously review programs and question if they are managed in an efficient manner. Often we choose the convenient option to throw more money at an issue. Dig deeper and get to a root cause rather than treating a symptom.
I think we should bring back food taxes.
I was a City Commissioner for 14 years in Santa Ana, CA. I know and understand the complexity of city issues. Loveland is facing difficult decisions due to the budget shortfall. I would be interested to know if the shortfall is entirely due to the tax on food being repealed. If so, was city government not prepared for the shortfall? What could have been done differently to avoid the budget shortfall the city is now facing?
It is crucial to get more income thru taxes for city infrastructure. Taking away the food sales tax was detrimental to our city's functions.
Little surprised at the major shortfall-Disappointed it was anticipated a better plan for but here we are. Let's manage way out of this situation.
Please increase the sales tax to avoid city budget cuts.
Please, no tax increases!
Raising taxes is a small way to make big life gains.
repeal of the food tax was a poor decision
Root out wasteful spending before considering new/increased taxes.
Stop wasting so much money and use it wisely instead
The budget deficit is not acceptable and leads to complete and total distrust of city leaders.
WE CANNOT EXPECT TO KEEP GETTING A HIGH LEVEL OF SERVICE AND NOT PAY OUR SHARE OF TAXES!!!! I lost a lot of respect for the Mayor and her people over that effort. We could have lowered it to match Fort Collins and we wouldn't be in this huge mess
City Government
I moved here one year ago, and I am really disappointed with all the complaining about our City Council. Most of the complaints are issues made by the former council members. I hope to see this infighting turn around soon.
Also, city council is a joke, they are embarrassing to watch and should almost all be replaced. Krenning is a crook and Black cannot be trusted.
City council members need to find a way to work together to govern the city.
Disappointed in city council as it seems that several city council members don't think laws apply to them. I don't trust our Mayor to be honest and ethical in financial dealings and how the skids get greased with those who can afford it.
The only thing we see as Loveland residents is a bunch of councilors squabbling among themselves about their own personal agendas. Represent us! And only a quarter of the City is voting! Maybe some outreach to get folks to vote so we don't pass anymore of these ridiculous ballot measures to repeal taxes and threatening the amazing services that City staff works so hard to provide. Here's a thought. Maybe our leaders could show us how much pride they have in our City and actually lead by example. Community pride is infectious. Spread the word!
**** the mcwhinneys, **** clay caddwell's ***** and racist food, **** our city for exclusively funding and using Fort Collins based service providers for city events. At best I'd give overall city rating a D. Only thing saving you from an F is Jackie Marsh and the fact we recently wiped out all the ***** Texans from city council, we need to wipe out more and make Loveland- LOVEland!
The homeless issue. If you build it they will come. Offer the full range of services to our citizens, and move the others on elsewhere. But, it does not belong on Hwy 287.
The decrease of revenue because City Council was stupid enough to support the removal of the sales that on food. They should have clearly communicated the problem prior to the vote.
Additionally, the city should focus on how to give residents more responsibility in an effort decrease government overreach and babysitting. Licensing for every little thing, fees here, new codes and rules and statutes for regulating behaviors of adults just makes citizens that are incapable of taking care of themselves. Loosen the reins, let people live.
Any of my negative responses toward "city government " is directed at dysfunctional City Council and mayor, not City staff.
Bring back moderation to city council. Maybe ask Cecil G. to return as Mayor to act as consensus builder. The mayor should not be far to one side or the other, but a center-of-the-aisle leader.
Budget shortfall is at least partially caused by the egos, infighting and lawsuits on the city council. Those folks should pay the legal bills out of their own pockets if they want to pursue that strategy.
City Council and their meetings are disheartening. Adults NOT adulting. Taking care of ALL citizens isn't in the play book.
City Council get your act together to activate, maintain and legislate for the good of the community. Quit spending your time back biting and sabotaging each other
City Council infighting has weakened city governance and citizen confidence. Instead of combative challenges to "prove" an agenda, I would like to see more trust of staff feedback and then working toward a solution.
City Council is a disgrace, no civility, no cooperation on important issue, poor mayoral leadership
City Council is better now, seem more interested in citizens. Happy with getting new top management that will hopefully be more transparent with the entire Council and citizens.
City council just sues each other rather than letting the city staff do their damn job!
City council seems to have no concept of how money works.
City Council should all be replaced with completely new members.
City staff provide excellent service and planning for the future. I've interacted with staff in many departments and been consistently impressed with their professional and capability. Wish I could say the same for City Council but many of them seem to be pursuing their own agendas. In my opinion it was a mistake to forego the food tax; Council must search for other sources of revenue in order to provide the same service and planning, including increasing taxes.

Do not focus on diversity. It is a nonissue. Addressing diversity with governmental initiatives causes significant problems. Move the homeless and illegal immigrants out of the city. Denver welcomes "newcomers".
Do not trust the City Council or Loveland Police Department . Please allow Marijuana Dispensaries!! It will help with tax shortfall and spending. Way more benefits than detriment!
Footing the cost of legal services for the City Council members is should never be a tax payer's bill. The dollars that have been wasted by Council during this past year should be in the general fund to support the city!
I absolutely DO NOT trust our City Council to make decisions in the best interest of our community. If they really we're representing the public, they would get to work on a strategic plan, create a new vision for the city and work together to make this community a place that attracts new industry and services. Our businesses are closing down and there is little recreation beyond parks and art.
I am a native of Loveland and am mourning the loss of who we have been as a community.
I am appalled at how utterly inept our City Council has been at addressing the massive budget shortfall caused by the food tax repeal. It was shocking to see Mayor Jackie Marsh support this measure, even though she "should have" known the budgetary impacts to city services. It is shameful that voters approved it. Then, in the face of these shortfalls, all City Council's primary focus was on frivolous lawsuits and infighting, instead of mounting a meaningful effort to emphasize the affects of cuts to city services and to develop measures to raise city revenue. I literally cannot wait to vote against the mayor and council representatives from my ward.
I am so upset with our city council for all the infighting and law suits. We have lost several key city leaders .Our mayor holds grudges. I have little confidence that the current members of city council can govern our city effectively. Our property taxes are too high. The city has been overspending for several years now and it has come home to roost. The blame is being put on removal of the food tax, but this is only part of the story. Inflation is killing us, and the city council's solution is to raise taxes. What a dis functional group !
I am very concerned with the punitive actions taken by our newly elected city council, and given our funding shortfalls, this has been a frivolous use of public funds; the shortfall should have been anticipated and plans made to address how to manage funds, or increase other funding opportunities in order not to cut services
I believe the quality of life in Loveland is very good; however, with the current infighting within the current city council and with previous city council members involvement there is an impression that quality of life is not so good in Loveland. It's interesting the city perception starts with leadership and news regarding our elected officials.
I do not feel that the elected officials care what the Loveland public thinks. They appear to have their own agenda and a very limited vision on how to handle issues that affect our city. The Mayor and all elected officials need to partner with local business people and local businesses to address many of the issues that are of concern.
I don't really care about funding social programs with my tax money that has no accountability to anyone but who the city decides to donate my money to. The city can't even keep up with road maintenance or the maintenance of the parks and trails but throwing more taxpayer money at problems is always the government's solution. How about some actual results instead of more social programs and hiring more city workers to have no responsibility to fix anything.
I don't trust the local government. Taxation is theft.
I feel that citizens are frequently disrespected by City Council and City Staff.
I hate the discord within the city council. I really hope that Councilor Krenning gets recalled! He was not elected to be the city attorney! Nor was this city council elected to rule over city employees who are doing their jobs and a good job they are doing!
I hate the rampant bickering in the city government. I don't share the viewpoint of the mayor and feel she is self seeking and a detriment to the city. The loss of Steve Adams was terrible.
I hope Loveland does not become a sanctuary city...please tell me we aren't considered that currently.
I hope the newer city counsel continues to balance the needs of all in the community. I wish some of the former members would "butt out".
I respect the work the City Staff does to make this city run, from parks to utilities to streets. I don't think our elected officials grasp the hard work the Staff undertakes.
I rode my bike around the City Bike Loop Trail today. I want to commend all the hardworking Loveland Public Service employees I passed along the way. Employees were mowing, weed whacking, power trimming, trash pick-up, driving trash can delivery and water trucks as well as Ford and Chevy trucks, laying down new asphalt roads, painting traffic lanes, smoothing the infields. Impressive amount of work! All these needed activities have a common denominator... they all run on oil/gas products! Council members are misguided in their efforts to kill the oil/gas industry in Loveland. Instead, they should encourage the industry which in Colorado has the most stringent environmental regulations in the country. In 2022, Colorado's oil and gas industry generated \$1.9 billion in state and local tax revenue. Oil and gas also accounted for 10.7% of all assessed property tax revenue, including contributions to school districts and city governments. The City of Loveland has a projected \$13 million shortfall after its citizens voted down the 3% sales tax on groceries. The citizens are already overtaxed in so many ways - since 2019 my property tax went up 34% followed by 12% last year! Tax revenue generated by oil/gas projects in Loveland would eliminate the shortfall and provide for service and infrastructure spending increases. The sidewalks are dangerous to walk on, the streets are full of potholes. The City of Loveland already has more financial obligations than it can maintain such as multiple "Open Spaces" that are fenced off, but not maintained - creating fire hazards west of the city. Focus on your core mission of creating a well-maintained city, safe for its citizens, encouraging businesses to do business here, supporting our police and first responders, and providing necessary services and infrastructure.
I think it is critical that city council members focus on working together and set aside disputes. For community members, I think it is critical that we all see each other as working together rather than working each for ourselves.
I think the City's Park's and Rec, Library, and Utility services (W&P, Trash and recycling, Streets) do an outstanding job maintaining and adding to the community! Too bad city council members waste so much tax payers money with lawsuits between themselves!
Safety is a huge issue...I've been here all of 6 years and in that time the driving has gotten out of control and I no longer feel safe to ride a bike or walk with my young child. Basic needs are not being met...make our city feel SAFE first...then worry about your community events and whatever petty fights you are having.
I think the way our local government has been behaving is awful and embarrassing. Right or wrong.
I think we should increase the salary of council members as to attract more qualified people, not just folks that have nothing better to do. Our city council is a disgrace to our community and a detriment to the overall health of our community.
I trust our current mayor, but some of the old counsel members get in the way of what I feel is best for our community.
I was disappointed that the new city council reversed its decision to allow the McWhinney development with a grocery store on the east side of Loveland. This was wrong and cost tax payers in law suits. I desire more civility on city council. I dislike the idea of decreasing the city council size. I look forward to being able to pay extra for curbside compost services! I think the city should be more environmentally aware and friendly.
I would simply request City Council & the mayor continue their efforts to minimize tax breaks to corporations for development purposes. My answers on distrust of the City of Loveland stem from past sweetheart deals that rob the County, City, & school district of much-needed ongoing funds.
If the council spent less time virtue signaling and infighting we wouldn't have the current budget crisis. It's both sides of the "political" right and left in the banana republic that bear responsibility for the current mess. There should have been a focused plan to address an obvious result of TABOR and the food tax revenue shortfall. Buying employment contracts out and paying external legal fees are frivolous and shouldn't have hit the city in the first place. Taking services away and then telling citizens there aren't any resources underscores that the current leadership is either incompetent or deliberate.
I'm a native and this town is an embarrassment. Disgusted with city council and the direction they have taken in this town. We are nothing short of Seattle, Portland and CA. Marsh and Krenning are buddies who want nothing more than to destroy Loveland which is no longer the land of love. They have to go and so do the transients. Citizens are tapped out, financially and mentally with this homeless population. Shut it down!
I'm disheartened by many conservative attitudes in the community and the NIMBY attitude of many. I'm also disappointed with many who think the City can "cut the fat". There is no fat and these folks do not want to understand what it takes to manage a full service community. I honestly believe the majority would support a sales tax increase to maintain services but also realize the lies and conservative attitude to reduce government services.

I'm much more satisfied with the city council since we were able to vote off a couple of allegedly corrupt and biased councilmen.
In recognition of the difficult budget environment, many thanks to our city staff!!
It is embarrassing the way our city council has behaved.
It would be nice if the city officials would actually listen to what our residents would like to see happen. It seems like they pick a position and refuse to consider any other options.
It would be nice to stop the bickering at the city council meetings. Possibly getting rid of all of the current members and starting over.
Keep special interest leadership out of city government, they are too self serving and time consuming over issues.
Legalize cannabis for the tax revenue. Ban metro districts, they just confuse and scam poorly educated buyers. But I love it here, and you all (other than the police, sorry, but it bears repeating), city government is generally doing great and the staff I've been in contact with have been fabulous.
On a positive, Pulse is outstanding!
Also tired of PD underperforming. Doran has made improvements but they all still come across as rude jerks when encountered out on the street. There's ZERO enforcement of no illegal fireworks.
Like many others, I'm tired - exhausted by the extremists and downright rude individuals on city council. It was awful before with fogle, overcash & olson and it's not much better now with the addition of black, foley & krenning.
local politics and leadership mustn't be partisan. that it is currently is putting the city on the path to ruin!
Loveland government seems nicely progressive and forward looking.
Loveland is a great place to live. If I had a concern, it would be that the city is too far left politically. That is very unhealthy.
Loveland is mimicking the failed policies from almost every other city in the US, they have partnered with so called experts in this field who are only experts at implementing failed policies and growing their own self interests not the interests of the citizens, residents or in fact the homeless themselves. Loveland needs to end all failed "drug addict policies and actually enforce laws with drug use, vagrancy. Any drug addict that has become homeless as a result and commits a crime should be removed from any programs that are benefiting them and escorted from the city by law enforcement. The City are dragging us under, this will not end well but fear that the City along with their activist friends are full bore going to destroy our city, degrade our quality of life whilst defunding our services and funneling our hard earned tax dollars to enrich themselves and never fix the problem. The data we receive is not consistent with truth and it's all about fake compassion and fake outrage to further their own agenda. We don't want this in Loveland, no rational person does.
My main concerns and complaints about the city come down to the increase in homeless population and allowing them to be wherever. Otherwise I love it here and am excited to raise my family here.
My main concerns and complaints about the city come down to the city council/ government. Otherwise I love it here and am excited to raise my family here.
My main concerns and complaints about the city come down to the school board being very biased and not very well rounded. Otherwise I love it here and am excited to raise my family here.
My biggest frustration is the discord in the city council.
My main concern is the City Council. They spend so much time bickering, and giving incentives to wealthy developers--there is not enough time for them to address the concerns of the average citizen. Our city needs to maintain a healthy growth pattern, but NOT over extend the size of our lovely community!
Now that we are rooting out the old guard city council that practiced corporate welfare, Loveland has a chance to improve!
Our city council and mayor in particular are pursuing their own agendas rather than coming together to support Lovelands needs, listening and compromising for the good of all rather than acting dogmatically.
Our City Council is too polarized to come together and make decisions. This has been the case for years and in the last election we saw the council majority switch sides. While this is what we see at a federal level, it's still frustrating to see here at Loveland. I hope the group can come together to solve the budget short fall. I feel as there has to be better solutions other than cutting essential services. Please let the voters have their say in a tax increase.
Our City Council is toxic, divided and wasting resources in petty arguments. They are not working on behalf of the City residents. There are many people in City Leadership that c/should retire and make way for younger more progressive ideas. I regret moving my young family to this town.
Why have new grocery stores not been planned into expanding neighborhoods? Right now, large grocery stores are not located within walking distance or a long transit corridors where older or limited income residents live.
Our city council seems dysfunctional in working together to make decisions in a process guided way. They backtrack on decisions they've previously settled. They need to attend training on using consensus in decisionmaking and an in depth socialization orientation whenever they get new members.
he City Council needs to put their egos and agendas aside and listen to the citizens. All of them, not just their specific followers. One Councilor is facing a recall and threatening to fight it in court, which will cost the City more money in legal fees and a special election. It has to stop! They have to put the best interest of the citizens as a top priority.
Our parks and open lands are not what they could be, due to homeless people littering, using as bathrooms and living in them. I would not feel safe taking children to the parks in Loveland or the library. Because we have provided so many amenities to the homeless, we have attracted more. The more we build for them the more we bring in. We should focus on the families that are working to put food on the table and roofs over their heads and barely making ends meet, not the ones who are not from Loveland and only want handouts, not hand ups.T
The City needs to stress that homelessness and mental healthy should not fall on local government. Local governments have enough issues. This should be managed by larger entities like the County or even the State.
Overall, planning and connectivity throughout Loveland need to be improved. Lots of neighborhoods and developments have been build in random spaces with zero connectivity or flow from surrounding ones. Commercial planning needs refinement, too. I understand specific areas are zoned for commercial but the layout and architecture can be greatly improved.
Also, a major topic and nothing City staff can do but this is another opportunity to express it. The City Council needs to get their act together or leave. There is very little being done to improve the city as a whole because their focus is on childish fights that are costing way too much money. Question 11 answer reflect City Council and not City Staff.
Restore confidence in the intergovernmental City Council and government. Renovate downtown slums. Stop explaining Loveland to the east
Stop being a dishonest city government, and get rid of Black, Krenning, and Marsh so we can have a sense of transparency. If anyone has an opposing view to the current counsel then they are attacked and made to feel like they are the problem by these folks. The only diversity this city govt accepts is if people have the same view point, those with differnt points of view are attacked & made to feel unsafe.
Stop the infighting and legal expenses; it's embarrassing! Citizens should not have to pay for relationship issues and lack of staff training! Cut leadership positions and salary that are unnecessary! Spending cuts aren't necessary; appropriate spending is! Listen to your citizens and spend money where it should be spent, like transportation and police training. Not on legal fees and lawsuits, whether it's with the City Council or LPD! Both are a liability for the City and its citizens! Start recognizing and spending money on disability access! The city is NOT accessible for both physical and developmental disabilities!
Take sexual identity flags out of the library's and government buildings.
The bickering of the city council is sad but seems to mirror the nation as a whole. I would like to see less extremism and better decorum.
The city council has lost all credibility With mayor marsh and her group. They have an agenda and they don't care what the citizens want or need. Such as the vendetta against the McWinneys and against supporting economic growth. They don't care for citizens input.
The city council needs replaced with competence.
The City Council needs to better handle adversity, controversy, personal interactions and strategic visioning.

