



September 9th, 2020

Memorandum

To: Jeff Feneis, Leah Johnson

Fr: David Flaherty, Magellan Strategies

Re: Loveland Housing Authority Resident Opinion Survey

This is a summary of an online survey of 663 adult residents of Loveland, Colorado. The interviews were conducted from August 31st to September 3rd, 2020. The survey has a margin of error of +/- 3.78% at the 95% confidence interval. The survey data was slightly weighted to reflect the 2019 estimated adult population demographics of the U.S. Census Bureau for Loveland, Colorado.

Survey Objective

The objectives of this survey were to measure and understand resident opinion of affordable housing in general, the programs and services of the Loveland Housing Authority, and information related to their mission, accomplishments, and future outlook.

Key Findings

- Respondents were asked how they would define affordable housing, many said housing would not cost more than 30% of a household's income, and the housing itself should be apartments, townhomes, or condos, not a single-family home. Many feel affordable housing should be for families and individuals on low incomes that cannot afford housing of their own without government assistance. Other respondents mentioned affordable housing should be for individuals with disabilities and the elderly.
- Among all respondents, 17% think housing initiatives are moving in the right direction, 31% do not, and 52% do not have an opinion. This a good benchmark for the Loveland Housing Authority to build upon with communication and resident outreach campaigns moving forward.
- Among all respondents, 55% had an opinion of the Loveland Housing Authority, with 37% having a favorable opinion and 18% having an unfavorable opinion. The Loveland Housing Authority's 2 to 1 positive image ratio is a positive measurement. However, 33% of respondents have heard of the LHA but did not have an opinion, and another 11% have never heard of the organization. These opinion measurements should be looked at as a benchmark to build upon with future public education campaigns.

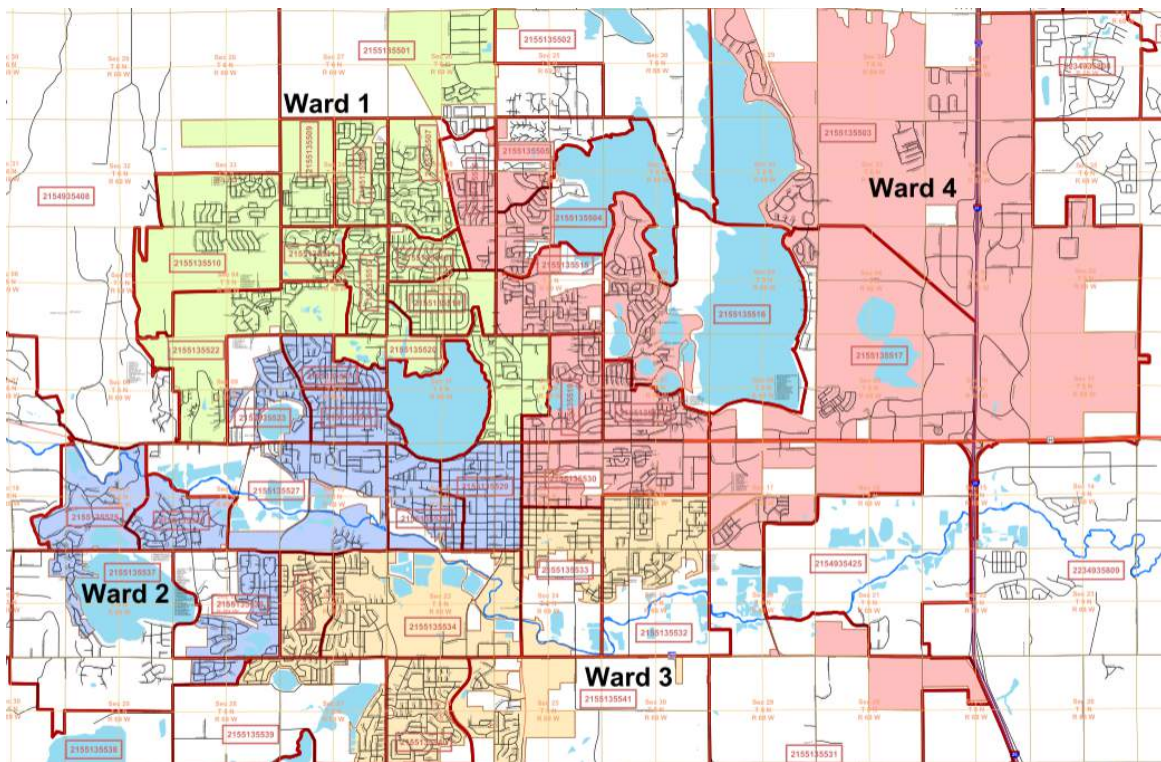
- Among all respondents, only 7% said they were very familiar and 29% somewhat familiar with the LHA's mission and programs. Thirty percent were not too familiar with them and 34% were not familiar at all. Female respondents were much more familiar with the LHA's programs (44% very/somewhat familiar) compared to male respondents (28% very/somewhat familiar).
- Thirty-two percent of respondents think finding affordable housing is a big problem and 27% say it is somewhat of a problem. Among respondents who rent their home, 63% say finding affordable housing is a big problem compared to only 14% of respondents who own their home.
- Respondents were asked what they thought the City of Loveland, communities, and non-profit organizations should do to address the problems of affordable housing. Many respondents stated population growth as the primary reason housing has become unaffordable but did not follow up with a solution. Other respondents mentioned working with developers to create more affordable housing or increase that as a requirement. Some residents indicated a concern that affordable housing developments bring down property values of other homes or attract undesirable neighbors. Many seniors mentioned the challenge of finding affordable housing while living on a fixed income.
- Respondents were asked to choose a housing initiative that they thought would be the most beneficial to the Loveland community. Among all respondents, 42% chose "affordable rental units and products" and 33% chose "affordable home ownership products". Among female respondents, rental units were preferred (48%) compared to 35% of male respondents.
- Respondents were asked if the lack of affordable housing has had a negative impact on their employment opportunities, education opportunities, and their commute to work or school. Among respondents that own their home, the vast majority said the lack of affordable housing did not have a negative impact on these things. However, among respondents that rent their home the negative impacts from the lack of housing was much higher.
- Respondents were asked if the lack of affordable housing options negatively impacts the economic strength of the Loveland community. Among all respondents, 68% said yes, 18% said no, and 13% did not have an opinion.
- After respondents read information questions about the Loveland Housing Authority and its history they were asked again if they had a favorable or unfavorable opinion of the organization. Among all respondents, 75% had a favorable opinion of the LHA, 18% had an unfavorable opinion, and 7% had no opinion. Compared to the "uninformed" image rating question asked earlier in the survey, the LHA's favorability rating increases by 38 points, moving from 37% to 75%.



