



City at work on affordable housing challenges

A strong demand for housing in Loveland and northern Colorado has contributed to formidable housing costs here.

Here's a simple example. Most experts recommend spending no more than 30 percent of monthly income on housing costs. Yet, in Loveland, even typical wage earners bringing in 100 percent of the median wage may stretch to afford housing.

The numbers:

- The average household in Loveland is made up of three people.
- The median income for a household of three is \$5,191 per month.
- Thirty percent of that is \$1,558 per month.
- Yet, the median cost of a single family home in Loveland is \$225,000 or about \$1650 per month after a \$10,000 down payment.

If your family is among the portion of Loveland's three-person households making less than that median, the gap only widens.

Since the 1970s, the City of Loveland has worked to encourage the availability of affordable housing for households where incomes are significantly below average. While there are still many families struggling to meet their monthly housing payment, Loveland has been widely praised for its achievements in meeting the need.

Darcy McClure, City of Loveland Human Services director, points to three main factors in explaining Loveland's success in creating affordable housing opportunities for lower-income households: an award-winning housing authority, strong non-profits helping people transition out of homelessness and domestic violence, and committed developers.

Affordable housing by the numbers

- * Average Loveland household size: 3
- * Median pre-tax gross income per 3-person household: \$62,300 per year or \$5,191 per month or \$30 per workday hour
- * The median rent for an apartment in Loveland: \$810 per month.
- * The median cost of a single family home in Loveland: \$225,000 or about \$1,650 per month after a \$10,000 down payment
- * Housing costs are considered "affordable" if they do not exceed 30 percent of the household's gross income

Percent of Median Income	Median Income	30% for housing, monthly	Monthly median house pymt.	Monthly median apartment rent
100%	\$62,300	\$1558	\$1650	
80 %	\$49,840	\$1246		
60 %	\$37,380	\$935		\$810
50%	\$31,150	\$779		
25%	\$15,575	\$389		

Since 1984, more than \$4 million in housing grants have been invested in Loveland, both directly by the City and through federal grants administered by the City.

In addition to grants, City policies have and will continue to result in fee waivers, tax credits and other incentives to builders. These incentives reduce the cost of the homes and apartments, resulting in lower sale prices and rental costs.

Especially for households with a single wage earner—and often for households with two—being able to cover housing costs using only 30 percent of the household's income can be difficult.

A recent study by the LAHC states that more than a third of all Loveland households are housing cost-burdened, meaning their housing costs exceed the 30 percent monthly income target. Nearly half of households in Loveland at 50 percent of the median income level (\$31,150 for a 3-person household) are housing cost-burdened.

Current efforts on behalf of affordable housing in Loveland will continue. These include administration of federal grants plus assistance from the City through direct grants, construction incentives, fee waivers and tax credits.

Already under way is the Mirasol development for seniors, a 104-unit development of single-family homes and apartments. Of the total, 61 units will be considered affordable housing for residents with incomes of only 40-70 percent of the Loveland area median income.

Surveys on the way

The 2006 Quality of Life Survey questionnaire has been sent to 3,000 households and businesses throughout Loveland. The addresses were selected randomly by computer from the list of addresses receiving electricity from the City.

The City polls citizens annually about their satisfaction with City services. Survey recipients rate their satisfaction with about two dozen community attributes in which the city government is directly involved. Questions cover a broad range, from safety to streets to sewers. Respondents can also share comments and suggestions.

Recipients are also asked for demographic information including in what part of town they reside, their age, how long they have lived in Loveland and where they work. This year, a question on Internet use is also included.

Survey results are shared with the news media, made available on the City web site and will be summarized in City Update.

Art to X-rays: Channel 16 offers program variety

In an ongoing effort to provide more diverse, interesting and informative programming, the City of Loveland has just added a new series on cable TV channel 16.