The city council needs to get it together. We have real problems in our once great city and it is only getting worse. I tend to disagree with almost all the decisions that our current council have made.
The city government also needs to resolve their disputes and start working together to address the needs of the residents of our city.
The city government has shown itself to not care about the citizens of Loveland. Whether it is a utility billing issue, forcing through a debt ridden unnecessary internet network without a vote, horrible traffic management, sending millions to the McWhinnies, not completing roads like Sculptor Dr. or refusing to place a grocery store in east Loveland, trust in Loveland government is at an all time low. It is up to the current city to roll back government overreach and focus on things like road infrastructure, admitting it was a failure and getting rid of Pulse, and providing for the public safety to rebuild trust.
The City leadership has totally lost their way. They royally messed things up and now expect the citizens to open their wallets to save things. Nope! Retired folks have NO MONEY to give. The world is upside down right now and the City is adding to those woes. Very sad state of affairs!
The City seems divided at City Council. I appreciate the new counselors trying to make change. Holler Samson and Olson are terrible people. I didn't trust the Police Department at all. The employees of the City do a great job. Stop blaming the food tax for the budget, the City was in trouble for a long time. Stop giving money and incentives to developers and businesses like Hensel Phelps. Jacki Marsh is a wonderful mayor and deserves respect.
The City's leadership (with some exceptions), elected and appointed, would better serve local residents by focusing more energy and resources on simply ensuring public safety, reliable services, sound infrastructure, and economic sustainability than on social trends, political activism, personal agendas, and self-promotion. The local government needn't be a microcosm of our very dysfunctional federal government or activist state government. Panhandlers, hypodermic-littered parks, pot shops (hopefully not), and a pride-flag bedecked library children's section do not exactly make for a family friendly community. When it comes to government, less is more. Eliminate the nonsense and return to the basics.
The current city council majority is ruining the city
The last 5 years City Council is not meeting my expectation of respecting each other in civilized manner. I would appreciate that members of the City Council come professional to represent the community without jabs at each other. This type of behavior does not offer a welcoming environment.
The mayor and some council members need to go
The mayor, the city council, and LPD are absolutely on the wrong track and have been actively destroying what made Loveland special for the last 5 years +As a longtime resident (30+ years) I am appalled by the state of government in Loveland and anguished to watch my home city being destroyed. I have zero confidence in Loveland government.
The mayors behavior and attitude is very detrimental to the overall health of our community.
The new city council majority is a great improvement over the last one before the change-over in Nov, 2023. This council is finally addressing a major issue in Loveland. Specifically, insisting on accountability from a developer who has drained the city's taxes for decades and plans to do it for another 25 years -- all the while, unbeknownst to the public but known to the old council majority that allowed the tax diversions, the city was mired in a major financial crisis. We now know that it has gone on for years.
The new City Council worries me greatly. The decision to pull out of the contract with South Centerra showed such poor leadership.
The toxicity of the city council and mayor is embarrassing and the biggest problem the city of Loveland faces. The dialog and lack of respect is absolutely disgusting and disgraceful.
This place is declining due to the current administration and the Mayor. Appalling- the city has progressively become worse and worse-
Troy Krenning is an embarrassment and should be removed from any city government. He is a crook.
We could do better with city council in trust in what they do (like the McWhinney issues).
We've been very impressed with Loveland government since we moved here 5 years ago.
When asking a question about government transparency and honesty. There is no such thing as that. Government always puts out a good story at the start but fails at execution. Also, as a Government that is supposed to serve the people all Government operations, whether federal, state, or city, every piece of information should be available. No secret documents should be kept from a U.S. citizen. That's what's wrong with this entire world. Politicians stroking their own egos and lining their pockets. Every part of governance in this country is corrupt and happens to be the largest organize crime syndicate in the world.
When is the city council going to start governing instead of spending money on lawsuits and frivolous bs? The mayor has overstepped her role in governing. I will not vote for any tax increases until she is gone!!
With Overcash out, I trust the government more. City employees are overpaid and should have higher cost of health benefits.
Would like to see an improvement in how the City Council functions. Communication within the council does not appear to be good, and is decisive. This causes me to question the decisions that are being made.
You ask a lot about Community - I took those as meaning Loveland Government. There are a lot of things that people can do as individuals and groups without it being a governmental obligation or expense.
The City of Loveland has deteriorated over the past 15 years. With growth comes social problems, but enabling the population that chooses not to work or contribute to the tax base does not help those who are working and contributing by paying taxes. Stop giving our taxes away then asking for more. If Developers should be paying the City back, then collect those funds and stop extending the bonds. And stop saying we are in such bad shape because the food tax was removed. Remember, those of us that have been here a long time had no problem with the food tax, it's all the new residents who want the change. Loveland has changed and not for the better.
I voted for the food tax removal because for a few years during and after college, I lived in Lincoln, Nebraska. They do not have food tax there, and in speaking to people back there they couldn't even fathom having tax on food. Being able to feed your family shouldn't be taxed. Government officials absolutely need to be accountable for spending and saving and make a way to not remove all of the things that make Loveland great while still allowing people to be able to buy food tax free. I'm not saying that will be easy but I'm saying that's the right thing to do even if it's the hard way to do it.
Any person that wants to run for any council seat should be required to have 10 yrs min residence in Loveland
Citizens are tired of the City's continuous metro taxes to benefit the McWhinney brothers and Centerra. Citizens will continue to vote to decrease taxes if it appears the City is working to benefit the McWhinney instead of its own constituents.
City Council - you were elected into your positions as stewards of our city. STOP making your position about YOU and your agendas and your personal vendettas against each other. DO YOUR JOB. Watching council meetings is embarrassing and a waste of our time. Nothing is getting accomplished and you are making our city look like a joke.
City of Loveland has impacted via actions, taxes on non-voting segments of Larimer County residents through the LFRA. This is plain wrong. This kingdom, we had no vote, no local community meetings or reach-outs. We are not interested in the City of Loveland, that is why we are out here. Get the F* out of our business.
Council members need to get along and stop with the lawsuits. Start working for the citizens of Loveland who pay their salary. Get rid of mid management positions Learn to budget with what you have. How is it that Loveland has grown and we still are in debt?
Council needs to behave better--newspaper says it all. Gossip I hear shows their bad behavior. Do better!
Dear City of Loveland Survey Team, I am writing to express my deep disappointment in the way our city is currently managing its funds, particularly concerning the allocation of resources for the homeless. It is incredibly frustrating to see that the city is prioritizing projects that seem more focused on providing jobs for friends and acquaintances rather than addressing the real needs of our community. The services being provided to individuals who do not contribute to the community are draining resources that should be directed toward those who pay taxes and actively support our town. As a result, our city is no longer the safe, clean, and welcoming place it once was. The downtown area, in particular, has become overrun with trash, discarded needles, and lawlessness. It is disheartening to see how far we've fallen from the beautiful town we used to be. Who truly believes this is a good idea? The priorities of our city government seem completely misplaced. I urge you to refocus on providing services to the tax-paying members of our community who are the backbone of Loveland. Stop wasting our money on projects that serve no one but a select few and return to making decisions that benefit the entire community. City Council and the mayor need to recognize the damage being done and take immediate action to restore our town to the safe and vibrant place it once was. Loveland deserves better. Sincerely,

Don't approve the way Council treated Steve Adam's. He was following Council direction and doing an excellent job.
Fire Troy Krenning...the guy is a whack job!
Focus on issues that affect the majority (jobs/safety/conservation/water/responsible growth). Stay out of cultural politics... All of the above will create a better community
I am frequently embarrassed by our Loveland elected officials. They all seem unprofessional, divisive and ineffective at managing the city's problems. Such a circus!
I believe that the city is heading in a good direction, but progress is being hindered by the people still in positions of power. They have caused many of the issues and uphill battles we are fighting now. They have abused their power, and I hope to have better options for future representatives, especially in my ward.
I do NOT trust our Mayor!
I don't think we should provide access to treatment forever if the individual is not invested. I'm tired of Loveland being in the national news. I've emailed my council representatives with no response. Not a fan of the new council members or the mayor. Remind Krenning he's on council representing his ward not as a lawyer. And what did we think would happen if we reduced our revenue (food tax)? Seriously. I loved Loveland when I moved here in 2007. I felt so lucky to be here. I raised my children here. I love our parks and library. How did we get in this position? I'm tired of council majority opposing growth. You can't help anyone if you don't have money coming in. I know council majority say they understand that but do they? Instead of growing and thriving, we are slowly dying. And mayor, enough with the McWhinney's. Stop it. The City staff are nothing but amazing and they deserve better. We all do. Please figure out how we fix our city. Thank you for the opportunity to respond to this survey.
I feel that most decisions are already made before it is presented to the public. City counsel acts like they are listening, but in reality they don't want any input from citizens. Opening up counsel meeting for comments is just a formality.
I fully support Mayor Marsh
I have full confidence in the City of Loveland employees; however I am sorry to say, I do not trust our Mayor or several of our elected officials to make decisions that are in the best interest of the citizens.
I have only been in Loveland for 2-months. I don't know any of our elected officials as of today however, I will be doing my homework and I will know who and what they have achieved for our community before the next election
I have very little Confidence in the mayor's ability to lead the city as well as many council members. Have lived in Loveland for 28 years and trust is at its lowest in all that time.
I live in a community that seems forgotten by those in positions of power within the city of Loveland. The appearance of those in power, is that of themselves and their friends or financial connections. My mother is blind, she could never survive with a good quality of life in Loveland. Sidewalks randomly end or are in disrepair. ADA regulations look to be rarely met, including in new build areas. It feels dangerous to walk or ride a bike due to the traffic arrangements. Our community also seems to only care of themselves. Finally, the police, well, what do they even do besides harass the homeless and abuse those in crisis?
I love Loveland and I just want it to continue to feel like a place that loves its residents back. Also get rid of the McWhinneys.
I used to love living in Loveland, but honestly, I can't hardly stand it anymore and don't know how much longer I will be living here. It's pretty sad when a true Loveland native feels unwelcomed and feels pushed out of their hometown. I hate that all the new restaurants, stores, etc are being built out there. I could go on some more, but it really wouldn't do any good. Unless your rich or have lined a politicians or city council persons pocket, any suggestions or concerns I feel just fall on deaf ears.
I wish members of the council and/or community would STOP filing lawsuits against the city and/or council members for past actions; these only serve to inflame tensions and do not contribute to the city moving forward. My feelings are that these are 'ego enhancing opportunities' for those plaintiffs. I also wish the council would work better together on moving the city forward. Seems as if some folks want to re-legislate the past or don't want to address key issues facing the city (e.g. budget shortfall, commercial development strategy that does not involve giving multi-year tax breaks/incentives for companies that disadvantage the city long term). The city needs a comprehensive strategy to address the budget shortfall and needs an active communications strategy that can counter local residents' reluctance to support tax increases. I think there are many 'old guard' residents who are standing in the way of forward progress; without addressing this the city will stagnate, which would be a huge, huge mistake.
I would feel differently about some things if the city council would not spend so much money on legal issues that could have been prevented.
Impeach Jackie Marsh. We need a new Mayor - one that is concerned for the residents, not just herself.
Increase cooperative efforts with Fort Collins
Jacki Marsh is a terrible mayor. She has done a lot of damage to the discourse in this city.
Less tax incentives for million dollar businesses and more for small businesses. Denser housing better residential zoning, road diets.
let's not make everyone suffer to help people who make bad choices. Keep taxes low. Focus on essential services, not every do-gooder cause. start cracking down on vagrants. let's not be like fort collins. and stop investing in infrastructure for bicycles. it's an elitist agenda. make average Lovelander's life safer, cleaner and less expensive. Avoid the virtue signaling of giving away the people's money to make YOURSELF feel superior
Local department directors as doing a great job, the City Council is a laughing stalk to everyone around us. They are making Loveland look like fools. With the most recent McWhinney legal battle and now the potential of losing the Martin Lind project just shows we have come full circle with the same political issues we had with the 25/34 corridor. The city needs to be willing to sit down and work through these in a better fashion. Stop pushing businesses out of the city. You know who would be good to hear from during city council meetings and the types of pressure the city council is putting on them would be the city staff (without retribution; which I believe is a protected right for them "harassment and retaliation policies"). Also, because of their (city councils) questionable decisions should be the ones to actually be the ones to tell staff they are cutting their positions. City Council should have all of their funding pulled from them. They should be willing to fill the positions without any pay no matter how little it may be. Additionally, all their funding for trainings, traveling, etc should be pulled completely. Leadership is knowing when to lead by supporting your subordinates in the back, standing shoulder to shoulder and when to be out in front. Time to step up Council.
Loveland has a group of naysayers that disagree with everything the city tries to do to encourage development, safety, police actions, etc. They create constant discord and are very quick to call for recalls of duly elected officials when they simply don't like the candidate, yet they do not step up and run for these offices themselves. This is MAGA behavior and leads to lots of negativity against others that do not share their warped worldviews. Constructive dissent is not encouraged nor is it welcomed. They disdain alternate opinions and attack those who disagree. The long term Loveland residents are very set in their ways and do not want to see anything change or the city try to improve in any way. I suggest they leave the city since they seem so unhappy with it, and let the rest of us live in relative peace to work together to improve the city.
Please improve trust with official leaders. Many think we are being lied to. I love Loveland, but am afraid.
Since attending the budget "educational" seminar, and City Council meetings, I have gone from minimal trust in the government to ZERO. I do not trust the council, city manager, CFO, or other departments to make good decisions, be responsible stewards of our money, take actions that ensure my family and property are safe, consider my financial wellbeing, or creatively solve problems.
Start treating the City of Loveland like a city and not some business that is going under. You are trying small town politics in a big city and it doesn't work anymore. Time for some new ideas and fresh perspectives.
Stop trying to do away with TABOR. TABOR is, after all, governing with the CONSENT of the governed.
Thank you, Mayor Marsh.
The city CFO is misleading the public with talk about revenue shortfalls. I reviewed the 2023 annual report and found over the last ten years, government revenue is +70%, government expenses are up +60%, meanwhile taxable sales revenue is only up +50%. This is morally and practically wrong. The government should not be growing faster than the private sector, it should provide the minimum regulations needed to ensure fair competition, encourage private sector growth, and pay for things that no private company will provided. In my opinion the city needs to dramatically reduce spending. They should also be more creative with public/private partnerships. I believe LOWER taxes would spur more economic growth and result in more revenue over time. The city government should be focused on attracting business and growing the private economy.

The City Council's current attitude toward new business development has done irreputable damage to the Loveland business community now and into the foreseeable future.
The City of Loveland needs to stay out of the media spotlight with their arguments and abuses.
the Ward 1 recall election,
There is too much drama and fighting with our local elected officials. Loveland needs more employment opportunities for business professionals.
Ultimately, I do think our city leaders are transparent and trying to be more honest. We will support a 1% tax increase AND any other means such as cannabis (which should have been here years ago in our opinion) to maintain and/or increase the quality that we have come to know and love.
When voters repealed a food tax, city staff retaliated, falsely blaming the budget crisis on the citizens. City officials in the leadership roles (the CMO, city attorney's office, CFO, Development Services) need to go to public service rehab. They need refreshers on the open government laws of Colorado, their fundamental duties to the public interest, and their absolute obligation to steward the public purse with integrity and transparency. I could go on, but you get the picture.
Where to begin?! believe the police are getting better. I don't trust the mayor nor counsel people. They are corrupt, they lie, they do things for their benefit. They ignore poorer communities and schools. They only care about the rich neighborhoods. They only care about their parties pots. The people who are moving in are crap. I don't know why you allow new neighborhoods when we have water shortage. No body is nice in this town. (And I can say this as I've lived here longer than you, guaranteed) your focuses are wrong. Move the homeless out, don't give them a church in a poor neighborhood because lower income people are ok with it....we aren't. You have no care for the history of this town. I repeatedly say I hate this town, but it's not the town, it's the people.
Yes. The City Council needs to stop acting like children. They are an embarrassment to Loveland. The current City leadership is top heavy and incompetent. Why they put that clown in the City Manager's chair is beyond me. The City staff deserve better from both the Council and the City Manager's office. I think the City Council failed miserably when they didn't approve a ballot measure to reinstate the sales tax. They need to start acting like leaders and not babies. The Mayor needs to get over her hatred for McWhinney's and they need to stop suing each other.. Don't get me wrong, Olson also needs to retire and get off Council too. He's acting like he's some right wing savior but he's really got head installed in his anus. He can take Krenning with him, all Krenning is good at is getting people fired. Tell me one good thing Krenning has done for the City that doesn't involve getting someone fired and it will be the first.
Be transparent with the City budget and other problems the City is facing, e.g. infrastructure repairs, taxes, etc. There was absolutely no public rebuttal or opposition to the campaign for revoking the food tax.
Making lakes in Loveland public would add a lot of recreational opportunities in Loveland. How the current mayor handled the McWhinney project with the Whole Foods has made me skeptical of city hall. It is clear that residents near the project are in support of the project. Being very transparent how a tax hike will be used is very important. Being transparent is very important.
Communication about how the money was used is important as well.
City Services
I would also love to see more dog parks. The park at the fairgrounds is terribly maintained.. And also something simple like putting dog waste bags around the downtown area.
Also, take better care of the dog parks and add more dog park locations. There are too many off leash dogs roaming Loveland which is a hazard for responsible dog owners.
In FoCo we have the Recreator, which offers reduced fee arts and recreation to seniors and disabled. Nothing like that exists in Loveland, which discourages disabled people getting out into the community.
The public parks that our city has available are also beautiful and beautifully maintained! I would encourage the City to continue investing in natural areas and parks/playgrounds as residential and commercial development grows. Having these safe and clean outdoor spaces to play and learn is paramount! My family and I also thoroughly enjoy the Chilson Rec Center and all of its amazing offerings, in addition to the numerous festivals and events the City puts on! We feel lucky to have these affordable/free opportunities in our community. Furthermore, I believe that the Safe Alternatives to Panhandling signs that have been put up throughout the city are offensive and inappropriate. While I understand that Panhandlers could be dangerous (as anyone could be), instead of putting up these signs, the City of Loveland should invest more in offering more services to assist these individuals (e.g. health care, mental health care, housing, job placement, etc.). I applaud the systems and local nonprofits that are already in place to assist people, but there should be more emphasis placed on these initiatives.
A reduction in spending in some areas of the city operations (i.e. police) can help offset the reduced budget. The city should focus on community engagement and reducing blight.
Don't continue to add high-density housing. Stop bringing development and keep Loveland from growing more. It was a lovely community until people got greedy about bringing in more economic development. Maintain open space rather than filling it with high-density, low-income housing.
Add more bike and walking trails to reduce the number of bikes in very narrow bike lanes on main streets. (It is a danger!). Add more large, nice parks like Fort Collins has. Keep funding library, policy, and fire at current or better levels. These are all excellent services.
As a stay at home mom, the library and recreation center plus all the free family centered events are at the top of my list of priorities. Please keep those funded-maybe introduce a partial food tax to help with the budget short fall and pitch it as aggressively as the group that got the sales tax on groceries removed? We also rely on the excellent bike trail infrastructure, and have just started utilizing the bus system. I was born and raised in Fort Collins. We lived away from Colorado in Arizona, Georgia and Texas and in all those places, the deficit of parks, recreation, open space conservation, and well thought out trail systems was very noticeable! I'm so glad we chose Loveland as our forever home. Keep up the outstanding work!!!!
City needs to do a better job of communicating with its residents about the consequences of ballot initiatives that will greatly decrease revenues PRIOR TO these initiatives getting on the ballot. I think the current finance director has done an excellent job of communicating the impact of the grocery tax elimination on city services, but more needs to be communicated about the fact that Loveland residents enjoy the lowest tax burden of any front range municipality!
City needs to use their money more wisely for their buildings, staff, and admin costs.
Cut spending, stop running businesses out of town, cut taxes, stop being so wasteful w/the dollars you get. Pulse is a real gift to this community. Chilson center and classes available for free for seniors --- fantastic.
Cuts to the library will reduce access to valuable services and sense of belonging in the community. Additionally, it is one of the only substance free spaces that is open for anyone to use in the city.
Essential to maintain library hours.
Every interaction that I have had with city staff has been 5 stars; city hiring/retention/and training is on point.
Focus tax dollars on what is being utilized the most (e.g. parks, trails, etc.). If people are not using services, eliminate them (e.g. museum). Run some usage metrics to inform decisions.
Forestry department needs to do much better at maintaining city trees. Especially when it comes to street sign visibility and sidewalk clearances.
Fund the library! Defunding the library is taking Loveland backwards.
get a new comptroller Brian isn't fair
Great things are happening downtown — keep it up! Glad to see city signs up around town discouraging people from giving to panhandlers. I recognize that homelessness is a complex problem and hope to see a comprehensive solution, not necessarily just shoohing homeless population out of view. I'd like to see a food tax reinstated, also citywide move to non-carbon energy and electric fleet.
Last, I'd like more protected bike lines and walking-friendly sidewalks.
I adore city staff. They are always there to help. The parks department and Public works and library are the most hard working people I have ever met. I trust them to help me. But I do not trust the mayor or council!! They continually make decisions that hurt the city chances to succeed. They are clueless and harm the city departments.

I am concerned that Loveland is becoming a second class city. I am mostly concerned about the condition of the General Fund's continuing shortfall and the extreme cuts being forced upon City departments. I believe injury to City facilities, staff and services have already happened and will continue to get worse. To start the healing and to provide for the future, WE NEED THE 1% SALES TAX INCREASE! I believe the sales tax increase is not only the fairest option but will bring us back to being a first class city faster than any other option (if any of the other options can bring us back). Most of my very negative responses would be very positive if we can get back to a well funded General Fund. Right now Loveland is NOT THE SWEETHEART CITY.

I am very concerned about losing service in Parks and Rec, Rialto and the library. City grants being cut will hurt lots of our private nonprofit organizations that serve our community. I came to Loveland and enjoy the community events. It makes Loveland a enjoyable place to live!

I don't understand why our subdivision streets have been paved 3 times since homes were built. It seems unnecessary when sidewalks downtown are cracked and have many tripping hazards. I especially like the arts supported in our community.

I love living in Loveland and think the City services are very good. Taking away our city services, such as reducing library staff and reducing hours is not the proper way to handle reducing city tax on food so we all can attempt to eat healthy. All we are doing is reducing services for the less entitled residents who depend on these services.

I love living in Loveland. I feel the Chilson Center and library offer so much entertainment and services for me and my family. I wish we had more bike paths. I have 2 young children, so I only feel comfortable letting them ride their bike at parks. It would be great to have more bike paths away from busy streets that would connect to parks. I had to call the non-emergency police line this year, and they were so respectful and took my concern seriously. They even offered a follow up call, which I greatly appreciated.

I love Loveland and living here. It would be sad if that changed because of the shortfall in revenue and the library, trails, parks, etc etc can't be adequately funded...this is what makes Loveland exceptional. I would be willing to vote for a tax increase IF the monies went to keeping those amenities viable.

I love the services the city provides and I want to maintain or increase them, so I would support tax increases. I think the police department is improving but it will take time to regain trust. Overall I think Loveland is a wonderful place to live and I am grateful to be here.

I no longer use the library because I feel unsafe taking my young children there, even during the day.

I would like to see a balance budget that makes the hard decisions of what needs to be cut; provide well maintained roads; snow plowing in winter; and curb growth (population) until there is adequate infrastructure and roads to accommodate any increases.