- This survey demonstrates the mission and programs of the Loveland Housing Authority are strongly supported by a majority of Loveland residents if they are aware of them. The survey also confirms the Loveland Housing Authority's mission and accomplishments are clearly on the right track. However, more residents need to be educated about them if they are to maximize their abilities to address the problem of affordable housing in Loveland.

Loveland Ward Map

Below is a map of the four ward districts within Loveland. This should be used as a reference when we are referring to survey responses regionally in this document.



General Opinion of Housing Initiatives Moving in Right Direction

Among all respondents, 17% think housing initiatives are moving in the right direction, 31% do not, and 52% do not have an opinion. We do not find it surprising that 52% of respondents do not have an opinion, because people are simply not familiar with the housing initiatives in the city. This observation is a good benchmark for the Loveland Housing Authority to build upon with communication and resident outreach campaigns moving forward.



*“Generally speaking, do you think housing initiatives in Loveland are effective and moving in the right direction?” **

Response	All	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All Wom	Wom 18-44	Wom 45-64	Wom 65+
Yes	17%	18%	17%	17%	16%	9%	28%	17%	17%	12%	22%
No	31%	36%	27%	31%	32%	34%	28%	30%	26%	42%	23%
No Opinion	52%	46%	55%	50%	51%	57%	42%	53%	57%	45%	55%
Refused	0%	0%	1%	2%	1%	0%	2%	0%	0%	1%	0%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

Resident Descriptions of What Affordable Housing Is

Respondents were asked to describe what they thought affordable housing is, what it “looks like” to them, and what it should cost. The responses covered a wide range of thoughts and ideas about affordable housing with several themes emerging. Many residents stated affordable housing should not be more than 30% of a household’s income, and the housing itself should be apartments, townhomes, or condos, not a single-family home. There were also comments that affordable housing should be for families and individuals on low incomes that cannot afford housing on their own without government assistance. Other respondents mentioned individuals with disabilities and the elderly should be able to apply.