NASA's "Destination Tomorrow" is a collection of 30-minute educational programs focusing on NASA research including new technologies, advanced aerodynamics, past achievements and medical breakthroughs. A new program will be broadcast every month and viewers will have four opportunities per week to view it.

For those who prefer art to cutting-edge technology, channel 16 is running a feature on "Loveland Area Artists," hosted by author, tour guide and lecturer Kenneth Jessen. This multi-part series of slide show style presentations highlights the work of approximately 60 individuals whose work places Loveland in an elite group of cities known internationally for their artists, art shows and public art displays.

The series will also be offered on the City website: www.cityofloveland.org; follow the links from the News Desk section.

If current issues are more your speed, "Loveland's Talking," channel 16's local monthly news show, covers a wide variety of topics that Loveland residents are interested in.

"Loveland's Talking" is part of the monthly Tapes of Interest segment that this month also includes two additional programs.

"Danger Signs" looks at the dangers posed as a result of road signs being removed, vandalized or otherwise not present or readable and "The History of the American Cancer Society" highlights the almost century-long work of the AMS in its war on cancer.

As always, regular broadcasts of City Council, Planning Commission meetings, and Larimer County hearings are shown live and replayed at various times throughout the month.

A complete listing of all Channel 16 programs is found on-line at: www.ci.cityofloveland.org by clicking on the Living in Loveland button.

Celebrate Loveland July 4th Festival

A day of Fourth of July fun and festivities is set for Tuesday at Loveland's North Lake Park.

The community July 4th Festival will feature food and game booths sponsored by community organizations, entertainment sponsored by the City of Loveland and the area's largest and longest fireworks show sponsored by Loveland Fire and Rescue along with the City of Loveland.

The annual celebration is expected to draw well over 20,000 people to North Lake Park by nightfall when the fireworks display begins.

The July 4th Festival entertainment begins at 12:30 p.m. in the Hammond Amphitheater. A diverse schedule featuring contemporary, patriotic, rock, and even Celtic music runs through the day.

The entertainment schedule includes:

- 3 p.m. - Wendy Woo and the Woo Crew, high-energy rock on the amphitheater stage
- 5:15 p.m. - The Indulgents bring their renowned Celtic Rock to the stage
- 8 p.m. - The 80-member Loveland Concert Band performs patriotic favorites culminating in Stars and Stripes Forever as the fireworks show begins.

Things to know

- Traffic inside the park is limited to event participants and staff only.
- Leave pets, fireworks and alcoholic beverages at home.
- The park closes at 10:30 p.m., no after-hours camping.
- Parking is limited. Walk, bike or car pool to the festivities if possible. Pay parking will be available in the Loveland High School parking lots.
- Special needs parking for vehicles with valid handicap parking passes will be available in the pay parking lots and in a limited number of spaces along the south side of 29th Street.



The aerial view above shows portions of North Lake Park to be closed on July 4.

Musical thunder

With the addition of choreographed music, look for the City's already popular July 4th fireworks show to be the best ever. Bring a blanket, bring your radio and get ready to enjoy Lake Loveland Thunder 2006.

The annual fireworks celebration at North Lake Park will have a specially prepared musical accompaniment for the first time ever. The Fourth of July musical mix will be broadcast on 94.3 Max FM Radio. The broadcast can be tuned in just before the show starts at approximately 9:15 p.m.

The music - featuring patriotic and other selections - will also play on two speaker systems, one at the amphitheater and one near the baseball diamonds. Business sponsors of the musical presentation are: Barbecue Bob's, Metal Mechanics, Ozzie's Body Shop and Rocky Mountain Quick Lube. The fireworks display is funded by the City of Loveland.

Just as last year, the fireworks will be launched from the swim beach to ensure safe deployment of the massive fireworks show.

Areas closed to the public on July 4th include:

- swim beach area parking lot (closed all day)
- areas near the swim beach, the basketball, handball and baseball area and playground (closed at 4 p.m.)
- dry portions of the lake bed are also closed during the fireworks display.