I think there are several distinctions that could be made in order to better answer the questions. For instance there is a big difference between giving handouts to homeless especially those who are committed to homelessness, and helping those who want to escape homelessness. Also, combining service delivery (what does that include?) and infrastructure spending is not fair. I would like to see a balance budget that makes the hard decisions of what needs to be cut; provide well maintained roads; snow plowing in winter; and curb growth (population) until there is adequate infrastructure and roads to accommodate any increases.

I would like to see a rec center and library in the NW or northern part of the City. I would like the City to be more supportive of residential solar.

I would like to see Loveland improve in accepting marginalized people and providing better services for those struggling the most. I often prefer to shop in Fort Collins because I'm more accepted there.

I would love to see the library and other recreational services saved from cuts due to the food tax. The library is an essential service!

If services are to be cut, let's start with the museum as Chilson center supports many more patrons.

I'm a city employee, I have lived here 7 years, I like Loveland but it's changing. It is getting bigger, busier, more aggressive, more dangerous. We need more police enforcement for speeding and a bigger police force. We need a commitment from lawmakers to spend more money on our dilapidated schools. We need to stop letting developers eat up every possible open space with temporary housing and sprawling commercial properties instead of houses and parks. We need to encourage people to move here permanently and keep the story of Loveland alive at the same time. I moved away from Denver and I don't want to live in another overdeveloped city. Loveland has charm and character and hospitality, we can't ever lose those things.

I'm proud of our city and don't want to see a loss of service. Question 15 was very confusing

In regards to the library and their funding. I understand that there is a lack of money coming in due to budget cuts HOWEVER having decreased hours in the teen room is awful, There is a huge demographic of homeschoolers that are severely impacted. Homeschooling is huge in the area and not having full access to the library and its activities/rooms is devastating. Even one day a week where there are just two more hours in the morning to access the teen room would be wonderful.

It starts at the top, we need the best possible city manager to run the city and put/keep it on the right path. Pay our police officers top dollar and don't settle for less. If we have a safe community we will have a lot of people and businesses that want to call Loveland home.

It would be great to have a rec center or indoor pool on the west side of town. A community kitchen for culinary education and coaching. A community greenhouse to grow food and make fresh food more affordable to residents.

It would be nice to see better signage on the recreation trail to inform bicyclists to pass pedestrians in a safe, responsible manner. I've had some close calls. Also, please do more to enforce speed limits.

I've called the city for various issues with streets, trash, etc, they have always been helpful and prompt with action to follow up.

Less cars, more bikes and buses! Abolish free parking! No parking minimums! No harassing homeless people! Defund the police!

I hope people will be willing to pay taxes to support our city services (like the library) and schools (A/C please).

Continue to lean into DEI initiatives to prepare the community to welcome the incoming population. So we can be whole, healthy, and better.

Let's support our homeless population into a better future for them and us.

Make access to City budgets more readily accessible, so we know where the decreased budget is being spent.

More bike trails!

Need dog parks

Our family and community of friends who live in Loveland are very upset about the projected cuts in services. What makes Loveland so special is our Parks and Rec department and our public library. These employees go above and beyond in our community and I would like to mention that here in this survey. These services have been essential to our quality of life in Loveland. That being said, we want to continue to see MORE inclusion. More culture and more dedication to serving different communities. I have watched this city grow more and more in that direction of inclusivity with each passing year and I am beyond proud. Special events bring this city together and are so near and dear to our hearts. The children/teen programs through the library and parks and rec are substantially important to our family. We LOVE LOVELAND!

Our neighborhood pays additional taxes to the city rather than having a private homeowners association. When the city plows our snowy streets in the winter, the focus is ONLY on the south side of the street, which already receives sunlight. This approach is not effective, as the north side, which remains shaded and icy, is left untreated. By the time the plow arrives, much of the snow on the south side of the street has already melted due to the sun. Wouldn't it be much more efficient AND SAFER to prioritize plowing the north side of the street instead, where the snow and ice tend to persist?

Perhaps the city should review salaries for some positions and overall expenditures to assist with budget shortfalls. The City should direct "those experiencing homelessness" to local businesses that are experiencing difficulty meeting their staffing needs. Review road repairs as some roads are being resurfaced that aren't in need.

Please do everything in your powerless to continue education of the public and improve honesty and transparency. Do not enforce any reductions to the library or culture or parks. Please post honest receipts for any business incentive payouts to improve public transparency. Please continue to improve roads and utilities. Demonstrate the value of living in Loveland.

Please don't cut library hours. It is an essential space for the community!

Please don't cut parks & rec or the library! They are so essential in making Loveland a great place to raise kids.

Please fund the library, it is essential for the health of the community in so many ways.

PLEASE maintain and fund our LIBRARY!

Please support the arts and cultural events around our town.

Water availability must limit Loveland City development
Water usage on my bill has gone way up and I do not know why.
We recently moved to Loveland. Our home is one mile from the wastewater treatment facility on S Boise. The smell is horrendous. If you want to make this city more welcoming, figure out how to contain the pungent odors from our wastewater.
I don't think Pulse is doing a good job.
I haven't considered pulse because I don't want to be tied to the city for another bill because I'm not sure I can trust it, regardless of cost.
Need to eliminate the fees charged for adopting solar.
Please address the electric double billing issue that many residents have seen these past couple months. (Double or triple usual summer increase)
So many comments I could make, but here are just a few that are top of mind: 1) I have solar, but I have to pay an unreasonable fee every month just to be connected to the grid. Solar is a win for our community and creates less strain on the grid, but outdated and slow city processes continue to discourage solar in Loveland; many solar companies avoid Loveland for this reason. 2) City utilities have had WAY too many billing problems. 3) After all the hype about Pulse, I was disappointed to find out it's actually MORE expensive than Comcast, which completely defeats the purpose for me. What a waste. There's a lot more I could say here, but other than these few gripes, I am really happy living in Loveland! I've been here for over twenty years, and I am so encouraged by all the progress we've made in that time! Keep up the great work!
The city does not encourage us to use the recycle center nor does it promote its status as one of the best in the nation.
The City of Loveland prices are outrageous. I have not seen much of a drop in price since my kids moved out, I shower several times a week at the gym, I use much less electricity and water, and I travel much more, an average of one week a month, gone; with hot water, and furnace/AC turned all the way down. Something is NOT RIGHT here. Also, there is too much manganese in the water. I had a whole house water filter installed in April 2024, which is supposed to only need changing every 3 months. But within a few days, the water around the filter is dark as mud. I have already replaced it 4 times. I wish I could send you a picture. I had the city come out to check it, and you said it was manganese, but it is UNACCEPTABLE
The City of Loveland's commitment to renewable energy by 2040 is fantastic and I applaud the initiative! Lastly, I am very impressed with the City of Loveland Utilities and the individuals employed. Pulse is incredible and our family loves having it in our community and our home! Additionally, several months ago we reported an electric/power emergency at our house and City of Loveland employees responded immediately. They were incredibly knowledgeable, helpful, and kind! Thank you!
Utilities and the city claim to support "green" initiatives yet they charge a higher fee to homes with solar installed. I am not sure why they would do this when they say they want to incentivize or purchase their own solar. This makes no sense to me.
We LOVE pulse internet.
Why does Pulse (Built by taxpayers) charge as much as the other internet companies in town?
Code Enforcement and Compliance
Animal control personnel needs to be fired. They do nothing for noise control, dog bites. These people aren't worth their salaries. Bankrupt land at Boyd Lake, calling weed and code enforcement for years to mow the overgrown land. Now a new developer has construction and my neighborhood is over run with nasty animals. Extermination isn't happening.
As our community continues to grow we need professionals in place that can actually make change happen. holding building owners in the downtown responsible for their properties whether that stands in the form of fines or other forms of prevention. 4th and Lincoln should have broken ground over a year (or more) ago when plans with the city were approved. That as well as 4th Street itself, desperately needs repaving, our sidewalks down town stink, and the new sewer drains that have been installed on the west end of Loveland, there are several that are not sloped for proper drainage and we have huge lakes forming around corners., (not all, but enough of them). That a and the new manholes and covers are like potholes! Can our city not put these flush? You oppose speed bumps or additional stop signs on 4th Street, yet there is no traffic enforcement there or on Colorado Ave.
Code enforcement is TERRIBLE! I have contacted the city multiple times about a neighbor's dirt pile that has literally been in their front yard for at least five years and nothing has been done about it. I've also noticed that there is no code enforcement for weeds. I live downtown in an older home which I love,, but there are a lot of people in my neighborhood that have a bunch of junk in their yard, don't take care of their dead trees, or keep up their home's exteriors or yards. I would love to see consistent code enforcement downtown and better city planning. Loveland has some really strange zoning which makes a lot of areas unattractive.
Enforce code violations and fine the owners of rental or abandon properties to upkeep their properties. The city doesn't seem to act and leaves it to residents to report. That is a lazy approach to government. There are so many areas where Loveland just looks neglected. It doesn't have to be that way.
Enforce the firework ordinance and enforce speed limits.
Noise pollution. Enforce it!
Stronger City law enforcement for weed & junk control. There are so many yards with noxious weeds & lots of trash & junk in their yards. It makes the City of Loveland look trashy.
The City must enforce it's noise ordinance if it has one.
There appears to be little if any enforcement of the noise ordinance.
When is the city going to start enforcing the code that requires trash containers to be stored behind a fence or out of site. The only places in Loveland that follow that code are developments with HOA rules that I have seen.
I have been a resident for over 6 years. The same abandoned rental properties in my neighborhood do not promote a safe environment. Abandoned cars parked on the street with registrations from years ago, left unmoved with street cleaners having to a half job on the block. Grass cutting and tree trimming left unattended leaving you to maneuver through low hanging branches nearly touching the sidewalk. Walkways leading from one neighborhood to the next are left unmanaged and many used as a dumping ground. Five, six or more cars parked in front of a house which seems to exceed occupancy standards. I could go on.....Regarding all my comments above, I would expect the City to enforce code violations and have a dedicated resource to drive the streets and search for properties not meeting requirements. I'm sure residents are hesitant to call in, not wanting to report neighbors. The city needs to take some responsibility too. I do not take issue with paying taxes to keep my community desirable and my property values up.
Downtown
I hate trying to go downtown to anything due to the lack of parking, and I truly hate using the parking garages with all the homeless people and crime.
I love the foundry project and the events there. I hope that downtown continues to be developed. However, I am concerned about the vacancy rates there. It would be great if Loveland modeled their old town area after Fort Collins.
City of Loveland is stale mated Especially downtown
Downtown accessibility is horrible. I use a walker and textured pavement rattles my entire body, wheels go wonky. Most sitting options were removed. Very little accessible parking. I never attend events any more, including city council meetings. Fix Foote Lagoon and hold events there instead of crammed into the tiny, noisy Foundry.
Downtown business theft and homelessness
Downtown Loveland is an embarrassment and speaks to the City's mismanagement of our tax dollars. I never bring out of town guests there. Blocks full of abandoned buildings, boarded-up windows and doors, torn awnings, graffiti and homeless. It looks like an abandoned town!
Love that Tennessee is helping keep our downtown cleaner! Just need resolution with homeless urinating, yelling at people, etc. downtown to be more inviting in the heart of our city.
Loveland has potential to be an incredible city. It doesn't have the cost of living associated with fort Collins and Longmont and a cool downtown space. Increase taxes to pay for the budget shortfalls and continue to grow the downtown area.

Loveland should spend on downtown and spring more stores near Walmart and target ,like the max,HomeGoods ,and Costco specialty.do that we don't have to go to fort Collins and There should not be any homeless shelters near downtown because that makes it scary and visitors don't feel safe in downtown.Bring more business to downtown.Add some good restaurants.

n a positive note, I thoroughly enjoy downtown Loveland and think it's truly a wonderful asset for Loveland. As well as our natural area/open lands preservation. Well done!!

The state of our downtown and recreational areas has deteriorated in cleanliness and safety. The business owners/operators in the downtown area have already suffered from this problem and the problem will increase.

We spend money to help people get through Loveland but not to stop in Loveland. I think that the City needs to keep supporting the Downtown, it is the one thing they've gotten right since I've moved here.

Economic Development/Planning/Growth/Building

Stop building and stop allowing more people to move here. Our infrastructure cannot handle this many people. It's very disappointment being a Loveland resident. Clean our town up, it's embarrassing.

Collaborate with local business owners to find solutions to help with increasing business in Loveland. Diversify the types of businesses being opened, extend hours for restaurants downtown.

Continue to improve the appearance of Hwy 34. It's the first and only impression many people have of Loveland. Get rid of these empty business buildings.

Continued growth and development will overburden the water supply in an arid dry environment like Loveland.

I also have to drive 15 minutes to get to a decent grocery store, when I live in Centerra, where I could get any other commodity I want within five minutes, but no grocery or pharmacy? And everything closes at 9 pm???

I hate going out to McWhinneyville, aka Centerra, with all the cluster that takes place out there. Why do we have to use up farmland for more bs growth? It's ridiculous!

I understand that everything is more expensive these days and that is unavoidable, but the city needs to be extremely cautious about overburdening the working taxpayer, especially those above 60, with extra taxes. Property taxes, health/auto/homeowners insurance is straining our budgets to the breaking point. Tax breaks to commercial developers cannot be allowed to put the residents of the city in the position of having to always pick up the slack. When I see the Outlet Mall at I-25 and US 34 sitting mostly empty, I have to question the expansion of other mega-developments. It is also important that the city doesn't allow our water and air to be further worsened by oil and gas development.

Loveland is generally a lower class community. Should emulate Fort Collins and Windsor to elevate status. The council politics are poison and McWinney gets what he wants. Towns looks terrible with homeless, vacant buildings, trailer parks and crappy houses. We do not have a good reputation.

Ruining Loveland by making it high-density. Let's block all mountain views and use up every ounce of land to building on is bad for Loveland. When people come off I25 onto 34 to go to the mountains, all they will see are apartments, buildings, abandon buildings and TRAFFIC. No open land at all. No wildlife. You have no intension of preserving the history of the area, just making the almighty dollar on ruining the land. If you don't have money, you can't stay here. Clicks are too strong here. Put a moratorium on building, save water and stop polluting the air. If I had the money, I would get out of here. The beauty of Colorado is fading quickly.

Spend more resources to revitalize downtown. Move dumpster on east side of lake Loveland. Financial incentives to improve exterior of houses on Main Streets, and unoccupied commercial properties

Stop allowing buildings over 2 stories, these new apartment complexes are insane, way too big and you are DEFINITELY not doing enough with the roads to keep up. Also, totally ruining all the great mountain views we used to have while driving through town.

The beautification of our main drag thru town, Hwy.34. would be of benefit to all / Panhandling in the medians is dangerous and the city should restrict it, especially on Hwy 34 where traffic is heavy and fast paced

The City has a policy that each HOA put in a certain number of trees to promote the benefit of trees in an area. I appreciate that concept but in my neighborhood our HOA is spending ridiculous amounts of money to try to meet this requirement. The trees have been replaced 4 times in the 9 years I have lived here. On the flip side we were asked to pull up lawns because of water shortages. I think that the requirement for the trees is too high, spaced too closely together in an area that is a high plains, clay soil environment. In twenty years the trees that have survived will be popping up the sidewalks with their roots. I think this requirement should be scaled back.

The residential development is out of control. I can only speak for the area that I live. Once all the platted development is completed off Wilson avenue it will add 6 to 7 thousand more residents here with no retail. The traffic on Wilson will be unbearable.

Would like to see continue strong, smart business development.

All growth continues to happen at the interstate at Centerra where there is already large amounts of shopping and dining. Very little growth seems to be planned in the heart of Loveland. This forces everyone to go out to the interstate to shop and eat. Then you close a left turn lane to get into the shopping area even though it could greatly reduce the traffic load. Poor planning and worse implementation.

Allow taller building development

City Counsel seems to be anti-growth

Clean up Eisenhower! It's a dump. The corridor to Estes / RMNP is embarrassing. We do nothing to attracts tourists. I tell everyone looking to relocate to NoCo to choose anywhere but Loveland. It's gone downhill fast with no hope for improvement in sight.

Development decisions seem to be made based on the interest of developers, and not the overall community. City planners don't think logically, and just rubber-stamp what the developer wants.

Development is going overboard, there should be a limit on developers (especially out of state) and developments seem unlimited, are of low quality and gouging the average citizen for terrible workmanship. (Homes and condos are going up too quickly with no oversight).

Development needs to focus on the crime and blight around Eisenhower and Madison/Monroe. Let's focus on getting empty buildings and schools reused before sprawling out east. I am disappointed that developments there and in the old Outlets are being ignored and left to rot.

Developments build homes with 6 feet between them. This is not wildfire safe!

Disturbed by the continuing efforts to give money to favored developers and possible incoming businesses for very little, or no, return

Highway 34 from Boise to Lincoln is embarrassing and an eyesore. No person or business in their right mind would want to move to Loveland or visit here after driving down this so-called "Gateway to Rocky Mountain National Park". It's an absolute dump, and our city leaders should be embarrassed to allow this area to look so rundown. The homeless hotels need to be shut down or taken care of because they look disgusting. The city needs to stop giving billions in tax breaks to the McWhinney Corporation (not "hometown guys doing what's best for Loveland" as they claim) and start giving tax breaks to businesses to clean up this area and update the buildings. Incentives need to be given to move to this area!

I am still outraged about the approval of the Centerra South development. McWhinneys are NOT good for Loveland.

I have been trying to start a business in Loveland and can say, it's not a small business friendly city. It's a lot of bureaucracy and who you know. Only those already in can get where they are trying to go. No one you call can help you with more than their tiny piece of the puzzle and some won't give answers at all until you've spent a fortune on the wrong property. There are too many places to look with confusing information.

I have long believed the city was more concerned with funding the centerra/ McWhinney developments than provide a strong diverse economy for the city. I support paying taxes for public service and development but strongly oppose public money supporting private development.

I understand growth will happen but please build stores and commercial businesses in the West side of Loveland. Having to drive out to i25 for everything is super not fun. By all means though keep all the car dealerships out by i25 though. Please slow down on the apartment buildings, so many of them.