“In your own words, please describe what you think affordable housing is, what it looks like, who it is for and generally what it should cost.”

people help prices month pay think affordable housing apartments
 low income families think area live housing costs need afford
 Affordable housing work housing income cost
 looks rent Loveland home Affordable housing housing families good
 low income s affordable seniors make

“Affordable housing consists of individuals being able to afford a home without causing too much of a dent in their income. Affordable housing looks like anyone able to afford a home in an area, generally adults 30 years of age or older, and affordable housing in Loveland should cost between \$200,000 and \$550,000.” – Female, 18-34, Ward 1

“We have priced ourselves out of housing. Yes, the city has some responsibility for affordable housing, but in my opinion if the employer of the people wanting to buy a house would actually pay fair wages for the area, affordable housing would be more affordable to all. Ideally affordable housing would give an individual or family a roof over their heads and



still have money left to survive and do some other things. The cities role should be recruiting contractors who will build affordable housing. Maybe affordable is micro housing, maybe affordable is homes under \$300,000. It is all relative and it just isn't the city of Loveland's responsibility." – Male, 45-54, Ward 2

"Condos or townhomes that houses people on disability, or single parents and their children, or low-income dual parents that are barely keeping up financially, or people set back by injury or illness, or seniors that are still self-sufficient. Charges should be based on and possibly subsidized according to their financial statements updated monthly at 30% of their monthly gross income or other percentage researched and verified to be the most sustainable." – Female, 45-54, Ward 3

"Affordable housing is for those who need a hand up, not a handout and for those I'm the low-income bracket. It should be 30% or less of a person's income." – Female, 35-44, Ward 4

"It needs to be returned to an acceptable 30% of a household salary per month. At the moment my mother and I came up from Denver (we were priced out), to Loveland. We still pay 60% of our monthly income! It took 5 mos. to find this! Most people from low to middle income bracket cannot afford this! We need more affordable sale prices on houses and apartments!" – Female, 65+, Ward 2

"Housing should be affordable for teachers, entry level professionals and the elderly. There should be housing available for less than \$250,000. Not in HOAs or metro districts that add unbearable costs to the cost of home ownership."- Female, 65+, Ward 1

"Affordable housing for all types. Family under 100-200k, couples 75-200k, singles 150-below. Including kids for each and without. As a single person at almost 40 years of age it is almost impossible to rent and get ahead. So not even considering renting here as I might as well just burn the money...Owning a home on the same sense is getting just as crazy here in Colorado. Where's the American dream of blue-collar families owning a home or property?" – Male, 35-44, Ward 3

"I think affordable housing is housing subsidized by the government so that it costs less than the market value to live there. I assume it generally looks like townhomes or apartments, dense housing in general. It is for people who are priced out by rising housing costs and people with low income. I think it should cost no more than 30% of a person's income, which would allow them to have a healthy budget." – Male, 18-34, Ward 4

"From what I know, affordable housing is housing made available to people who make limited to no income. In order to live somewhere, government subsidies are needed for these people to be able to afford appropriate housing. I've seen this type of housing & some was beautiful new construction, & others probably should have been condemned, with options in between as well. In this area, I'm not sure about the appropriate cost." – Female, 45-54, Ward 4



"It's for people who are unemployed or underemployed or homeless. Looks like row apartment housing with junk strung throughout the property. How much it should cost is like saying who is your favorite child. There are people who are hardworking people who need help to make rent then they're the ones that want it free and don't want to do anything." – Male, 55-64, Ward 2

"Housing that provides for the economically disadvantaged. All types of housing units from apartments to single family dwellings as well as co-housing opportunities would be included, for anyone who meets a predetermined financial level, and not sure, but 10% to 25% of income (again based on a preset economic model)." – Female, 65+, Ward 1

"It is housing that is affordable for those on low or fixed incomes. In my experience it is usually a community type living in the form of apartments or patio homes. Or in the case of Habitat for Humanity, houses that are built by volunteers. Ideally it should cost less than rent and be low maintenance. In the case of Northern Colorado, I'd say less than \$1k/month with utilities included." – Female, 35-44, Ward 3

"In theory, affordable housing is an option for lower income people/families who are responsible enough to own a home but don't have the means necessary. It generally consists of HUD homes, duplexes, and multi-family homes. In reality, in Northern Colorado, half the population probably could qualify for this." – Female, 35-44, Ward 3

Informing Respondents of LHA's Definition of Affordable Housing

After being asked to describe what they thought affordable housing was, respondents read the following paragraph, so they could understand how the LHA defines affordable housing.

"Thank you for sharing your description of affordable housing. Before answering more questions, we want to inform you that the Loveland Housing Authority defines affordable housing as housing that does not exceed 30% of a household's income. The Loveland Housing Authority provides affordable housing opportunities that meet this definition for families with income levels of 60% or less of the Area Median Income. For a household of one that is \$39,540; for a household of four that is \$56,460. Let's continue."

The Problem of Finding Affordable Housing in Loveland

Among all respondents, 32% think finding affordable housing in Loveland is a big problem and 27% say it is somewhat of a problem. Among respondents who rent their home, 63% say finding affordable housing is a big problem compared to only 14% of respondents who own their home.

Other population subgroups that think finding affordable housing is a big problem include single women (55%), Hispanic/Latino residents (45%), resident in Ward 3 (39%), residents who have lived in Loveland for 3 to 5 years (41%) and women aged 18 to 64 (42%). It is



also notable that there is an 18-point difference of opinion between men (22% big problem) and women (40% big problem).

*“How much of a problem is it for you and your family to find affordable housing in Loveland? Do you think it is...?” **

Response	All Voters	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All Wom	Wom 18-44	Wom 45-64	Wom 65+
Big Problem	32%	63%	14%	22%	25%	30%	9%	40%	41%	43%	34%
Smwt. Prob.	27%	30%	26%	24%	29%	22%	20%	29%	33%	29%	23%
Not Too Much	11%	2%	15%	12%	18%	9%	5%	10%	13%	5%	13%
Not a Problem	19%	2%	30%	27%	16%	27%	43%	13%	8%	13%	20%
No Opinion	11%	2%	14%	15%	12%	12%	22%	7%	5%	10%	8%
Refused	0%	1%	1%	0%	0%	0%	1%	1%	0%	0%	2%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

Opinions of What Loveland and Affordable Housing Groups Should Do

Respondents were asked what they thought the City of Loveland, communities, and non-profit organizations should do to address the problems of affordable housing. Many respondents stated population growth as the primary reason housing has become unaffordable but did not follow up with a solution. Other respondents talked about working with developers in creating more affordable housing or increasing that as a requirement. There are also comments indicating a concern that affordable housing developments bring down property values of other homes or attract undesirable neighbors. Many seniors mention the challenge of finding affordable housing while living on a fixed income.

“In your own words, please tell us what you think the City of Loveland, communities and non-profit organizations should do to address the problems and challenges of affordable housing.”

families homeless Loveland Build affordable housing city years provide high
 think place build sure rent know affordable housing
 area people good housing pay need low income make
 keep community will help assistance work also homes problem live
 prices

“I do not believe that low income households, especially families, would be able to afford living in Loveland without government assistance. The housing prices are far too expensive. The cost of living needs to go down.” – Female, 18-34, Ward 1



"Look at what other cities have done to combat the problem and see which shoe will fit Loveland." – Male, 35-44, Ward 1

"Advocacy for renter's rights and free legal help immediately for those facing eviction would be a good place to start. Landlords who have mortgage payments should get revised terms from the banks to allow for non-payment of rent during the pandemic. I would support models that house groups of people by interest or by need, such as Artspace for artists, or Good Samaritan Village for the elderly, or semi-permanent housing for those who have faced homelessness and/or addiction." – Female, 45-54, Ward 1

"I don't think they can do anything. I believe the housing market started going crazy due to the increasing number of people moving here from out of state." – Female, 55-64, Ward 1

"Keep them in the slums away from nice homes. You put these in, and it brings down the property value, and adds crime to the area." – Male, 35-44, Ward 2

"Help or encourage developers to create affordable options. Potentially providing tax breaks, fee waivers for organization, developers and nonprofits (such as a Habitat for Humanities) who are working to help people find affordable living." – Male, 45-54, Ward 2

"I think you need to focus on smart growth, not over offering affordable housing. Maybe consider tightening the guidelines, i. e. limit the amount of time affordable housing is provided to an individual or family." – Female, 55-64, Ward 2