I would like to see a push from the city to bring more professional-level jobs to the city, maybe by enticing small or growing companies to relocate their HQ to the city. There aren't enough professional (office) jobs in Loveland and many need to commute to neighboring cities for that kind of work.
Loveland needs to eliminate the dependency upon the McWhinney brothers. They have proven over the last few years that they will not take care of nor promote their commerce centers unless they are allowed to collect additional taxes as proven with the Centerra East ghost town shopping center. It is appalling that their 25 year deal was extended by the previous council member that were in their way out. Absolutely disgusting display of quid pro quo with the likes of Couslin, McFall, previous cit counselors, et al. Stop diverting taxes to fund city programs and services to appease the unmitigated greed of the McWhinneys and those whose pockets they are lining.
Loveland should not be in the budget shortfall that it finds itself in given its position as a viable NoCo and regional retail center. How did Loveland miss on Scheel's and 2534? And now Buc-ee's and more? We suspect this comes from being flat-footed, ill-prepared and reactive re new business, while being overly generous with concessions to previous developer (ie McWhinneys/Centerra) PIF, Metro District/competing mill levy, and sales tax relief/rebate programs and agreements.
More taxes aren't needed. We need to use the resources we have more effectively on what is needed vs. a lot of "nice to have" and free handouts to those that choose not to work to provide for themselves. We also need effective business growth to create more tax revenue. Shutting down fiscally beneficial growth opportunities in Loveland and forcing them to other communities will be the demise of our community.
Need grocery store options in ward 4.
OPPOSE THE BIG MCWHINNEY DEVELOPMENT !!! PLEASE LEAVE AGRICULTURAL AND OPEN SPACE LAND ALONE/UNDEVELOPED !!!
Quit inviting homelessness into communities trying to raise families - clean up highway 34 of homeless / abandon buildings. Bring in new businesses into existing facilities. Highway 34 is supposed to be the gateway to the Rockies. Not somewhere I want to just keep on driving past. Clean up Motels / push to change zoning. Loveland can be a great community but don't make this into a Denver 2.0
Slow down the building and enjoy the beauty!
STOP THE RAPID GROWTH!!! Leave neighborhoods such as Duffield Street alone to preserve what LOVELAND looks like. Stop destroying open land... Once it is gone, it is gone... We are turning into a version of Denver stop being greedy and needing everybody to live here..
The amount of commercial infrastructure that is being built is excellent for the economic development of Loveland, however I wish that some of the development would take place farther west and not always so close to I-25. Having all of the commercial buildings/businesses go in the Centerra area makes it tough for folks living on the west side of town to access.
The city planners clearly believe that life only exists in Loveland on the East side of town by I-25 and Centerra. These decisions to only encourage growth in new development not only leaves the heart of Loveland greatly wanting, but it also contributes to the dilapidation of existing buildings in town that could be a thriving city. It also greatly contributes to traffic congestion on Eisenhower Blvd. The decision to permanently close the left-hand turn from Eisenhower to Fall River Drive into the Centerra parking lot when In-n-out first opened is incredibly frustrating and shortsighted. There is clearly not the traffic for the restaurant that was anticipated so why is that left turn still closed? If reopened, this could provide improved traffic flow. Loveland has put all of its eggs in the Centerra basket and then wonders why the traffic is so terrible. Encourage businesses to utilize existing buildings in the heart of Loveland to build more community.
The city should not take such an adversarial approach to business expansion, and real estate development in the city. Businesses and developers are not the bad guy.
Too many people moving to the area. We plan to move from here soon. Too crowded. Too conservative. Too republican. City streets not designed for the growth we have. City not designed for seniors. Only local hospital is religious based and does not support patients' choices for health care. No good restaurants. Hwy 34 to get to Centerra is a nightmare. Have lived here many decades and have never trusted the police or fire departments.
Very corrupt city with a poor police department. Taking advantage of small businesses and residents. Shame on you!
We are new to Loveland this year. I have been surprised at how nice and friendly ppl are here, from city workers to dental and Dr offices. I like it here. BUT Loveland is still much more run down compared to Ft Collins. The drive from I25 to Wilson on Eisenhower is dreadfully ugly. The empty businesses and buildings give a very negative 1st impression. If only Loveland could present a beautiful gateway to Estes Park by razing the abandoned restaurants, the Albertsons bldg and the out of place run down automotive shops and hideous liquor stores. Eisenhower needs an urban renewal shot in the arm. It looks nothing like the Loveland I was expecting to find the first time we visited. Despite that, we have found our home here and love our NW neighborhood. We do end up spending more time shopping and dining in Ft Collins because there are no grocery stores or restaurants in the NW corner at 50th and Wilson.
We are not happy about some of the developer projects that have happened. We want to see more money and priority of projects going into restoration of our downtown and historic areas and road maintenance. Please continue to consider measures to support economic stability AND in the future polling the community about developer projects. We understand the project does not pull from the general funds, but purchases made in Centerra also do not benefit Loveland outside of Centerra. We do not consider Centerra a part of Loveland. It is so far removed and we do not patron any of those shops to the extent it has improved our quality of life. In the reverse the downtown area and city services have greatly improved our family's life in Loveland. We would argue that we do not need any more land developer agreements.
We need to attract other businesses than bars and barbecue. I would also like to see the Loveland Farmer's Market be more like Longmont's, local food vendors only.
Loveland is a good community that suffers from an outdated land use code that heavily favors single family development and economically homogeneous neighborhoods that promote car dependency. I live in one of these neighborhoods and feel very little connection to my community because I view most of it through the windshield of my car. I would love to see changes to City planning to promote more organic and mixed use infill growth within the city, elimination of parking minimums, and greater investment on transit/biking/walking infrastructure.
Becoming too crowded.
Bring in dispensaries to take advantage of the tax from legalized marijuana. Fort Collins and Berthoud have dispensaries. Loveland citizens spend their money in other cities and Loveland misses out on the tax from these purchases.
Centerra and new Centerra development are bad for the city. The route 34/Eisenhower corridor east of Boise is ugly, overwhelmed by traffic and does little for residents. Why not change the town's name to McWhinney, and give up complete control? I wonder if any payments to city councillors were made in approving the new development? Malls are dead, does the city have a Master plan? How often is it reviewed & up-dated. Just remember a camel is a horse put together by a committee.
Development of abandoned buildings rather than new buildings. Examples include but not limited 7-11 Albertsons and that ranky hotel, surely that hotel has code violations that the city continues to sweep under the rug. The city should be ashamed for letting that hotel continue, along with Kings Court and many others. I would rather see it all torn down than trash. Oh how about the mobile home park by the bowling alley...the list goes on and on. It's time for the city to be strict with locations that look like trash and/or housing for trashy individuals.
Downtown Loveland is not a beautiful place. There are many vacant storefronts and not enough quality restaurants or shopping opportunities. Too much emphasis on small business owners and not enough incentives to bring in larger companies that bring in economic growth. Loveland has the reputation of being a cheap place to live because no one wants to raise taxes yet it is the lowest taxed city in the area. I favor higher taxes for better education and higher teacher salaries, more funding for fire department and police department and city services. And why this constant vendetta against the Centerra business district. It's the most vibrant and beautiful part of the city.
Find creative ways to identify cost savings. NO Pot Shops
HWY 34- what a joke. No grocery stores in the East side of Lvlld by I-25- Windsor is the closest. For YEARS! Planning is a JOKE.

I am a struggling artist that moved to Loveland a year and a half ago thinking that this city supported artists and instead I was treated and expected to compete with multi million dollar corporations by the planning, zoning and building department to simply move into a space. The fire department straight up lied to me about certain propane laws inhibiting me from renting several spaces that I was looking at. When I called them on their lies the city doubled down and made it impossible for me to move into any space without a \$10,000 dollar architect drawing (something that the city should already have on file for each building in the city by their own laws.) Meanwhile they are not holding any other artist up to the same standards and making them purchase architect drawings before moving into a space as they did so to me. I feel that the city employees (building department) are using their political bias to justify oppressing certain individuals that don't fit their political agenda. Now my 30 years of education and struggle towards building my career in this industry are completely wasted and destroyed because I can't afford a stupid architect drawing from some idiot that knows nothing about my industry (nobody in Loveland knows more about my industry than I do as I have been doing this for 30 years, I hold a BFA and worked in the largest facility in the country for a famous artist). There is no reason that the city officials can't work directly with me to make this happen. What is most frustrating is that the city officials could help me work through this without an architect if they chose to, but they CHOSE not to work with me to make a safe space without an architect. This basically proves to me that my ARTWORK threatens the capitalist venture that Loveland is disguising as art. I think the fact that there are no real live/work type zoned buildings where an artist can move in without an architect drawing in the entire city of Loveland also proves that Loveland is NOT a real city for artists, it is just another capitalist corporation that is focused more on making money than it is about making art. A city of frauds. I will be making great efforts to never let the city of Loveland profit on any of my artwork and I will make a great effort to inform every artist I meet about the truth of Loveland's bias racist city officials. Nobody in Loveland makes the type of art I make, (nobody in the world does) My presence in Loveland would have been very good for the city, You people are stupid to oppress me as you have. Your city is now less than it could be and this oppression will come back to the city threefold through karma.

I don't think you should allow any more residential construction until you bring more **grocery stores** to Loveland. Particularly in the Eastern areas. I think it's insulting that the city is "punishing" us for voting down food taxes by threatening fewer services. Why not re-examine some of the deals you are making with massive construction and the tax deal you cut those companies.

I have heard about the corruption with the Centerra deal,

I was born and raised in Loveland, and I have to say the last 5-7 years with all the growth are awful. You need to put a stop to all the new building of commercial & housing. We have plenty of empty buildings/houses that are just sitting empty, rotting and those could be reused. The amount of growth explosion is out of control!!!

I would VERY MUCH like to see a King Soopers or expanded Super Target with produce at east Loveland/Johnstown Plaza area, Ward 4. Please please please! (Whole Foods ok...but need a regular grocery store on this end. King Soopers best choice, or expand Super Target to give full groceries, including produce.

if possible, I would love it if the City could incentivize non-metro district builders to develop here.

If you are worried about budget shortfalls, the City should allow marijuana dispensaries for additional tax revenue. Prohibition never works and Loveland is losing out on millions because of outdated views, while liquor stores are on every corner.

Loveland must focus on supporting local, small business and reducing spending instead of raising taxes.

Many of the items I marked down were because I believe the city is too "indebted" to McWhinney, and that there is WAAYYYYY too much growth for the infrastructure as it is, let alone what it needs to be for the increased growth. Most people came to Loveland to GET AWAY from big cities like Denver and Fort Collins. Now, Loveland is being turned into one of those cities. PLEASE STOP!!!!!! Gov. Polis doesn't live here! Just because he thinks everyone in the US wants to live here and so they should live here is, i believe, a misnomer. Just because someone WANTS to live here doesn't mean they GET to live here!!!!

Newer, bigger, isn't always better. Leave nature areas alone. Stop paving, stop connecting, stop marathons, start enforcing leash laws, dog waste pick up, no smoking, **no homeless laws.**

Our city has missed out on several businesses that would have increased the tax basis. We are only making other cities around us rich

PIF's need to go away. How long are those "fees" for benefit of the developer allowed to last?

Please stop all the condensed living. You are over crowding Loveland and ruining it. Slow the growth!

Quit making give away tax dollar deals to developers. Treat everyone equally.

Republicans on city council, sheriff's dept etc are creating hostile and toxic living environment. Non-religious health care is over-crowded and not located within the city. Restaurant options are very poor and poorly located. Far too much money and attention spent on old downtown and Centerra. Rec center and senior center at Chilson are over-crowded. Poor location. No place to live so that a resident is within walking distance to daily needs and activities. Far too many people moving here. We plan to move away soon to a place with better options for 55+ people.

Second, we really need a **full size grocery store near the I25/34 interchange**. The Target nearby doesn't have a full grocery section so everyone on this side of town, including parts of Johnstown, have to come into the middle of town to find a grocery store. Thanks a bunch!

Simply refurbish old buildings to address homelessness and tax abandoned or underutilized buildings.

Stop allowing major developers to develop without paying taxes or footing their own bill. No more sweetheart deals for the mcwhinneys. There's the reason for your budget shortfall. Stop allowing metro districts in Loveland.

Stop giving tax breaks to developers and then turning around and blaming losing the tax on food for the budget shortfall.

The McWhinney obsequiousness needs to end: Centerra isn't making big money and there are many empty stores. The zoning laws need re-working: you all have built a dollar general in front of a mobile home area (off Wilson), a storage unit (Life space off 287) in front of a mobile home area when those could have been more homes (is anybody even using that place?); a gas station in front of Texas Serious BBQ (off 287) when Wal-Mart already had a gas station;

The **northwest part of Loveland really needs access to grocery shopping.**

The Northwest side of Loveland along Wilson is due for considerable housing developments. It appears most all retail development is going to the far east side of Loveland. We could use a grocery and some other retail for Northwest Loveland.

The old Albertson's store at Eisenhower & Madison is an eye sore. The old sugar factory property is hideous also. **Both of these dilapidated bldgs need to go to make room for nice affordable apartments or something else the community would like.**

We face multi million dollar shortfalls because the urban fabric of our city is not designed to be self supporting without constant development. As people begin to migrate out of Colorado due to the high cost of living, growth is destined to stop; when that happens, new development stops and we're left supporting infrastructure that we can't afford. To address this, this most important step we can take is to change all single family only zoning to residential zoning that allows for all residences less than three or four stories (town homes, multifamily homes, low occupancy apartments) and removing setback and parking requirements to allow the market to self correct and build alternate forms of housing (more density = more tax revenue per dollar spent on infrastructure maintenance). Better yet, we could change residential zoning to allow for non-industrial businesses (grocery stores, offices, cafes, shops, etc) and then our city would be able to make progress towards the walkability goals put forth in the 2015 development plan.

We moved here 6 yrs ago as a less expensive alternative to FoCo. Our gripes: 1. With 34 being a major road to access RMNP, what vacationers see along that corridor is not exciting or conducive to stopping or spending time (and \$) in Loveland proper. 2. Very disappointed that there are no restaurants with views of the mountains or water-adjacent. 3. We feel that "Loveland" is west of I-25. All the development east of that is taking experiences and money away from Loveland as a community.

We need more grocery stores; we need better planning in Loveland. Why do we need two health food stores less than a mile apart? We need a King Soopers Marketplace on the east end of 34.

We need to stop growth I'm worried about water issues and crime!

When you asked about the land being appropriately utilized I would say yes and no. For example, all the land enclaves throughout the city that still belong to Larimer County but are in heart of Loveland. Why haven't they been annexed into the city. They are most likely already utilizing some of our resources. We need more routes around the city for people to move not only North and South but East and West. As for example there is only one major cross over for the railroad (Eisenhower). There is a location off of 43rd and 287 to Taft that is already elevated and should have another bridge added. This would help relieve some congestion and allow another access for emergency services to move throughout the city. Another location to help with congestion is off of Sculptor Drive south from Eisenhower to 1st street. There are many more I am sure the city is looking at but as a final thought when you look at the expansion of the road out East by Rocky Mountain. The city couldn't help pay or work with the development group to complete the lane just after Hahn's Peak so you don't have to move over and then back over at Rocky Mountain. Would love to see more exercise boutique gyms, coffee shops, cafes, and stores in the northwest of Loveland.

The north part of 287 between 37th and 57th needs a beautification project, the commercial properties are run down and look bad.

Eisenhower is the main road to and from RMNP and the first impression the public has of this city.. Multiple businesses west of Boise are closed and boarded up with graffiti. Motels that don't upkeep their properties and look to be in squalor. It really is an embarrassment. Minimal landscaping requirements for new business don't add to the community's appeal.

General

Also, property taxes are TOO HIGH. Do not charge for parking at Devil's Backbone (county) and other hiking areas. Find better ways to be efficient with the tax money you already receive. Safeguard our elections so NO ONE is installed or selected. Use valid ID for voting and don't use unmonitored drop boxes. Keep a camera on them at all times, and prosecute fraud. Do not allow illegal immigrants to move into our city, and receive free services. They need to be LEGAL or you are breaking the law. Question #15 does not offer valid choices. Figure out ways to reduce spending, while still maintaining services, without raising taxes.

2) growing up here, we used to be allowed to get a permit for cheap to go into the forest and clear out and gather our own firewood from dead and fallen trees. With all of the forest fires there absolutely should be a way to work with The forest service to try to get this put back into place for residence. It would help not only give people firewood, but also clear out the fire hazard a bit more from areas you designate.

After living in Loveland for 23 years, we will be moving due to the decline of the city.

Don't California Loveland.

good job, y'all

Have lived here only 3 months

How did Loveland become a "Sanctuary City?" Who voted on that?

I appreciate the city's steadfastness to help those less fortunate even when faced with a loud but small opposition. Thanks for doing the right thing.

I enjoy living in Loveland. I've been here for the past five years. Overall, I think this city is hitting the right direction

I have my permanent home here, in Loveland. I love it here.

I reside in a residential housing facility. I'm retired in my 75+ and only been here 4+ years. I'm from Buffalo, NY.

I support the Loveland Community Kitchen.

I would like to see a quality and more affordable local newspaper for our city. It hasn't changed much in 30 years

Increase community awareness and better access for individuals with Disabilities. Increase employment opportunities for individuals with Disabilities.

Influx of migrants needs to be solved. I don't know what the answer is, but work needs to be done on some kind of action soon.

Keep up the good work!

Loveland is a great place to live! I've gotten 2 people to move here from Longmont! Y'all did a great job handling the Alexander Mountain fire!

Loveland is a wonderful community. I love living here. It is poorly led.

Loveland is not the "city of love".

Loveland provides the opportunity to have a healthy lifestyle

Loveland still has work to do, to regain the trust of the residents

Lower bills.

Since everyone eats, we should have a reconsideration of the 3% Food Tax on the ballot instead of landowners being the ones to make up the deficit. The city is too focused on attracting those who aren't working to be responsible and respectful citizens. Hard working people are feeling left out or second class to those who don't contribute, and I do support charities helping the unfortunate.

Stop making pride parades and events like that a priority. Regular people feel neglected

strongtowns.org

The quality of life in Loveland has significantly decreased. It is harder and harder to live here and be proud of the community.

There are always out of the box solutions. Why aren't you thinking out of the box yet?

There are challenges anywhere one lives, but I am happy I chose Loveland as my home.

Those people that have a drug problem, if they want to get clean then go ahead & help them they have AA or narcotic Anonymous but to put city dollars into this strong disagree.

We are 79 and 74 years old and retired. We have only lived in Loveland and Colorado for 4 years. Covid and other medical problems took a chunk of our time since moving here from Iowa. We have enjoyed the area but are still getting to know it.

We have lived in NoCo since 1989, owning five homes. We appreciate living in Loveland more than any of our other locations.

We just moved here a month ago, so I don't know on some of these.

We love living in Loveland!

We love Loveland! We know it is hard to balance so many priorities. We know COVID made a mess of plans and projects. Hang in there. We support your work!

We loved Loveland as a center of traditional family, and cultural, values. Recently the city seems to be trying to emulate something more like the Boulder cultural vibe. Spending on people/projects with no interest in becoming productive members of our community, while asking for higher tax rates in an inflationary economic cycle, is poor management.

We should not be focusing on diversity. We should be focusing on attracting people with the same values, regardless of any race, gender, or ethnicity. Focusing on diversity divides us. Focusing on our morals and values unites more than anything.

Work in Fort Collins so I don't keep up with much happening here in Loveland. Town is nice and great access to I25 and other cities

You guys do a great job day to day on making sure our city feels a sense of pride and home.

We should not be focusing on diversity. We should be focusing on attracting people with the same values, regardless of any race, gender, or ethnicity. Focusing on diversity divides us. Focusing on our morals and values unites more than anything.

Focus on cyber security of our infrastructure and utilities!

I am really not sure how you fix this problem.

The city should not allow voters to vote on tax decreases on food without addressing the major deficit in the same bill/law. The decision on how to account for the deficit should have been included in that voter led change.

Older generations in Loveland are VERY rude to people of diverse backgrounds.

Homelessness

I also think the homeless needs to be addressed. I think instead of calling the recent proposal to move the "shelter" to Lincoln Ave, it should be a Resource Center 1st (as I think this is the goal), vs. a shelter.

I do have concerns about the density of the homeless population and how we can make it better.

I feel for the city staff that has to work with them. I am also very concerned about our homeless situation. Every visit to a public building has them nearby, camping in their cars in the parking lots.

And why is the City funding a homeless shelter on one of our main entrance roads? (Lincoln and First). Loveland looks terrible driving into town from that direction.

I love living in Loveland, but in the last few years we have gone downhill at a fast rate and with so many homeless it makes me feel unsafe in our once lovely town.

I think they should start prioritizing tax paying residents and quit coddling homeless people who poop in alleys and harass people at the library. I'm not hard hearted, but its a bigger problem than Loveland city government can handle.

I'm pro new homeless shelter!

Nice neighborhoods are being overrun with homelessness and drug activities, problem hotels are left unchecked feeding into the problem.

Utilize empty commercial spaces to help address the homeless populations needs, for example the empty outlet shops would serve as excellent resource areas. They are close to the VA health care and far enough away from any residential or school areas that could be negatively affected by the homeless population.

We are too small of a city to make Loveland a large Homeless hub, Fort Collins is much better equipped to handle this and quite ironically most of the "experts" who create, run and want to implement these massive homeless machines actually live and work in Fort Collins which is really strange how they don't want the shelters in their own back yard but are more than happy to dump them all here in Loveland.

We can't go to parks and along the river due to homeless and drug users camped along it. Too dangerous.

"Homelessness" cannot be meaningfully impacted by city programs.

1. Utilizing our tax payers money to fund the homeless issue is difficult as we are supporting those that don't really want the help. It is time to work with the State of Colorado and work to have them placed in Denver where they are a sanctuary city. Any funding should be to relocate them to those willing to accept and create the problem. - Don't allow a private company to come in and move the homeless shelter issue to the CENTER of Loveland. Talk about not making the City of Loveland a place to want to live. Find a location outside the city limits where services could be delivered to them, don't bring the problem to the heart of Loveland (pun intended), - create an enterprise fund and those that want to fund this type of program let them pitch in their own money. No more from the rest of the tax payers.

2) A permanent shelter for the unhoused is sorely needed to provide a one stop shop for unhoused needs in a central location. One which is close to transportation, has storage for belongings, and can provide year round shelter. The City Council needs to unanimously get behind this effort.3) Marketplace priced housing is not even close to be considered affordable housing. Allowing creative use of home sizes and types is so needed.

A new area being proposed on Lincoln Ave for the Homeless is not acceptable. Move them from the City.

Addressing the challenge of homelessness is essential for our community to thrive. I want my young daughters to feel safe walking downtown, which is why I support the proven strategy of housing first for homelessness. It is the most humane and effective way to address homelessness. This strategy gets people off the street, providing them with the safety, support, and services they need to rebuild their lives.