"I am a huge fan of the Habitat for Humanity model to facilitate homeownership. In addition to expanding their capacity, affordable housing should target a continuum of housing options, rentals, tiny homes, subsidies, zoning to allow in-law type housing additions to suitable lots." – Female, 65+, Ward 2

"We need proper flats that cost less than \$175k plus for just one bedroom and a bath. Even if they're utilitarian, we're not doing well as a city preparing and accounting for the influx of new residents and the skyrocketing cost of living here. Businesses and public services also need to pay people more so we can achieve a 30% housing expenditure." – Male, 18-34, Ward 3

"I know affordable housing is important, but you should find areas where it is more acceptable. No offense but affordable housing brings in other issues. Before building you should consult with neighborhoods nearby. I have seen what it can do to a good neighborhood. Unfortunately, that is reality, but I do agree that affordable housing is necessary for a community." – Male, 35-44, Ward 3

"It's not enough to build more places to live. Areas with high density living needs resources like grocery stores so lower income residents who can't afford vehicles can shop. Also, better transit to get to jobs." – Female, 45-54, Ward 3



“I think generally speaking living in Loveland is very expensive as a rule. The city is already caring for people the best they can, but this is a high demand area. If someone is looking for cheaper options, they should move farther away from I25. That’s probably what my husband and I will have to do in order to get a house.” – Female, 18-34, Ward 4

“Ensuring that local zoning allows for smaller-size houses and higher-density residential buildings. Incentivize these types of projects. Public information campaigns that destigmatize things like apartment complexes or subsidized housing. Rich folks LOVE to make other rich folks scared that low income people will bring down their property values and raise crime (both false, and misleading).” – Male, 18-34, Ward 4

“Stop raising the rent for people on fixed incomes. Fixed means just that. It never raises above the cost of living and, sometimes falls below. Affordable Housing should have a reasonable cap to prevent further stressing low income families. Affordable Housing should not be for profit at the expense of residents peace of mind and quality of life.” – Female, 65+, Ward 4

Opinion of Housing Initiatives That are Beneficial to the Community

Respondents were asked to choose a housing initiative that they thought would be the most beneficial to the Loveland community. Among all respondents, 42% chose “affordable rental units and products” and 32% chose affordable home ownership products. Among female respondents across all age groups rental units were preferred (48% all women), compared to 35% of male respondents. However, among younger men aged 18 to 44, 47% preferred home ownership products and 25% preferred rental units.

*“Among the following affordable housing options, which do you think is the most beneficial to the Loveland community?” **

Response**	All	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All WOM	WOM 18-44	WOM 45-64	WOM 65+
Rental Units	42%	53%	37%	35%	25%	39%	44%	48%	55%	42%	50%
Home Own.	33%	29%	37%	40%	47%	35%	32%	28%	30%	28%	26%
Other Option	12%	9%	13%	13%	13%	14%	13%	11%	5%	17%	10%
Home Repair	6%	2%	8%	6%	4%	5%	9%	7%	6%	5%	8%
No Opinion	5%	7%	4%	4%	6%	5%	0%	6%	4%	7%	6%
Refused	2%	0%	1%	2%	5%	2%	2%	0%	0%	1%	0%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

**The question options were affordable rental units and products, affordable home ownership and products, affordable home repair programs, and other option not mentioned.

Loveland Housing Authority and Housing Partner Image Ratings

The survey measured the image ratings of the Loveland Housing Authority, Habitat for Humanity, and the Loveland Neighbor to Neighbor housing assistance initiative. Not surprisingly, Habitat for Humanity was well known by respondents with 77% having an



opinion of the organization. Habitat for Humanity also had a very strong image rating with 69% of respondents having a favorable opinion of it and 37% a very favorable opinion.

Among all respondents, 55% had an opinion of the Loveland Housing Authority, with 37% having a favorable opinion and 18% an unfavorable opinion. The Loveland Housing Authority's 2 to 1 positive image ratio is a good measurement. However, 33% of respondents have heard of the LHA but did not have an opinion, and another 11% have never heard of the organization. These opinion measurements should be looked as a benchmark to build upon with future public education campaigns.