All homeless resources (showers, living, food bank, etc.) need to be moved outside of the city and suburban centers immediately to restore safety and sense of community. The homeless problem is being amplified by City of Loveland making the city an increasingly unpleasant, unsafe place to live. It's sad the first welcome people see when they drive north in 287 entering the city is the resource center with homeless people cracked out in drugs wandering in and out of the street, knocking on car windows. We live in ward 4 behind the cometary and are horrified the new homeless residential complex is going in so close to a k-12 school and well established, affluent neighborhoods. Just last week there was a dangerous, drugged out homeless guy walking down Silver Leaf trying to break in to homes in the middle of the day. Once the cops finally arrived the drove him up the street and dropped him off only to have him return to terrorize the neighborhood. Yes, it's nice Loveland wants to be a sanctuary for the homeless and drug addicts, but it blatantly contradicts the sense of community and safety the city is trying to cultivate. There should be a resource center for the homeless but it needs to be out of town AWAY from areas the city is trying to build up and make vibrant. It doesn't make any sense for the city to continue pouring funds into making old town a nice place when it's just getting over run by homeless and drug addicts. Loveland is known as a city in the homeless community that will roll over and let you do whatever you want and let you stay as long as you want. As Loveland keeps prioritizing homeless over their current citizens, the city won't be able to attract hard working people who want to, and will be able to, provide the economic and cultural support the city is needing.

Also the homeless population is out of control, violence and vandalism is more and more common, harassment from the homeless for me simply existing makes it an unsafe and hostile environment.

Also why is Loveland becoming such a hot destination for homeless people from all over? Is it possibly all the resources (money) being offered to them? The homeless vagrant problem is becoming a real issue that is making me consider moving elsewhere. And then you have a bus system just to ferry them (I never see anyone else on the bus) around the city from the food bank and liquor store into my back yard and say you don't have enough money. More busses to truck around more homeless? That's what you need more money for?

Also, regarding Q6...I'm a delivery driver for Meals on Wheels with a downtown route and deliver to about 20 people once a week, all of which are either elderly or disabled. I feel Loveland does a very good job (better than most cities in the U.S.) at providing nourishing meals/services to our elderly & disabled population. The City of Loveland, however, unfortunately, has become a haven for homeless individuals. This is very concerning to us. We've made it entirely too easy and convenient for homeless individuals to "live" in our city. By catering to these individuals, Loveland officials have helped exacerbate our homeless problem - allowing it to grow at an alarming rate. For this reason alone, my husband and I rarely have dinner or shop downtown. We'd love to support the downtown restaurants and shops, but there's too much crime...theft, illegal drug use, etc... I'm certainly not an expert on homelessness, but please know, my older brother has been homeless numerous times throughout his adult life and is barely housed currently. He and I are very close and talk at least three times/week. So, I'm at least familiar with how complex & heartbreaking the situation is. Even he agrees that if a city makes it easy for homeless people, they will flock there. He admits it's the primary reason he's stayed in Louisville, KY-the city has made it convenient for him and others like him. It's my understanding Loveland is now considering having a homeless shelter in First Christian Church. This is not "the solution". Please don't expand the boundaries of this horrible/heartbreaking problem. Downtown crime rates have significantly. Lots of citizens avoid that area for this reason. If a shelter is created at First Christian, the problem will simply get bigger geographically - extending from downtown to the cemetery/Runza area. This will lead to increased crime and less patronage of nearby businesses. When we moved here 29 years ago, Loveland was a quaint, very safe community. We know, unfortunately, Loveland will never return to its former self, but our hope is that City officials will NOT expand the area in which homeless shelters exist. We strongly feel that will only exacerbate our city's current problem.

Although we do not have the extent of homeless population as other cities, it is vitally important to be actively addressing this issue instead of being reactive. Living in many other cities, I have seen the most effective impact from non-profit organizations that have a rehabilitation and health services requirement to their services. Services that help the homeless with their addictions and mental health issue. Services that provide a way out of homelessness.

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As a person who houses people who are homeless I am HORRIFIED both at how Loveland treats unhoused people and people who have gotten housed from homelessness. It's horrific that there isn't an accessible bus stop for people with disabilities near saint valentines apartments. It is deplorable how the community treats people who are homeless. It's disgusting how there are signs discouraging people panhandling out of necessity to survive. The worst part is how the police force treats the residents of saint valentines. Someone I work with was bumped by a resident and the police were called as a matter of policy and despite this person insisting they didn't want to press charges the police gave that person charges anyway!! I literally saw someone get arrested because they slept in my bushes and the neighbors called the cops - I was sitting outside with him helping him get connected to Loveland resource center when the arrest happened! I didn't care he slept in my bushes! Loveland is a place for rich white cisheteronormative people to live and this city will not gain my support until it demonstrates legitimate care for the most vulnerable within our community.

As resident of the downtown area the homeless population is becoming an issue that needs to be address very soon. I have homeless people sitting on the side walk of my house often, they leave trash behind anywhere from food containers to a mattress. I have had the ring camera recorded how one person tried to open my front door. Is my right to feel safe in my own city and my own house. I'm not against helping those that are in need, but downtown is not the place as we do have a combination of residential and hard working business owners trying to grow their business. City Counsel has tried all these different things for homelessness and all have failed. Call and talk to Castle Rock CO about their NO VAGRANCY laws. I'VE HAD ENOUGH

Combine brain with heart in handling homeless. Heart may deceive and not actually help unless done wisely.

Consider finding an alternative location for the homeless shelter being proposed at the church on 287 near the cemetery. There are too many opportunities for children to come into contact with the people using the shelter at that location.

Control and enforce no panhandling. Remove homeless from downtown area- we won't go there or bring out of town guests.

Do not make Loveland the hub for homelessness, you are only inviting problems in other communities to ours.

Do not make the homeless shelter where it is suggested (old church of Lincoln). It will just make more come. Stick it out in the country somewhere. Maybe over by Trilby.

Do not want the homeless shelter in my back yard.

Do something about homelessness: create incentives to businesses to pull people out of poverty by reducing taxes and obstacles to open businesses. Enforce no camping. Our city is being ruined by the homeless.

Do what we can to discourage the homeless from staying here. If you build it, they will come.

Don't encourage homelessness by providing all kinds of services

Don't make Loveland attractive for homeless. Look after long term residents that fall on hard times but don't import problems by creating a magnet that draws people from other parts of the country or illegals. Keep the paths and trails free of homeless encampments and if you have to provide shelter take away the drugs and prevent drug use in shelters.

Encourage non profit civic organizations to handle the homeless problem. Stop raising our taxes!!

Enforce laws homeless are breaking. Camping drugs etc.

Finally, I would like to say I'm in support of the new homeless shelter proposal. It makes sense to consolidate services and have a much bigger facility. I live around the corner from the new Catholic charities supportive housing. And for the most part, it's been OK. I would like to see more police presence patrolling my neighborhood.

Force the homeless to leave.

Get rid of the homeless They steal and do drugs and destroy our town

Having homeless services on the main road into our town (287 and 1st street) is embarrassing and not welcoming at all.

Help the ones who need help that are working not the lazy worthless not wanting to help themselves

Homeless people in this area are the direct result of making it easy to live that lifestyle. They are not just down on their luck. Providing an environment that supports this lifestyle creates a larger problem. They are not a problem in communities that do not provide services to attract them

Homeless population stops me from shopping or walking in downtown area.

Homelessness - giving free access to housing, health care, and food only encourages people to come here and take advantage of these services. It creates more entitlement and takes opportunities and focus off of the people of this city who work, pay taxes, and deserve a safe and enjoyable downtown Loveland. It also takes away from the cleanliness and beauty of our city.

Homelessness has always been a concern, and this makes me worried for the future of our neighborhood and parks; to the point of me considering having to move

Homelessness is a big concern for the residents of Loveland.

Homelessness is a complex issue and a case by case approach would be needed. Providing services and permanent housing would only work for some while enforcement might be necessary for others and still others might just need a helping hand to get them back on track.

Homelessness is a growing concern for me and my family. There are multiple homeless people hanging out at our neighborhood park daily. I feel that parks are for children and families, not for the homeless. A church near our neighborhood park will be a new 24/7 homeless services and shelter, meaning there will be even more traffic of homeless people through our park. There is also a new center for homeless youth on the other side of our neighborhood. The safety of my children has

Homelessness is a HUGE problem. Areas set aside for them are too close to where children and families spend time. And those not using the area/facilities stay outside and camp, have human feces on the ground, and drug paraphernalia around. NOT SAFE AT ALL!

Homelessness is a major issue that Loveland needs to address. It is the only part of living here that I don't love. Many in our homeless community are elderly and need help. There are also homeless people who are a threat to our safety, and this needs to be addressed.

Homelessness is a major problem that needs addressed but the solutions cannot be at the expense of tax payers and local residents. For example, the proposed homeless shelter at the church on 287. This is going to attract homeless people to an area with dozens of small businesses and less than 1 mile away from a k-8 school. This "solution" helps a few hundred homeless people at the expense of thousands of residents and puts the safety of children at risk. This is no solution at all, but rather a further problem.

homelessness is a real problem with homeless people living in public spaces. It fosters crime and drug abuse and should not be tolerated in our city.

Homelessness is increasing everywhere. Affordable housing is necessary, but so are extensive public health services. I don't want an encampment near me (in the 70's they called that NIMBY's), but sometimes camping is the only option for people. In Japan, they use these single pods that self sanitize after each use...but then you have to have the money and the best space for those. No easy answer. Refer to the 70's when homelessness and therefore crime increased everywhere. Find city programs that were the most innovative and successful during that time period. I think focused planning on this issue now will come in handy for many years to come and will ease pressure on the police force. I did not live through most of the 70's, but many people in Loveland did, and they could be a resource regarding that time period. Holding a community brainstorming meeting/open question survey would be innovative - something where it's not about how good/bad the city is doing, but just asking for any and all creative ideas, asking the community about the history they experienced during hard economic times, what worked, what didn't.

Homelessness is ruining our city. Our family has lived here for almost 100 years. It's infested with drug users and crime.

Homelessness needs attended to by law

Homelessness needs to be addressed but I think the people trying to help need to read the book, "WHEN HELPING HURTS". Some people don't want help. I think Loveland could learn alot from Denver. I understand from tv news that 911 calls are increasing at apartments/motels due to homeless people tearing the rooms up. Some people don't want to be homeless those are the ones we should help first.

homelessness should have an end result. I do not agree to funding the status quo

Homelessness will not be addressed by merely providing services to unhoused people. Sometimes "helping" people isn't the solution. Living downtown we find discarded packaged food everywhere. Discarded clothing items everywhere. Our culture doesn't understand the difference between need and want. Unless we address this, we will continue to see the unhoused population grow. Statistics do not support blaming severe mental illness as a major unhoused contributor. Addiction and indifference are the bedrock. It's now ok to demand that your neighbor take care of you regardless of their own burdens. Tax paying citizens are now responsible to pay a debt they do not owe so that others can shirk their own debt?

I absolutely reject the City of Loveland's proposal to purchase the First Christian Church for a homeless shelter. I do not support my local tax dollars going towards funding homeless shelters. The City's first responsibility is to its tax paying citizens! The state should bear responsibility for funding shelters for the homeless and illegal immigrants -not individual cities. Such a shelter will only bring in more homeless and result in an ongoing financial and social liability the city cannot afford, and its citizens do not want!
I am in favor of supporting people who are legitimately down on their luck with housing and resources. However, most of our homeless population consists of law breakers, people who choose the lifestyle and have no regard for the welfare of our city or its residents, or the mentally ill who need more help than a free place to stay. Our police need to be given the support to enforce camping bans and trespassers, especially at our downtown establishments.
I am in favor of supporting people who are legitimately down on their luck with housing and resources. However, most of our homeless population consists of law breakers, people who choose the lifestyle and have no regard for the welfare of our city or its residents, or the mentally ill who need more help than a free place to stay.
I am very upset that my tax dollars are going to fund a homeless encampment for people who can't prove Loveland residency. That's an abhorrent piece of public policy. I'm all about helping people who live here/from here. But we have essentially created a system that attracts more homeless to Loveland. Good intention. Horribly executed. It needs to stop immediately. Loveland is better than this. Hopefully politicians can realize this....
I believe having a tough on drugs policy and a place to rehab and take care of homeless at a location far from residential areas would be a more compassionate response for all involved. The city and Homeward Alliance do not have a track record of success in my opinion that is worth continuing their desired strategies. Pursue a partnership with the \$30million dollar behavioral health facility off Trilby.
I believe in giving underprivileged people a "hand up" as opposed to a "hand out" and think there should be requirements for those homeless people we choose to help. I think there are a lot of people on streets that don't want to work and prefer to have the community provide them with free housing and food with no strings attached. I would not want a homeless shelter in my neighborhood for fear of aberrant behavior, drugs, trash, etc. I recognize it's a huge problem, but more homeless will come to our community if we become the beacon of help. I see homeless men panhandling on the corner by Carls Junior right next to a sign saying "Help Wanted". Job are available in our community but it feels like many people don't want to actually work to better themselves. My husband says "The more free stuff you offer, the more homeless you will attract. This will only lead to a bigger problem in our community."
I believe shelters are INEFFECTIVE and we should not be subjugating citizens and businesses to a less safe environment.
I definitely think we should be giving housing to homeless individuals. It is cheaper than supporting programs that aren't solutions for homelessness, but I think more is need to address mental health. Though I know getting that support or even having individual seek that support is challenging.
I feel like Loveland has significantly gone downhill since catering to the homeless population. No longer feel safe going downtown or even out in the evening due to the increase of homeless population. It feels like Loveland caters to the homeless instead of the taxpayers
I feel the homeless are Loveland's biggest problem.
I love Loveland the homeless are a quandary
I read where a city made a plea for all drivers to stop handing money out to the homeless and only donate money to the organizations that provide resources for the homeless. It was said that this caused improvement on many levels including less open drug use because these people didn't have ready cash to go spend on a hit. I really like this idea. If the homeless are funneled to the resource providers and not getting continual free handouts, I think it would help the community over time. I can't remember which city started this program, but the initial results have been really promising.
I support structure homeless help (like in the event of families and children experiencing homelessness) but I think the overall homeless people in the area have become aggressive and dangerous. I have stopped taking my family to the Library because the problem is so bad and there is no regulation for their actions because it's public space. It makes me sad because Loveland was once a wonderful place to live but at the current rate, my family and I discuss moving in the future if the city, surrounding cities, and state keep moving in the same general direction.
I support the proposal to house homeless assistance in the former church building that is being proposed. It is essential to provide stable services for the homeless population.
I support the proposed 24/7 shelter
I think Loveland has gained a reputation as being a great place to be homeless and I think we spend too much money and make it to easy for people who choose that lifestyle to continue on that path. I am also concerned about safety in general in Loveland. I've been here over 40 years and have seen a steady increase in crime.
I think providing a homeless shelter in the church on Lincoln is a great idea.
I totally support the proposed homeless shelter at the First Christian Church.
I would like you to move all the homeless resources out of the downtown area. I feel that all the crime in the area is stemming from that. I don't feel safe going to the library because of all the vagrant people in that area. The downtown area is suffering. There are people sleeping in front of my local King Sooper. This is not helping bring families and "nice" people to Loveland.
I would prefer the homeless to not be in the church on 287 right across from the cemetery because I live right behind there and the communities in here are all elderly or disabled and not a good place to have a homeless shelter. The one place that I was thinking was the old Albertsons building on Madison and 34. They're all down there anyway so it would be a perfect place and there is bus transportation there also. It would be a better place for them to go there is more room, opportunities elsewhere. Please do not I stress that, MOVE THE HOMELESS SHELTER TO THE CHURCH ON 287!
If we continue to provide free services for homeless including housing/food/shelter the problem will continue to worsen and we truly are not helping, just enabling. Mental health/substance abuse treatment is essential. I should not have to be scared running on the bike trail alone or walking in downtown at night, watching naked people walk up and down the sidewalks in downtown or shooting up or smoking meth on the corners or sleeping on the sidewalks or stairs of the post-office/library/underpasses. Unacceptable!!!
If we provide non-mental health services for typical homeless persons, we will have more homeless persons. The major cure for typical homelessness is an improvement in their mental health. And better drug enforcement, and drug prosecution.
I'm tired of that city wasting money on the homeless encampment and paying homeward alliance. You are creating an unsafe community. Housing first has NEVER worked and you are putting our residents at risk. Private non-profits should be doing this. NOT our tax dollars.
Is there a chance to give the people out of work on the street some simple jobs in exchange for city services? Overall we are still in a sweet spot. Who wants to be in Denver?
Keep summitstone
Keep the library / No homeless Shelter on Lincoln
Loveland City Council MUST STOP incentivizing homelessness. It is destroying a once beautiful city.
Loveland should not be the NoCo solution for homelessness; for most, homelessness is a choice and we should NOT be enabling those that make this choice; Ending the take-home food tax was a mistake and any of our elected officials who supported this and did nothing to oppose it should be held accountable; our school district is way to far behind our neighbors across all measures. More can be done on Homelessness and Healthcare.
Move the homeless facilities away from the entrance to Loveland, parks where children play and elderly live!!!! Downtown is really a scary place to be with all the aggressive homeless people.
My comment is not about being insensitive to addiction or mental health as I have been touched by both. I am against the homeless camps, the free shelters, the loitering because I see the trash when coming into town, it is visible under the bridges on the bike path. Also, changing zoning to accomodate one sector only hurts those who will be affected by the zoning change specifically for the Church shelter.

My family has been in Loveland since 1979. I grew up here and always felt safe. Now, I'm raising children and fear for their safety and mine. Loveland continues to decline and attract crime, drugs, transients which severely effects the quality of life on a daily basis. The streets and downtown areas are completely unsafe even during the day. Every day there's new homeless folks hitting the streets of Loveland from all over the country. I see people carting around belongings, sleeping on sidewalks and public places all around Loveland EVERY DAY. I see men and women urinating in very public areas often. Way to go Loveland, put a magnet out there for people who can't support themselves and show up here for the FREE services while bringing crime, mental illness, and terrible behavior for residents and children to see daily! It's essential that you defund Homeward Alliance and stop handing them thousands of tax-payer dollars to "help", more like attract more transient homelessness. If you want to do something productive, put these people to work who are taking the free resources, sucking up Police and EMT time and services. Make the homeless population that grows here daily accountable for the services they take, give them a purpose in their day instead of allowing them to roam the streets scaring people and kids with their bad behavior, mental My tax dollars should not be spent housing homeless people who have more often than not put themselves in their situation and are trashing the city and making my neighborhood a less safe place to live.
Need to find ways to keep homeless from loitering and panhandling.
No homeless shelter should be close to residential or business areas. If necessary, bus the homeless to other areas of the city.
No new homeless shelter.sick of my money going to people that don't want help and have ruined my beautiful home town.
On homelessness, I worked as a customer service rep for 30 years in the meter department. I met many homeless during this time in back alleys downtown where the meters are. I found many of them actually prefer this lifestyle and no amount of assistance is going to change that. I did notice one thing they all have in common, they completely trash any area they happen to reside, whether a back alley or under a bridge. With nothing to do, you'd think they would have the cleanest areas in town. The City continues to cater to them however, so as the saying goes.....Build and they will come.
Our city's leadership's approach to welcoming homelessness is an obvious mistaken approach. Caring for unexpected homelessness is one thing, fostering a homeless community is another.
Our kids can't walk downtown or go to any downtown Parks without seeing homeless people on drugs or running around naked or making horrible comments to them. Loveland has a very big homeless problem. You need to get a handle on this quickly. And I don't think an answer is putting another homeless building where they can hang out. If they are disabled help them get them somewhere to stay. If not they need to move on.
Please do not enforce camping bans on our community.
Please read the book Sanfran Sicko. There are ways to fix this homeless drug use crisis.
Please reconsider the homeless service all at the place chosen. Perhaps where there is no senior housing. Property values will be affected.
Please stop spending money on housing for the homeless, I feel it attracts more homeless people and makes the problem worse. Provide meals and basic healthcare only.
Putting a homeless shelter in the middle of town next to the cemetery is an awful idea. It will encourage more homeless to camp in and around the cemetery
Quit putting the homeless population above the needs and desires of actual tax paying citizens.
Regarding homelessness is our community the above question asks if we should keep funding organizations that provide services for our homeless population which you want to say yes to, but have no way of knowing if those organizations are being successful in helping people move towards success or enable individuals to remain homeless. What filter are we using as a community to measure success?
Shelter and treatment are imperative
Stop catering to the homeless & cater to the people who actually pay taxes. I can not take my kids to any parks in Loveland as we find drugs & needles at EVERY park. I can't take my kids downtown, as it is a mass bar & we get accosted by homeless every time we go. I cant take my kids to the library as we get accosted by homeless here as well. There is so much that the city can do by cutting spending on stuff like additional library purchases, festivals, and a whole slue of other things & start living within your means.
Stop catering to the homeless population who choose not to work and focus on your residents who work hard for their money and homes. Start making the city a safe place instead of making it a place for the criminals to go and hang out!
Stop enabling all of the homeless and transients that refuse to get clean. I'm tired of watching this city go down hill catering to all of them.
Stop Inviting the homeless to any public buildings/parks/commercial establishments/et cetra...immediately!
Stop panhandling in intersections. With the city making loveland a "haven city" homelessness has become rampant. Other cities become more strict so all the bad elements come to our sleepy little town. I don't want my taxes wasted to make my town less safe for me and my children. It's very dangerous and I have personally watched someone get money and then spend it on lotto scratchers. There are too many homeless in the streets, my daughters go to Bill Reed, there are multiple homeless people around, downtown especially and they don't feel safe even at school! Going downtown after sundown is sketchy, don't recommend unless you're in a big group or armed!
Stop spending money on the homeless! Get rid of the homeless! They are ruining our city and causing crime issues, public safety issues, ruining property values and destroying our city. They threaten people, damage property and driving people out of the city. Visitors are appalled at the amount of homeless. DO NOT MOVE THE HOMELESS SHELTER TO THE FIRST CHRISTIAN CHURCH! Residents within the vicinity are already having issues with the homeless with property damage and safety. Police have been called numerous times already! The mayor has NO IDEA what is actually happening in the city! LOVELAND IS NOT A HOMELESS SANCTUARY! I have lived here for 45 years. Grew up here. This is the worst Loveland has ever been!
Stop spending money on the homeless, it just promotes more crime and filth in our community. (Most of them have other options if genuinely want to change.). The homeless had turned our wonderful library into a disaster, both inside and outside, it isn't safe to go there after dark. Also sad for local, small business that are being destroyed because of the homeless, same with what used to be the nice and safe Railroad Park. Now it is unclean and unsafe.
Stop trying to feed and shelter homeless people with our tax dollars. Stop all panhandling in city. Stop health care for homeless people paid my tax dollars
Stop trying to make Loveland a hub for homeless. You are driving out home owners and businesses which are essential for tax revenue.
Stop wasting our tax money on the homeless! Many have said they are here in our city because of the easy free access to services. A new "regional" shelter will only bring in more people and problems
Stop working with Christian Charities (the organization). This is a corrupt organization that funnels millions of dollars to assist the invasion at the Southern Border and then disperses dangerous people into neighborhoods across the country, including Loveland. Enabling homeless people and their criminal behavior makes an unsafe City. Just visit the library. I wouldn't take a child there for any reason. Homeless people hang out inside the building, bathe in the bathrooms, and make for a disgusting experience. On another note, the majority holding City Council Seats are Communist. No other way to put it. Their ideas and rhetoric are straight out of the Communist Manifesto. This City should be a National Gem of a City, but it is overrun with homeless people committing crime and making it unsafe.As a City, just stop the DEI nonsense. Stop causing a divide in our community with this Marxist tactic. It will lead to the complete collapse of the City as an entity.
Strongly oppose the proposed shelter on 23rd ave
Strongly support plan for homeless services at First Christian site. Siloing homeless people away from resources and the wider community is cruel and ineffective.
The amount of homelessness in Loveland has increased exponentially over the last few years. The S. Railroad Facility is in an absolutely awful location within the city, located next to one of our largest city parks where families go and children play in the splash pads in their swimsuits in the summer. The proximity to downtown has made it so vagrants wonder the heart of downtown on drugs. Riding a bicycle to fairgrounds park to pick up the bike trail from downtown feels unsafe with the amount of homeless people around. Loveland's handling of vagrants in our community has caused the problem to increase in our town, not decrease or get better. Since these facilities have been put into place, the homeless problem has gotten worse in Loveland, it hasn't gotten better. I absolutely do not support any expansion of services provided to vagrants in our community. And the locations Loveland has chosen to serve these individuals is a detriment to our community.
The city does a great job with what they have. We need revenue to have the quality of life here that we have and I will support anything that achieves this goal. The library is a sad state of affairs, I do not feel safe there nor does it feel clean. The homeless population is out of control in that space. I do not want to go there nor do I want to take my children there. I feel bad for the employees there who have to deal with that.

The city must do something about the homeless problem, and that "something" must not make the problem worse! For example, if "services" are provided with no strings attached it will just attract homeless from other communities.
The City of Loveland has created the biggest drivers of Downtown crime and insecurity by (1) taking over the shelter at 137 S. Lincoln, (2) managing a tent city at 300 S. Railroad, and (3) turning the Library parking lot into a campground and free-for-all. We have new faces in town all the time, wandering Downtown, acting in bizarre and dangerous ways, and helping themselves to the free services provided by the City and well-funded nonprofits like Homeward Alliance. Loveland is a magnet for drug addicts and unhoused mentally ill transients. The is no proactive Police presence on Downtown streets, so transients camp out and openly abuse drugs and alcohol, and cars and motorcycles roar through Downtown at high speeds after hours. Private investment will quietly dry up as public life and public infrastructure continue to deteriorate Downtown. I believe City staff and the rank-and-file at the Police Department are demoralized, watching their backs, and doing as little as possible in a risk-adverse manner to survive a rudderless and sometimes toxic environment. We need new senior leadership in City staff.
The city of Loveland has way too open arms for people not even from this community experiencing homelessness while its contributing members of Loveland suffer.
The city should not build a homeless facility in the middle of downtown. That will make residents with families feel less safe, and hurt downtown businesses. Homeless resources should be pooled with the county, and not be Loveland's sole responsibility.
The City will never fix the homeless situation until they partner up with local business people, other city and county governments and organizations. The fix is much simpler than what the city is proposing and has proposed in the past. The government has never fixed anything on its own without the help and the partnership with the public.
The homeless issue has decreased. Thank you for that. Now we need police driving at night as neighborhoods are experiencing theft at night.
The homeless issues are caused by government given money to people that don't deserve it.
The homeless issues is now coming into our neighborhoods and we are feeling unsafe as a community.
The homeless issues, the downtown area where they roam is disgusting. We don't want to turn into California, or Denver.
The homeless people and mindless support of them and their lifestyle is ruining this city. We are becoming another Denver, Portland, etc. and this city has declined substantially in recent years because of it. Stop giving them all the resources in the world and they will find somewhere else to get them and stop ruining this city and the way of life of the people and businesses in it.
The homeless population needs more assistance in order to feel apart of the community with working, paying their share of taxes, etc,
The homeless situation has hit a crisis level and has created an unsafe environment in much of the city. We can't become a desired destination for the homeless population or the situation will only get worse. We need to provide adequate mental health and substance abuse services but strictly enforce no camping ordinances.
The homeless situation increases crime and trash and makes me feel less safe.
The homeless situation is horrific. I don't recognize Loveland of even 5 years ago. I met friends at the Chilson Center to go swimming and my friends car was broken into and ransacked in broad day light. The druggies went through the glove box, center console, tore out all floor mats. Tore out the car seats searching every where for what? Pennies? Why are we the good tax paying people of Loveland being subjected to this trash. We used to go to the fair grounds park and splash pad and now there is literally a homeless encampment 20 feet away. Needles on the play ground. Homeless doing frogs in RVs. Moms are worried their kids will get snatched and sold for drugs. Downtown is no longer a place I feel safe walking at night. I live on east 3rd st and I now feel scared. Weird people in bushes at night. I've installed bright motion sensor lights all around my house because druggies have walked in my back yard. The downtown area and public spaces being over run by unsafe, unwell people high out of their mind is the #1 issue Loveland faces today!!!! Get these horrible people out of our lovely town!!!! Enforce the no camping, enforce no loitering. Make Loveland and unwelcome place to those who wish to remain in the gutter.
The homeless situation is out of control
The homeless situation seems to have gotten worse in the last 2 years. With homeless come more crime and drug use.
The homeless, crime, and not taking in migrants. If we fail on these, none of the other issues matter at all. Our entire way of life depends on maintaining law and order.
The homelessness and abundance of clear drug use and panhandling is out of control. I feel unsafe taking my child to the Loveland library when there is a mobile laundry unit there and someone is convulsing their body and yelling uncontrollably. Homeless are using the city park splash pad to bathe. I have started using Fort Collins more to take my child.
The homelessness in Loveland has really scared our community. It is awful. I drive by Loveland Resource Center very often & it's horrible there. The homeless are openly smoking pot & going to the bathroom right there! There is trash everywhere. It makes it difficult to answer these questions without thinking of what the homelessness are doing to beautiful Loveland. I've grown up here. It's so sad to see. They are here for a reason & that reason needs to be taken away! Our veterans need to be taken care of & that's it. The rest need to find another life, which is not my responsibility to find!
The homelessness in Loveland is a major problem. I've lived here for 10 years and seen crime increase. I know many residents that have lost their pride for our great town over this. They have infiltrated the neighborhoods. There's trash and filth everywhere. It seems unsafe for children. We need to stop the encouragement of vagrants coming from outside to our town.
The homelessness problem in Loveland is expanding and creating more crime. The City (city employees) has its hands tied because City Council only wants to make their donors happy at everyone else's expense. They don't care about the homeless just so long as they are out of sight. What we need is compassionate enforcement. Many homeless people are afraid to go to the LRC or South Railroad shelter for fear of violence. The staff is overworked and has no real authority. They are directed to allow someone who is drunk and/or high to stay at the shelters risking the safety and wellbeing of staff and guests. If guests misbehave, they can be asked to leave but then that person can call the Community Partnership office to get back in so rules mean nothing. Stop allowing drugs at the shelters, stop providing handouts and start providing a hand up. Help the people that want and need the help. Accountability goes a long way! As for the those who are coming here to take advantage of the free handouts and services that bring crime and drugs...how about a K-9 unit going through the shelters to reduce the number of people actively carrying drugs and weapons. We're rolling out the welcome mat for the homeless population here and the city just works to hide them and not help solve the problem because City Council sucks. Quit thinking about your stupid politics and help the community. Many of the city staff are amazing but they are bound by city council's decisions on how to do things. The elected members of the City are useless. The paid city employees work their asses off, they are the ones who show how much they care about this city and it's residents.
The homeless population is growing out of control and I believe this is because the city of Loveland is giving too many incentives for homeless to come here. The danger is now growing and extending to our youth as they are being exposed to drugs and needles on the streets. Crime rates and burglary are rising rapidly. Focus on helping the community that actually contributes to keep their money so they can afford to live! Stop trying to find ways to take more taxes or KEEP more from the community, and start doing more to preserve what we had, because the Loveland I grew up in has changed so rapidly within the last 6 years that it is unrecognizable... and quickly becoming unlivable to long time members of this community.
The increase in homelessness within the community is alarming. 12 years ago when we had a young child, we would be downtown at the library multiple times/week and never once felt unsafe. Now that our child is now a teenager, we do not feel safe having them be downtown with friends. This is sad and unfortunate. Throwing more money at the problem is not the solution. The major reason for any negative marks is for safety and crime... seems like property theft is way up and homeless people are on every corner and in every parking lot. My heart goes out to them but many of them need mental health services and or long term rehabilitation services. I don't know what the solution is, but I no longer feel safe going along the Thompson River trails, going to the library, or even going to the grocery store once it's dark out.

The Majority of my concerns with Loveland revolves around prioritizing helping the homeless community at great cost to the tax paying residents of Loveland. We have more young families moving to Loveland in hopes of building their families here and when you take your young children to neighborhood parks or to Downtown Loveland there are homeless individuals constantly setting up camps and destroying areas of Loveland. These are not individuals who are investing in Loveland and trying to grow it. They are only taking from the city and the people who are investing in the city. I am all for limited opportunities for the homeless who do not want to be homeless any more. If the city can afford it, it would be great to have a facility that gives homeless the opportunity to get clean of and substance abuse issues and learn to be a part of the work force and contribute to the growth of the city. Any Facility like this should not be in the middle of residential areas unless Loveland is able to STRICTLY enforce No Camping Bans. Not all homeless want to be helped. It is sad but true. Those that just want a hand out and only take from others should not be encouraged to live in Loveland.

The new homeless shelter is way too close to schools. Did not appreciate that you put a contract on the building before consulting the community. Way to not be transparent or let our voices be heard. They don't need a shelter to hang out at. They need mental health/ drug treatment. They need jobs and affordable housing. I should never have to call the police because a drugged up homeless guy is attacking my house! No ever came! I couldn't leave my house for over 20 minutes and had to put up cameras so I can see if it's safe to walk out my front door. I still don't feel safe. I should feel safe in my home and I don't. He's out there riding around on his bike. I can't wait to leave this town! Especially since you are inviting more homeless to move in right down the street.

The policies that support the growing homelessness population. This has become a terrible place to live and I can't wait to live.

The proposed homeless facility on Lincoln Ave is an excellent idea and deserves to happen.

The taxpayers don't need to be subsidizing the homeless, the more you take care of them the more will come!!

There needs to be planning for all the homelessness. It is creating a massive cost to the city and the city is choosing to accept it instead of addressing the issues. It is very hard to see our taxes being used to help feed, house, and take care of them instead of creating a plan to address why they are here and why they choose to stay and make our city very unsafe. I refuse to spend time downtown due to the safety concerns.

This town has gone so far downhill and the homelessness is out of control.

Those dirty, unprofessional - looking homeless people are a blight on an otherwise beautiful city and must be removed from public view. Please do WHATEVER it takes to get rid of ALL of them. I'm sure I'm not the only one that hates to see them.

Treat the unhoused like people instead of problems. Don't require sobriety for participation in housing/care programs.

We continually hear about how many "homeless Loveland residents" that we have in town. We live between Lincoln and S. Cleveland Avenue and see daily new people coming into town. These are not residents. These are people coming for all of the free handouts. They litter, yell, cause disturbances, don't follow the rules the rest of us have to follow, are not held accountable for bad behavior and more. So much tax payer money is going toward giving these people who contribute nothing to our tax base. Police, Fire, Medical resources (ambulances) on a daily basis. Why is there no mention of decreasing the funding for providing all of these free "homeless" services vs. our fire, library and other city services when you mention your tax ideas? Why is there no requirement for these people to continue to receive free services, lodging, food, etc.? They could at least be required to pick up all of the trash that they create in our Fairgrounds Park. Also, the city of Loveland gushes about their recycle record. Why are plastic bags and plastic water bottles being handed out to the homeless? They end up in our yard, in the farmer's ditch, in the park, etc. Each person should be given 1 non-throwaway bottle to be responsible for. On a positive note, Loveland has SO MUCH OPPORTUNITY to be a beautiful city. We live in one of the most gorgeous locations. It's such a shame to enter town on S. Lincoln and just before stopping at the 1st St. signal, see all of the "homeless" folks loitering all over the sidewalks, setting up chairs on the sidewalk, sitting on private property, etc. I truly feel for the downtown businesses and residents (like us) who have to deal with this eyesore on a daily basis.

We love living here based on our home, access to work and recreation opportunity, but might not for long depending what happens with homeless shelter application for site next to our neighborhood. The government response to homeless in Loveland in my opinion has been a MASSIVE FAILURE. The city is not prioritizing law abiding citizens and business's safety or financial wellbeing. The city is not addressing the actual problems with homeless situation, substance abuse, mental health, unwillingness to work. They are facilitating poor behavior and the wrong incentives are in place for the homeless.

We need to get homelessness under control. There are mentally unstable people roaming downtown which forced me to stop bringing my family down there.

We need to stop enabling the homeless population and stop encouraging them to flock to our city by providing them a free ND comfortable way of life

We support the city doing what they can to help and provide services to the homeless. I see a lot of negative comments and hatred toward the homeless population and that makes me sad and doesn't bode well for Loveland as a community. I work most of the time and can't make it to city meetings but I would absolutely support a homeless shelter providing services in town.

While we love our neighborhood and location in Loveland, we are disappointed in the way Loveland has handled homelessness. At one time, signs were posted reminding residents and panhandlers that services were available at specific locations - for some reason these signs have disappeared and the homeless/transient/panhandling population seems to be growing. Even in areas where signs explicitly prohibit panhandling, there is often no enforcement. We fear that Loveland does not have the resources to truly support a homeless shelter at the proposed church location and the homeless youth shelter that is currently being built, while also maintaining safe public spaces. Loveland needs to be diligent in maintaining safe residential and public spaces and supporting Loveland residents experiencing homelessness with appropriate resources while also ensuring that transients, panhandlers, and unauthorized campers are not taking advantage of/abusing our community resources.

With all the homeless moving into town it is hard to enjoy the parks and bike paths. It just feels so unsafe.

Work for shelter and food, no free hand outs, work pretty well for CCC

Would like to see evaluation reports on agencies performed by an "outside" body. I wonder how many homeless serve on task force or committees?

Would like to see homelessness eliminated/taken off the streets.

You spent a million dollars on 6 tents for homeless people when you all should be buying up defunct businesses in the city and turning those places into shelters (there is that closed chinese restaurant across from the Home depot off 34 that you all should have bought and converted--it has a kitchen set-up and you could have used that to feed them);

I am sympathetic to the homeless, however, our city has become the home to all of the homeless! We don't need to keep giving them everything. I do understand that some would like help, but unfortunately, the majority of them are here because they know we (the city) will continue to GIVE them everything. I work hard for my lifestyle, and it sucks that so many don't have to work at all and live better, eat better and do nothing to earn it.

I strongly oppose the location of the proposed homeless shelter at 2000 North Lincoln Ave. This will be an extremely problematic location.

Infrastructure, Roads, and Transportation

I'm so thankful that I moved to Loveland. I was born and raised in Shreveport, Louisiana.. when Katrina hit in 2005, well, let's say that Shreveport was not the same. Crime was really bad. I'm a single woman and living Shreveport wasn't the safest place to live. We had people that had come to northern Louisiana, and it wasn't safe at all. So, Loveland was a comforting place to relocate to. I'm very happy here.

I just wish that they would put a better place to sit on St. Louis and 4th Street when waiting at that bus stop. The seat is way too far low to the ground,, it looks like it is for kids Or a little person.

Older people can't get up and get down on the bench. There is a retirement center across the street and it be much appreciated. Thank you!

Additionally, Loveland needs to invest more into sidewalks. I live and work in Loveland and my spouse and I try to commute by bike as much as possible, but our sidewalk/bike lane infrastructure is awful. We have the bike trails that go in a circle around the outside of the city but that doesn't help biking in through the heart of the city. Notably, there is not a continuous sidewalk on either side of 287 between the stretch from 29th Street to 57th Street, which is right where the transit center is. There isn't a bike lane on 287 either, so I have to ride my bike directly on 287 with no bike lane and no sidewalk due to the lack of infrastructure there.

Additionally, Loveland needs to put the infrastructure in place for foot/bike traffic on 287 north and southbound north of 29th St. and south of 57th. This is major walkway with bus stops and access to businesses. Presently people have to cross back-and-forth the major highway, or walk through unmaintained paths to pass this stretch. It is very unsafe.

Change the signal lights for better traffic flow

I appreciate the work the city is doing and am generally proud to live in Loveland. I'd love to see more bike infrastructure in town to make getting around even more bike friendly.
I love Loveland, I just wish it was walkable. I don't mean our trail systems, those are good. But zoning laws necessitates driving everywhere. I can't walk to the grocery store because the roads aren't designed for walking. It's not safe to walk on Garfield to Walmart. Sometimes the sidewalk ends and you have to choose between walking in dirt or on the road with 50 mph cars. I'd be happy if cars were slowed down and safe walking paths existed everywhere so we wouldn't need cars for everything. Take notes from Amsterdam.
It would also be fantastic if COLT ran longer hours on the weekends. They only run until around 6pm. It would allow more people to use public transportation and save on gas and have a safe ride home if the buses ran until 9 or 10pm.
Need more robust bike and pedestrian infrastructure that is physically separated from regular motor vehicles. Sick of getting ozone alerts asking us to not drive but can't bike most places without being a couple feet away from vehicles.
Pot holes are appearing and older sidewalks are deteriorating.
Provide a bus service to Estes park. its absurd to have to go all the way to Denver before you can take a bus to the mountains
The road construction seems poorly managed, 34 is a constant nightmare...why do we have full size busses?? That seems to be a waste an not environmentally friendly.
The street infrastructures are a nightmare with all the traffic and now with all the construction taking place and funneling traffic detours to a few roads is ridiculous.
The traffic light timing is almost impressive with how poor it is. With or without soeeding, it is not possible to drive throug two consecutive green lights. This is actively increasing my carbon footprint as acceleration produces the highest emissions.
The transportation options for disabled residents is absolutely laughable. Only operating Paratransit between the hours of 8-5, and not providing reliable transportation between Loveland and Fort Collins for medical appointments is a disgrace to disabled citizens and shows exactly how we are forgotten. I moved from Fort Collins and am regretting it every day, because I can't get to the services I need if they aren't in Loveland because Dial A Taxi is unreliable and left me stranded the morning of a surgery, having to pay \$45 (on a disability income!) to get to Harmony Surgery Center.
There's no shoulder or sidewalk on Eisenhower by Walmart
Too many people have moved here and infrastructure can not keep up.
Traffic does NOT flow easily through city - poor city planning - 37th at Taft does not go through to Wilson, Empire at 29th should have gone through to wide street Estrella as originally planned, etc.
Traffic light timing needs adjustment, it is physically impossible to make 2 simultaneous green lights even if you speed
We continue to build homes and businesses with zero infrastructure to manage the grow/traffic. A couple examples is HY 34. Walmart on Denver Ave. While 34 east was widened to 3 lanes, there is no turn lane into Walmart. I've witnessed several "close call crashes" with people turning (seems like a simple, cheap fix - add a turn lane which Walmart should have paid for in the beginning. 34 and Boyd Lake Ave intersection. Has the traffic department ever heard of an overpass? This intersection is not only dangerous, but also a constraint in moving traffic. Of course, there are many more challenges our road infrastructure has with the growth.
We need good infrastructure for bicycles and pedestrians- for practical use not recreation. Open Lands and Trails are hostile to cyclists and pedestrians on MUPs, as are transportation planners. Police do not enforce traffic laws at all. Recreation is great but we need to reduce traffic in the city and encourage multi modal transportation not just urban freeways for speeding cars and motorcycles.
Help with bicycles on paths where people walk. Does Colorado not have basic bicycling manners around walkers? have been almost hit while walking my dog in broad daylight on a path, more than once. The most notable was a bicyclist came up from behind, didn't hear bicycle wheels, and she didn't announce or ring a bell, and almost hit me when she passed me in a lane wide enough for 1.5 humans. I'm all for sharing but absolutely not all for being hit or run over by someone on wheels - pedaled or motorized.
I also don't think the City leadership and elected leaders are taking a holistic view of our city and opportunities around transit and multi-modal transportation when they evaluate new development.
I don't like the city bus going through the neighborhood
I would really like our city to be more bikeable. Eisenhower, 287, etc are very difficult to cross. I live just south of Eisenhower and work just north of Eisenhower. It is only 0.5 mile distance, but the difficulty of crossing Eisenhower makes me not want to bike. They recently tore up Wilson near my house and did a very very poor job of repairing the hole. I'm hoping they aren't done with the job and this is just temporary, but they essentially made a pothole where there wasn't one before.
Just need to get better with winter weather cleanup.....
Need bicycle paths in Centurra area. I don't feel safe riding especially on 34.
People love to walk in Loveland, in spite of the lack of attention given to city streets for pedestrians. Drivers are not very accommodating to pedestrians as they rush you across the street. The Seven Lakes path that crosses over Boise is heavily used by residents with and w/o dogs. Crossing Boise at 19th street to McKee hospital is heavily used. Can we not install a pedestrian crossing signal at those locations to keep people safe, also to raise driver awareness of area walkers? With the city being underfunded, park police cars on any major street or throughfare (19th street, Silver Lake, Madison, 34 and you'll have more than enough opportunities to catch people speeding, blowing red lights, etc. If staffing is an issue, install red light cameras to increase a revenue stream.
Please increase the availability and frequency of public transit!
Poor planning when closing streets.
Street lighting in Loveland is very poor. There are too many lights and lights are too bright. I have black out curtains for my bedroom at NIGHT because of street lights. Modern guidance suggest that street lights are unnecessary on roads with speed limits lower than 35mph. Yet Loveland is filled with street lights in residential areas. There is a significant environmental impact of all this light pollution also.
The way the City plans streets is insane. When are we going to start building in walkability and bike-ability? I'm tired of the City expanding roads and adding more lanes, when what we need is BETTER DESIGN!!! I'm not real excited about what they are doing on Taft Avenue, I'm guessing it will be a car focused nightmare.
There isn't a sidewalk on west side the main road through town from Orchards to ~37th St., and then there's another gap between 45th St. and 57th St. WTF? Why are there multimillion dollar buget shortfalls and I can't even get a continuous sidewalk!
Turn lane light on 34, turning south onto Madison is way too short. Cars still don't always stop for pedestrians crossing on 1st and Washington when crossing lights have been activated. Probably too late now, but why the city didn't plan/build community/business infrastructure around the Big Thompson River or one of the many lakes seems like poor planning. Maybe one day when the city is not in debt, that could be something that would really elevate Loveland. Golden as a city, planned it well.
When is someone going to respond to a question I submitted a couple months ago about who is responsible for street curb and gutter repair ?
wish City would repair my overflowing icy corner of street numerous calls and no help on the subject
Bus and bike routes through the city are abysmal. The Rec trail is great but doesn't allow people to commute or get to any local businesses.
If it's not already in the plans, I would encourage the Loveland to invest in an electric bus fleet and increase the bus route options throughout the city. Additionally, investing in more bike and walking path infrastructure is critical to the health of the community and the region. Loveland has done a great job so far with the biking/walking path system, however it would be wonderful to have more bike paths throughout the city (e.g. that run north/south, etc.), effectively connecting all parts of the community so individuals and families can choose to bike/walk as their main mode of transportation, rather than drive a car (similar to what Fort Collins has to offer). It's also essential to the safety of bikers that bike lanes have a physical barrier from vehicles and buses. I am a cyclist and often feel unsafe on Loveland's streets due to unsafe and unpredictable drivers. Considering the immense amount of commercial growth in east Loveland, I do hope that City officials are planning accordingly for improved traffic flow (e.g. road expansions, etc.). Route 34 is going to get insanely busy as more and more commercial and residential development occurs along it (it already has gotten busier in the five years I've lived in Loveland).
Local transport should be improved ,more buses to fort Collins and Greeley.

Need to keep bike lanes clear of debris and when resurfacing outer roads, add lane markings. Also should have signs telling bikers to not ride side by side when lanes don't exist.

Redo the roundabout at 1st street and CR 21 that is too small, a serious eyesore and rough ride, include landscaping.

The biking system here in Loveland and in many places in Colorado is terrible. Electric bikes are riding on sidewalks at high speeds (endangering pedestrians) because the bike lanes are either nonexistent or not maintained and no regulations on bike paths.

Oil & Gas

Stop fracking.

Centerra seems like a mess and is best avoided, but the fair grounds are nice.

fracking needs to end

I strongly disagree with allowing more fracking within the City limits.

Please stop local fracking. And please challenge Metro Districts. Developers are taking advantage of homeowners. Their annual taxes are outrageous.

stop fracking

We do not want fracking ! please save our water

Public Information

I wish the Loveland cable channel was available on DirecTV

On the other hand I want to give kudos to the communications team who are putting out all the information about the tax deficit we are facing that that sales tax dollars directly impact the citizens that live here. Too often, City services are taken for granted and I think the communication coming out illustrates that everyone benefits from those tax dollars at the local level. Coming back to fill this in.

Since the decline of our local paper, the Reporter herald, I feel uninformed and unsure of what is going on in and around Loveland. It is my own fault for not subscribing to the digital paper. It's just not the same experience that it once was. I have been in Loveland since 1996, and have owned my last three homes from 2000.

The utility newsletter is OUTDATED with misspellings on half of the issues...I read them all.

what the **** even is Loveland TV?

When the COL communication office sent out a notice about the outcome of the City Council August 13 session (that two ballot measures had been reconsidered and the results), it was the first time I got information I didn't already have from other sources. With the local paper cutting off news earlier than ever each day, it would be great if those kind of bulletins continued from that office.

When we moved to Loveland (2019) from Iowa we did not receive any information about the city that may have helped us acclimate.

Would love more communication from Loveland about events and services.

Public Safety/Police

Start recruiting good police officers and weed out the bad police Officers.

General crime has gotten much worse over the last few years so we need to improve law enforcement.

Support our police and first responders. Thank you for the opportunity to comment.

As a nurse who works at a Loveland hospital, I frequently interact with local police officers. The number of officers who have bragged to me about the amount of police brutality perpetrated by their department on our citizens is ABHORRENT. Fear of retaliation has kept me from making formal complaints.

Enforce speed limits.

Ban all fireworks in the city.

Better police force to keep the community safe from crime

Crime increased in Loveland, like almost everyone our garage got broken into this week. Daily stories about increase of crime, it's stressful

Feel uncomfortable at night in downtown Loveland.

Find increase funding for Loveland PD to conduct LEO's training in dealing with de-escalation training concerning, children, mental disabled, senior and homeless citizens'. As well as a reminder on the Constitutional Rights they should have learned at the Academy. We should not have to see any of the PD's LEO's on YouTube acting unprofessional. I know that they are trying. They can do better. Keep the ego at home. Give respect and you will get respect back. Thanks.

Get crime under control!

Get your cops under control. Now that they're out of hiding and patrolling again, we've witnessed two separate incidents of near misses with pedestrians while the officers are on their phones or speeding through residential areas.

I am disappointed in the lack of police patrol that I see. Every Saturday evening there are cars and motorcycles racing on Taft, 50th Street between Taft and Wilson.

I don't feel safe in my own home anymore, men are walking around in my back yard, and I can't afford to put up a fence. I have installed motion detection flood lights but what is that going to do??? Nothing!

I grew up and worked in one of the most dangerous cities in the US and the Loveland Police is the worst department I have ever seen. The City of Loveland could fund most of the deficit by removing qualified immunity and making problematic officers fund their own legal problems. Also paying hundreds of thousands of dollars to allow city employees to retire early is disgusting and deplorable. If the city cleaned up these 2 financial issues there would be no deficit and the city could focus on its citizens.

I have a couple of new safety concerns which have come up: We live in a rather safe neighborhood but have had a prowler middle of night who seemed to be housing challenged, confused due to substance use possibly, left when asked, not violent. And 2nd, I run early mornings and the speeders on Duffield, Taft, 29th, 37th, and 50th super early in the morning is getting pretty scary because they are going so fast they often don't have time to stop for other cars pulling out onto the roads, missing stop signs, etc. I'm not sure what can't be done really, they don't see to care about those road side "your speed" devices.

I have enjoyed living in Loveland for almost 2 years. Top 3 things I feel need to be addressed, 1. Violent gang crime. 2. Speeding through neighborhoods. 3. Loud and obnoxious vehicles and motorcycles.

I wish the speed limit was enforced in Loveland. I'm shocked at how people drive here with few consequences.

I live in an area where fireworks are set off regularly in the summer months, and I want fireworks laws to be strictly enforced, especially because we experience devastating fires every year.

Increase police foot patrols to help residents feel safe during later hours in downtown.

Increasing traffic violations & unhoused population are my main concerns. Let's keep on trying...

It seems that the police have become more aggressive with giving out traffic tickets since the city had announced the budget shortfall. The police should be investigating crime done by criminals not harassing citizens with traffic violations.

It's been abundantly clear to me over the past 12 months that our police department isn't getting the job done. I know we've had a change of leadership and I had high hopes that he would bring swift and positive changes given his background. But we haven't seen the changes we expected as a community. To continue seeing our police bullying the homeless and under served in our community, failing to uphold basic laws simply because it seemed inconvenient to them at the time, or just not doing enough community outreach to create a positive image for our community. The role of police in any community is critical to the safety and security of society, but that all breaks down when the citizens can't trust that those individuals will do the right things and be held accountable for their actions at all times. Not just when it is convenient or when they get noticed by the public. This isn't just a Loveland problem, obviously, but we clearly have some serious issues of own to solve and we must do something about it. We should be able to be proud of our police force and say that they are different from the rest of the country. It really can be as simple as accountability for actions and repercussions that suit the offenses to prevent bad behavior. But we have to start promoting good behavior too and encourage it even more. Creating a positive sense of accomplishment in our officers to do the right thing at all times and show their coworkers how to earn the trust of the citizens. I've met some great officers in our police force. They just get overshadowed by the poor performers. And you never know who is going to show up when you really need them.

It's unfortunate we are looking at a decrease in vital community programs (library, etc) yet we continue to not adequately address that our police department is draining our city's budget when we consider operating costs and lawsuits due to our police force's issues. I have had several instances where I considered contacting the police and every time I chose not to call them because either they were doing nothing (fireworks in our neighborhood for 4 weeks before 4th of July and another 4 weeks after it as well as when the fires were making their way to Loveland, while living on a street where 2 police officers live and hearing other neighbors called but nothing was done) or I was concerned about having the police come to my home after their use of extreme force in multiple instances (a homeless person using our backyard & backyard shed during the day without our knowledge until we interrupted them one day). My husband is a veteran with PTSD and we have a small child. I don't feel safe having the police come. I don't feel safe calling them out. And that's unacceptable. Especially when the services and programs we do feel safe at are being cut.

Last week I requested extra patrols in my neighborhood using the Loveland Police website. I've had zero response from anyone.

Law enforcement should enforce all laws designed to protect the health and welfare of our residents.

Loveland has become a haven for drug users and criminals. We need to bring back vagrancy and loitering laws, and whatever laws needed to keep our citizens safe! We need to decipher how to spend our homeless resources better. Tax payers can no longer take the hit for budgets being used to help the drug users, have properties damaged, personal items stolen, our parks, library and business being unsafe and unusable. Our police need to show up and BE ENABLED to take action when called for any call no matter how big or small the issue. The trash and fecal matter being left is disgusting!!! We have lived in Loveland for 40 years and thought we would retire here...and now we are looking to live elsewhere :(

LPD needs to work on their interpersonal communication skills and approach citizens nicely and in a professional manner. I am observing their interactions with our local community, and officers act like they are on a "power trip." I know LPD has lost some very good officers who chose to leave this dept on their own accord. It is disappointing that LPD has not implemented more positive training for officers when engaging with individuals community members. There should be role modeling in any professional situation; from a misdemeanor traffic stop, to speaking with the homeless population. There is no need for officers to act "puffed up" and disrespectful. This is how so many people view our department (gestapo tactics). Interpersonal communication training should be a required training course for officers.

My concerns about safety are related to the low income housing near us. There are often individuals in the morning screaming as they walk around.

My neighbor is dark as the street lights do not exist. We have outside lights from the city that no longer function and the city will not fix for many years. Makes my area of town dangerous and dark.

Need more police presents at school zones and remove the people manhandling in the middle of the road. Never any patrol on 20th and Taft at school zone.

Our police need to be given the support to enforce camping bans and trespassers, especially at our downtown establishments.

Overall the Loveland is a great city and the police and firefighters are outstanding.

Overall, this is a wonderful place to live. I also would like to point out that Meahaffey Park needs greater police presence during summer evenings to reduce the speeding, racing, excessive noise by vehicles in the park. It is dangerous to anyone walking in the parking lot.

Police need to be more visible to deter speeding, running lights and stop signs. Police need to put a stop to drag racing on Wilson, Taft and 56th Street.

Police need to police

Police officers do an amazing job but they seem overwhelmed. I see so many traffic infractions and expired temp tags and license plates, which should be easy to correct since this information is in the system.

Police. Are the largest cause of my feeling unsafe. They tend to harass the citizen that called for help. Then threaten to arrest or worse actually shoot the one that needed help. Police are supposed to serve and protect us, its on the badge. Choosing what laws apply when, who gets their life ruined or ended or, if this person deserves help is not that. I need protection from Police. I've learned not to call when I'm harassed or assaulted, dont need my day made worse. I need public servants, not a gang of troubled bullies with a license to kill.

Reduce police department's budget and focus more on mental health and prevention

Reduce police funding unless they can stop costing tax payers millions.

The city police department makes me feel unsafe and I would hesitate to call them in an emergency since I am elderly and have a nonverbal special needs grandchild. They do not have a good reputation for serving the disabled and elderly residents of the city with the respect they deserve in relation to their disability, race or gender.

The fire department and ambulance crews are amazing, please support them financially. I think for the Police the pendulum has swung too far the other way, meaning they have gotten hesitant to engage for fear of looking too aggressive. It's a tough job and they need to feel they can engage in a situation.

The overall crime rate is astonishing. I used to feel safe but now no longer.

The police are totally under staffed and can't patrol for speeders, aggressive drivers while trying to handle the increase in crime.

The police have zero transparency or accountability. Turn off the radio encryption on dispatch and data channels to regain the public's trust.

The quality of the neighborhoods is terrible no rules are being enforced including apartment complexes for how houses should be maintained as well as traffic laws the homeless population are everywhere and while I understand the goal it isn't working and now I cannot leave my home alone nor do I feel safe as multiple times I have been followed. The police here I understand have had a difficult time and have made some mistakes but that shouldn't mean they go away everything is a mess here now and I do not feel safe and plan on selling my house and leaving as soon as possible

Too much road rage, aggressive drivers and NO police patrolling the roadways or stopping people from driving like jerks. I hate driving around the town anymore & sometimes choose to stay home instead of going out into the community for a night on the town or to support a business, because of the amount of traffic and aggressive drivers/road ragers.

We need better police officers. We need a published arrest record like Fort Collins and the county provide.

You need to get the abusive police officers off the force. Sociopaths should not be allowed on the force They don't do their jobs when they're protecting offenders and harassing victims. Your police allow people to be attacked in their lobby and do nothing about it. They pick up restraining order violators and instead of arresting them per Colorado law for felony stocking they just let him go and don't let the victim know. Your cops are incompetent *****.

YOUR POLICE DEPT. IS A JOKE I THEY LIE AND STEAL FROM THE PUBLIC AND BEAT UP OLD PEOPLE. THEY ALSO KILL DOGS AND KIDS WHO ARE MENTALLY ILL. I HAVE NO FAITH WITH OR GOVERNMENT AND UNTILL YOU REPLACE THE WHOLE DEPT !!!!!!!!

I would also like to see the police force earn back the trust of our community by their actions.

ACCESS TO BEHAVIORAL HEALTH IS A NECESSITY!!! (NOT JUST FOR THE HOMELESS!!!)

Loveland provides the opportunity to have a healthy lifestyle

Noise management. I live in Ward 4 and have to deal with all the traffic noise from motorcycles and sports cars on Lincoln and Cleveland downtown to Eisenhower. THEY ARE SPEEDING!-POLICE where is traffic control?? Every time I'm out driving unsafe drivers and motorcycles weaving in and out of traffic. -HIRE MORE POLICE!!!!!!!!!!!!!! This isn't a safe town anymore!!!!!!

The police are virtually invisible, with no control over speeding or running red lights or stopping panhandling on the narrow islands on Eisenhower.
Get the panhandlers out of sight
Lack of Animal control service hours is ridiculous
Thank you for creating a safe community.
My neighborhood has become dangerous and scary in the past year. There are drug deals and junkies in front of my house daily. The City does nothing; not the mayor, the police, the homeless enforcement. I fear for my property and safety. It gets worse each day. Gang activity is increasing too. My guess is that city officials don't have this issue in their areas, so they don't care about the growing problem in mine. I report it often. Loveland is changing for the worse and begins with leadership
Police need policing. Egos and narcissism rule the dept. Has been this way for the over 50 years we have lived here. We don't believe a word they say or trust them at all
Too much crime from illegal immigrants. Stop trying to be Boulder.
Schools
I think one of the weakest links in Loveland is the public schools.
And as a parent to students with IEPs, the school district is strongly biased AGAINST students with disabilities and students of color. It's a very white-run district and shows in what they celebrate and fund. If the school district acted a bit humane towards those that don't look like a 50+ old white person it would improve Loveland's overall appeal to those who are wanting diversity and wanting to belong to a community.
I know many parents across the district are struggling with after school and summer childcare as the options are so limited in Loveland.
Been a resident for 35 years- Loveland High School still doesn't have air conditioning.
I would like to see a quality and more affordable local newspaper for our city. It hasn't changed much in 30 years.
Public schooling is shameful what the children are being taught regarding witchcraft and transgenderism and sexuality.
Survey
I also think that there were a lot of areas of concern that were missed in your survey questions, and the ones that were there need more an option to comment on why you left the response you did.
Better questioners It's hard to answer some questions with certain provided answers
good survey
I am new to Loveland and therefore was not able to answer all questions.
I appreciate The City sending out this survey. I'm concerned, however, that a friend had to forward it to me via email. A friend of hers forwarded it to her. Both my friend's family & ours have lived in Loveland for almost three decades yet didn't receive a survey. In order to get a "true read" of our City, we feel it should've been sent out to every resident. Also, the survey map showing "wards" was very unclear. We're not New Orleans. Most people have no idea which "ward" they live in. We live in SW Loveland and, based on the map, couldn't figure out which one we should check. We went to a different website to determine we're in Ward 2. I think it's doubtful most people will do the same...they'll just guess. This will lead to inaccurate survey results based on "wards". My husband & I also feel that many of the questions are too vague or lump too many categories together. In particular, "one" of the questions under "Question #6" asks how well we think the City of Loveland takes care of "vulnerable residents"-elderly, disabled, and homeless. These groups of individuals are different populations. Why would they be lumped together? This will definitely skew survey results.
I don't understand what "current service delivery" is in question 15. What are you delivering? That was confusing to me. If it becomes a ballot question and you want me to pay more in taxes please make it more clear for the average person. Thanks.
I should NOT be required to sign up for Polco to submit this survey.
I truly don't know what you mean in Question 15. I would need more details to answer that one properly.
In regard to questions about "people with diverse backgrounds", can that please stop? It only works to make people more aware of "differences". I marked all of those questions in the negative because when you say "diverse", you don't mean it. You don't mean to be inclusive of everybody. You mean to only be inclusive of anyone who isn't white and/or heterosexual. It's tiresome. Additionally, the City needs to take a real look at what has happened to other communities that have spent too much on affordable housing. Taxing people who make above a certain amount to pay for things for other people is communism. Communism has never worked. Thank you for putting this survey out. I generally enjoy living in Loveland but do not agree with the direction the City is moving in. We need to prioritize small business, education, families, and freedom (which means smaller government and less regulation).
It was difficult to find this survey if I didn't want to just click the link in my email.
On question 15 I don't understand what you mean by service delivery
Please make these findings available
Thank you Nicole for reminding me at the corn festival.
The survey is too long
These questions I'm only vague. I'm not sure what direction your question is going into. For example about the homelessness. It's essential to not have homeless encampments. It's essential to get rid of the homeless in the city and not provide them places to stay in my opinion but I don't know how that question was supposed to be answered. A lot of the questions I answered I was going relative to what?
These surveys are not an effective method to get community feedback. Please come up with another method.
This seems to be an "opinion poll" more than a survey with a clear underlying research question... If the intent was to spread the word about the budget shortfall and temper expectations, then it's a fail. If it helps The City take our collective temperature, OK.
This survey should not require login information. Login's remove trust in anonymity and are a barrier for those of us who do not want yet another platform that has our email info. Fodder for thought in future surveys...
This survey was entirely too long. I'm cautiously optimistic that the City will use the results from this survey to make meaningful changes, but to date I've seen little action from past surveys.
This was too long of a survey.
Why do you keep sending out surveys when NOTHING changes? How much feedback do you need? I have a long list of suggestions for the City of Loveland, I'm tired of sending them to you. Figure it out yourselves now, I'm not suggesting anything anymore as nothing changes.
Traffic, Congestion, and Enforcement
A third issue is the fact that traffic that has increased to an all time high. I realize that Loveland's street department is widening some of the more traveled roads in town, but Highway 34 (Eisenhower in town) is a daily "rat race" now. Is there anything else that can be done to assist with the high volume of work traffic? Thank you for your time.
Enforcement 100% transparency of our local government's funding and budgets. Make LEO's enforce traffic violations. So many run red lights and speed 10+ mph over limit, while officers see and do nothing about it frequently.
I don't understand why the city no longer appears to enforce any speed limits. I've witnessed many terrifying situations involving vehicles speeding. It's become the norm that vehicles are going at least 10 over on major and residential roads. I've seen no one getting citations. I feel less and less safe driving on the roads & walking on the sidewalks. Not to mention the apparent lack of education to driving residents on how there speeding is affecting climate change using unnecessary fuel and resources as speeding does.
I'd like to see more police writing speeding tickets and enforcing expired license plates. There is a sense of lawlessness on our roads and it needs to be addressed.
Make the cops enforce traffic rules. The income from these tickets would more than cover the tax shortfall you're so worried about.

There is so much speeding going on in neighborhoods and the police don't do anything about it--if you all are so desperate for money, then you can make some by handing out speeding tickets--every day people drive well past the 35 mph limit;
When we first moved to Loveland, police monitored speeders constantly. Now I rarely see them and I am tired of impatient, nasty drivers. I know money is a problem. How about more cameras? fix the terrible traffic light timing
I constantly see people parking their expensive ego cars in disabled spots, and there's no enforcement for that. And why are there idiots in loud cars racing up and down 34 all hours of the night? I should have stayed in Fort Collins.
Also, the traffic situation in town is horrible - start making these developers pay for infrastructure improvements, do not tax citizens.
Another big area of concern is speeding and reckless drivers. Where are all of our police officers? People run red lights constantly!
Being a lifelong (born and raised in Loveland 60+ years) resident, I'm beginning to get frustrated with the traffic/road/and lack of law enforcement. consider traffic enforcement as a revenue stream. Lots of abuse of speed limits and red lights which can be turned into funding source.
Do something about the horrible speeding on Cleveland and Lincoln. There are no crosswalks from 8th to Eisenhower.
Fix traffic, reduce panhandlers.
I feel one of the biggest problems in Loveland in lack of speed limit enforcement on Hwy 34. Every weekend there is racing, car and motorcycle, and I rarely if ever see tickets being given out or any enforcement of speed laws.
I think red light cameras for enforcement are essential.
I would like to see the city enforce the speed limit on SW 14th St, by either adding a traffic signal at 14th and Tyler, adding more law enforcement, putting in flashing signage that tells when someone is driving too fast, adding roundabouts or something. It's very frustrating living on SW 14th St and never seeing any speed enforcement and watching people literally flying down the road!! This is a residential neighborhood and becoming more congested with the addition of a 288 unit apartment complex. Does it take a death on this road before anything is done??
Loveland growing too fast. We now have Denver level of crime, that our Police doesn't do anything about since they got sued. People freely run red lights, stop signs and drive aggressively and speed and nothing is done about it.
Make the cops enforce traffic rules. The income from these tickets would more than cover the tax shortfall you're so worried about.
More traffic infraction enforcement needed. Fix Madison Ave Southbound left turn to Eastbound 34
People running red lights is getting ridiculous. Traffic Enforcement needs to improve
Please focus on the poor driving habits of the residents. People are routinely running red lights and speeding in all areas of the city.
Police aren't helping control the influx of bad people nor are they enforcing traffic safety. Every single time I'm driving around I see people running red lights and stop signs, even in front of occupied police cars. Never do I see anyone pulled over for traffic violations in Loveland. Other places yes, but not Loveland.
Repair turning corners at intersections. Timing of light especially for turning and during construction. Traffic engineers are not going their jobs.
Speeding and running red lights is common in Loveland's culture today. This is dangerous and must stop. Police must enforce traffic laws.
The Loveland police have "zero" presence around town. Speeding and other traffic violations put all ov our safety at risk.
There is no police presence. As a result vandalism has risen and traffic violations are rising. Speed limits need to be enforced to hold residents accountable to safer driving habits. Tailgating and aggressive driving are on the rise. Where are our police?
Traffic control on side streets need increased especially for high speeds by motorcycles and other vehicles.
traffic enforcement is becoming more important with the increased population, a city of this size should not have as many major accidents that Loveland does
Traffic enforcement is non existent.
Traffic enforcement is non existent. If it were an option to put it lower than poor. I would have.
Traffic has increased but our roads are unable to handle the volume at peak times.
Traffic in Loveland is unsafe with many drivers ignoring red lights, ignoring stop signs, ignoring speed limits. Too many accidents.
Traffic is horrendous!
Traffic is terrible! Road rage is everywhere...
Traffic laws need to be better enforced. There are a lot of people driving way over the speed limit.
Traffic on 1st street is terrible.
Traffic on highway 402 is out of control! Speed reduction, stop lights.
Traffic on US 34 is too high. Can we widen US 402 to create an viable alternate high-traffic east-west route there? Also, the timing is off on the traffic light at US 34 and Madison - northbound lights conflict and cause dangerous close calls.
We have lived here for 14 years, recently the increase in traffic accidents and drivers with total disregard for the law as well as increasing violent crime in the area has us considering our retirement plans and if we should move to a cheaper place to live. Which is heartbreaking, we really loved our city.
We need red light cameras, we need police to park near school zones, we need to figure out a way to stop all of the terrible accidents that are happening dally. I know it isn't easy to fix issues like this, but the planning doesn't seem to come close to fixing any of these issues.
When we came here 26 years ago this was a quiet town. Now its sprawling, traffic is still ok but getting bad at times, if you keep on dropping the speed limit, soon it will be a crawl.
Would like to see traffic enforcement increased.
Also, I don't see any enforcement of noise issues related to loud music, exhaust systems on cars and trucks and diesel trucks belching out black smoke.
Eisenhower feels dangerous, people drive way too fast and can be aggressive.
illegal motorcycle stunts and drag racing up and down 43rd and Taft.
Please work on decreasing racing motorcycles and muscle cars along 34 and also Boyd Lake Avenue. It's ridiculous how fast those idiots are driving. I'm surprised there haven't been more accidents.
Traffic enforcement has become a huge issue and is now resulting in horrific accidents. PLEASE step up speed and red light enforcement, introduce a courtesy campaign and/or consider more red light cameras because drivers are becoming more self-centered by the day and it's impacting traffic and safety all over town.
Unfortunate that commercial development is so focused on I25/34 corridor and Centerra. I avoid it and it's too far from Loveland central. I'd rather go to FOCO using "back roads" as much as possible.
Would like to see the P.D. enforce traffic laws.

Survey for 2025 Consolidated Plan

The City of Loveland is seeking input from Loveland providers regarding the community's current human service and housing needs. This information will be used to allocate our annual Community Development Block Grant (CDBG) funding over the next five years.

Note that if you are a service agency that would like to apply for services funding, please answer questions 3-7. This will help the Community Partnership Office determine if you are eligible.

The Affordable Housing and Human Services Commissions have established the following funding priorities for CDBG for the 2025-2029 Consolidated Plan, and will allocate funding in support of the following goals:

- 1) Develop new housing, including housing for homeless residents
- 2) Rehabilitate existing housing
- 3) Improve public facilities
- 4) Enhance access to public services

Please complete this questionnaire to help the Community Partnership Office determine how best to allocate funds for these purposes.

Brick/Mortar funding:

1. **Rank the four needs below by priority. A rank of 1 indicates that the goal is the highest need for Loveland residents.**

- A. Develop new housing
- B. Develop new housing for homeless residents
- C. Rehabilitate existing housing

- D. Improve public facilities

** CDBG identifies publicly owned facilities, and **buildings owned by non-profits that are open to the general public** such as centers for seniors, persons with disabilities, youth, and childcare centers, community centers, homeless shelters, housing for people with special needs, libraries, health clinics, and neighborhood fire stations. and infrastructure such as, playgrounds.*

2. **Please list if your agency will have a specific public facility need over the next five years.**

Write in response box.

Public Service funding:

The Community Partnership Office will create a new grant process to distribute Public Service funding to eligible agencies. The following questions will help the Community Partnership Office know if your agency is eligible to receive CDBG Public Service funding.

3. Does your agency provide one of the following services (presumed benefit). Presumed benefit is defined as clientele that is generally presumed to be principally LMI (low- and moderate-income) including:
- A. abused children
 - B. battered spouses
 - C. elderly persons
 - D. severely disabled adults
 - E. homeless persons
 - F. illiterate adult persons living with AIDS
 - G. migrant farm workers

Yes NO

If you provide services other than those listed above, please answer the following questions:

4. Is answering a question about income mandatory to receive services from your program?
Yes No

5. Does your agency review paystubs or other income information to verify income?
Yes No

Does your agency also review other sources of income such as child support, disability income, military benefits or other public assistance benefits? Please list required income documents.

Write in response

6. Can you show that at least 51% of your customers fall at or below 80% of the area median income?
Yes or No

Agency Information

- Agency name:
- What is your position:
- Do you personally provide a direct service:

1.1 Rank the four needs below by priority: Develop new housing	1.2 Rank the four needs below by priority: Develop new housing for homeless residents	1.3 Rank the four needs below by priority: Rehabilitate existing housing	1.4 Rank the four needs below by priority: Improve public facilities	2. Please describe any public facility needs your agency may have over the next five years.	3.1 Please Check a Box - Yes	3.2 Please Check a Box - No	4.1 Please answer a question about income mandatory to receive services from your program? - Yes	4.2 Please answer a question about income mandatory to receive services from your program? - No	5.1 Does your agency review paystubs or other income information to verify income? - Yes	5.2 Does your agency review paystubs or other income information to verify income? - No	6. Does your agency also review other sources of income such as child support, disability income, military benefits or other public assistance benefits? Please list.	7.1 Can you show that at least 51% of your customers fall at or below 80% of the area median income? - Yes	7.2 Can you show that at least 51% of your customers fall at or below 80% of the area median income? - No
4	3	2	1	Retrofitting with more energy efficient fixtures/equipment.	X		X			X	No	X	
4	1	3	2	Completion and possible expansion of Loveland Community Health Center - North campus.	X		X		X			X	
4	3	1	2	We operate a non-profit charity caring for those in extreme financial need, providing financial and food assistance. Our charity includes a food pantry that could benefit from expanding its capabilities to maintain fresh and nutritious groceries for our neighbors in need. This could include expanding and improving storage, refrigeration and freezer capacities, and food transportation needs.	X		X			X	We do require detailed information about income that would include child support, disability income, military benefits or other public assistance. This often includes a review that may require us to contact the sources of other public assistance.	X	
4	2	3	1	Capital needs in the building we occupy to support low income families and children - specifically, a new roof		X	X		X		Child Support	X	
1	4	3	2	More availability at Chilson Center	X			X		X	no		X
4	1	2	3	Living facilities for veterans and their spouses	X		X		X		Yes, including VA benefits		X
1	2	3	4	none - our facility needs have decreased since online access to services increased during the pandemic. We still offer in-person support, but it's not a growing need.		X	X		X		yes - all income sources are collected.	X	
1	2	3	4	N/A	X		X		X		We review all income including paystubs and all items listed above. In addition, if the applicant has asset such as a savings or retirement account income is imputed at a rate of 2% annually.	X	
3	4	2	1	Community centers/centers for older adults	X			X		X	No	X	
1	2	4	3	N/A	X			X		X	No		X
4	2	3	1	Development of the Loveland Youth Campus is of utmost priority. Funding assistance is critical to allow the multiple non-profits attempting to co-locate there to serve the Loveland community successfully.	X			X	X		Yes, we review any documents provided in order to determine any sliding scale applicataions.	X	

3	1	4	2	We often use the library for meetings and presentations.	X			X		X	We identify those who are eligible for public assistance verbally for grant reporting purposes. We do not require proof.	X	
2	3	1	4	No public facility needs at this time that I am aware of.	X		X		X		Any and all income sources require documentation. The type of documentation depends on the income type.	X	
4	3	2	1	Unkown at this time. Also, the above rating system is not based on any factual information, as we provide services in the community, but are not extremely familiar with the needs of the community as a whole.	X			X		X	Yes, clients are honorably discharged Veterans, Active-Duty service members, or the spouse or caregiver of the eligible individual. Clients are required to share their military ID info.		X
4	2	3	1	Day and Overnight Shelter for families with children experiencing homelessness and/or offices to meet such families and connect with existing services.	X			X		X	Once a family's basic needs are met and they start looking for housing, case managers request pay stubs and proof of income to ready them for inquiries from property managers.	X	
1	3	2	4	childcare centers; libraries; community centers; fire stations	X		X		X		court documents; government benefits statements	X	
2	3	4	1	Nonprofit center which provides therapy services to youth with disabilities.	X			X	X		child support	X	
1	2	4	3	We might try and generate a self-sufficiency home for women with children.	X			X	X		For the women in our maternity home we review all sources of income.		X
2	1	3	4	None		X		X		X	No. Our agency has made a decision to serve all who request our assistance with the knowledge that 30% of food insecure families are not eligible for federal food assistance programs.		X
2	1	3	4	not sure	X			X		X	no	X	
4	2	3	1	Agency building improvements. As well as consumer funds for assistance with housing deposits and eviction prevention.	X			X		X	We do not require proof of income of any kind to receive services	X	



The City of Loveland has grant funds available to organizations that serve Loveland citizens with low income

La ciudad de Loveland tiene subsidios disponibles para las organizaciones que asisten a los ciudadanos de bajos ingresos en Loveland.

- Community Development Block Grant funds totaling approximately \$330,000 will be available for brick and mortar projects that address housing or public facilities. Organizations interested in applying for these grant funds must submit a pre-application by Thursday, March 13, 2025. The Affordable Housing Commission will hold one public meeting to provide information on the 2025 Community Development Block Grant process in person in the Council Chambers at 500 E. Third Street or via Zoom on February 3, 2025 at 8:30am
- Note that a meeting to distribute Community Development Block Grant – Public Services funding has not yet been scheduled and will not be discussed on February 3rd.

More information will be available online in late January:

www.cityofloveland.org/communitypartnership or contact: Alison Hade, Community Partnership Office, City of Loveland, (970) 962-2517, alison.hade@cityofloveland.org. Para más información, por favor contacte a Alison Hade at (970) 962-2517 o alison.hade@cityofloveland.org.

Zoom:

Community Development Block Grant / February 3rd @ 8:30 am:

<https://us06web.zoom.us/j/87618935524?pwd=SMoaC7T1zdVW76CCpW7eeCUCkh4jdr7.1> Phone: (719) 359-4580. Meeting ID: 976 1893 5524 Passcode: 255206

CDBG Brick/Mortar – Agency Meeting 02.03.2025

CDBG Agency Meeting

Messages addressed to "meeting group chat" will also appear in the meeting group chat in Team Chat

You 8:31 AM

C Can you hear Alison ?

Natasha (ChildSafe Colorado) 8:31 AM

C No, there isn't sound for me.

yes

Amy Morgan 8:31 AM

AM yes

Jane joined as a guest

Jason Morgan joined as a guest

Meg S (she/her) joined as a guest

Denise Mullhaupt- Disabled Resource Services joined as a guest

Eric Hull joined as a guest

Kari Clark, Alternatives to Violence joined as a guest

Amy Morgan 8:33 AM

AM First United Presbyterian Church

Meg S (she/her) 8:33 AM






























MS Megan, McKee Wellness Foundation

Who can see your messages?

To: Meeting group chat

Participants (14)

Find a participant

C	campik (Me)	 
AH	Alison Hade (Host)	 
AH	Alison Hade	 
AM	Amy Morgan	 
C	Cass	 
C	ChildSafe Grants	 
CM	Cory Mitchell	 
	Denise Mullhaupt- Disabled Res...	 
J	Jane	 
JM	Jason Morgan	 
KC	Kari Clark, Alternatives to Violence	 
MS	Meg S (she/her)	 
SH	Steve Holloway	 
EH	Eric Hull	 

CDBG Agency Meeting



Meg S (she/her) 8:33 AM



Megan, McKee Wellness Foundation

Jason Morgan 8:33 AM



Jason Morgan, First United Presbyterian Church.

Steve Holloway 8:33 AM (Edited)



Steve Holloway Alternatives to Violence

Cory Mitchell 8:33 AM



Cory Mitchell, Loveland Housing Authority

Jane 8:33 AM



Jane Barber, Disabled Resource Services

Denise Mullhaupt- Disabled Resou... 8:33 AM



Denise Mullhaupt- Disabled Resource Services

ChildSafe Grants 8:33 AM



Natasha, ChildSafe Colorado

Kari Clark, Alternatives to Violence 8:34 AM




Kari Clark, Alternatives to Violence




CDBG Public Service – Agency Meeting 03.11.2025

Some people in this chat are outside your org. It's possible they have message-related policies that will apply to the chat. [Learn more](#)


Paul Christenson (Unverified) 8:42 AM

 **PC** Paul Christenson - Aspire/LHA


Jane Barber (Unverified) 8:42 AM

 **JB** Jane Barber with Disabled Resource Services


Janese Lesoing (Unverified) 8:42 AM

 **JL** Janese Lesoing- Neighbor to Neighbor


Olga Duvall (Unverified) 8:42 AM

 **OD** Olga Duvall. The Salvation Army


Jessica Morse (Unverified) 8:42 AM

 **JM** Jessica Morse, United Way of Weld County for NoCO CoC, CAHPS


Steve Holloway (Unverified) 8:42 AM

 **SH** Steve Holloway, Alternatives to Violence


Alice Stopher (Unverified) 8:42 AM

 **AS** Alice Stopher, CASA of Larimer County


Jessica Morse (Unverified) 8:42 AM

 **JM** Jessica Morse, United Way of Weld County for NoCO CoC, CAHPS


Steve Holloway (Unverified) 8:42 AM

 **SH** Steve Holloway, Alternatives to Violence

Alice Stopher (Unverified) 8:42 AM

 **AS** Alice Stopher, CASA of Larimer County

Natasha Varian (ChildSafe) (Unverified) 8:43 AM

 **NV** Natasha Varian (ChildSafe Colorado)

 Sharlene Johnson (Unverified) left the chat.

Participants

Type a name

Share invite

- AS Alice Stopher (Unverified)
- H2 HS Quandary Peak... (Unverified)
- JL Janese Lesoing (Unverified)
- JM Jessica Morse (Unverified)
- LF Linda Franklin (Unverified)
- MD Maggie Dennis (Unverified)
- MO mark orphan (Unverified)
- NV Natasha Varian (C... (Unverified)
- OD Olga Duvall (Unverified)
- PC Paul Christenson (Unverified)
- SJ Sharlene Johnson (Unverified)
- SH Steve Holloway (Unverified)
- TH Tara Hunter (Unverified)

Others invited (1)

- AH Alison Hade
Accepted

CDBG Grant Agency Meeting (3/10/2025)

[illegible]