*"Do you have a favorable or unfavorable opinion of the Loveland Housing Authority?" **

<u>Response</u>	<u>All</u>	<u>Rent</u>	<u>Own</u>	<u>All Men</u>	<u>Men 18-44</u>	<u>Men 45-64</u>	<u>Men 65+</u>	<u>All Women</u>	<u>Women 18-44</u>	<u>Women 45-64</u>	<u>Women 65+</u>
Tot. Favorable	37%	40%	36%	33%	25%	37%	47%	41%	35%	41%	47%
Tot. Unfavorable	18%	17%	18%	20%	20%	17%	11%	17%	13%	25%	11%
Hrd. Of, No Opin.	33%	31%	35%	33%	40%	32%	36%	33%	36%	29%	36%
Never Heard Of	11%	11%	10%	12%	15%	7%	6%	9%	16%	4%	6%
Refused	1%	1%	1%	2%	0%	7%	0%	0%	0%	1%	0%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

*"Do you have a favorable or unfavorable opinion of the Loveland Habitat for Humanity?" **

<u>Response</u>	<u>All</u>	<u>Rent</u>	<u>Own</u>	<u>All Men</u>	<u>Men 18-44</u>	<u>Men 45-64</u>	<u>Men 65+</u>	<u>All Women</u>	<u>Women 18-44</u>	<u>Women 45-64</u>	<u>Women 65+</u>
Tot. Favorable	69%	61%	71%	70%	71%	62%	78%	68%	64%	72%	69%
Tot. Unfavorable	8%	7%	9%	11%	10%	13%	9%	6%	4%	9%	3%
Hrd. Of, No Opin.	19%	27%	16%	15%	12%	22%	11%	22%	28%	16%	21%
Never Heard Of	4%	5%	4%	4%	7%	3%	0%	4%	4%	3%	6%
Refused	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	1%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

*"Do you have a favorable or unfavorable opinion of Loveland Neighbor to Neighbor?" **

<u>Response</u>	<u>All</u>	<u>Rent</u>	<u>Own</u>	<u>All Men</u>	<u>Men 18-44</u>	<u>Men 45-64</u>	<u>Men 65+</u>	<u>All Women</u>	<u>Women 18-44</u>	<u>Women 45-64</u>	<u>Women 65+</u>
Tot. Favorable	38%	43%	37%	33%	27%	33%	43%	41%	27%	47%	40%
Tot. Unfavorable	5%	8%	4%	6%	3%	7%	8%	5%	3%	6%	2%
Hrd. Of, No Opin.	18%	15%	8%	16%	18%	13%	18%	20%	18%	22%	21%
Never Heard Of	39%	34%	41%	45%	52%	47%	31%	33%	52%	25%	37%
Refused	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.



Impact of Affordable Housing on Jobs, Education, Commuting

Respondents were asked if the lack of affordable housing has had a negative impact on their employment opportunities, education opportunities, and their commute to work or school. Among respondents that own their home, the vast majority said the lack of affordable housing did not have a negative impact on these things. However, among respondents that rent their home the negative impacts from the lack of housing was much higher. For respondents that rent their home, 54% say it has had a negative impact on job opportunities, 35% education opportunities, and 45% on commuting to home or work.

*“Has the lack of affordable housing options in Loveland had a negative impact on you or your family’s employment opportunities?” **

Response	All	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All Wom	Wom 18-44	Wom 45-64	Wom 65+
Total Yes	30%	54%	18%	23%	29%	22%	14%	37%	43%	37%	28%
Total No	57%	30%	73%	62%	57%	67%	66%	53%	49%	56%	55%
No Opinion	13%	16%	9%	15%	14%	11%	20%	10%	8%	7%	17%
Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Very Negative	11%	25%	4%	6%	7%	6%	6%	17%	21%	18%	9%
Smwt. Negative	11%	16%	8%	10%	14%	11%	2%	11%	11%	12%	11%
Little Bit Negative	8%	13%	6%	7%	8%	5%	6%	9%	11%	7%	8%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

*“Has the lack of affordable housing options in Loveland had a negative impact on you or your family’s education opportunities?” **

Response	All	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All Wom	Wom 18-44	Wom 45-64	Wom 65+
Total Yes	20%	35%	11%	14%	20%	7%	11%	25%	38%	21%	11%
Total No	66%	47%	78%	72%	61%	82%	76%	62%	52%	68%	69%
No Opinion	13%	17%	10%	13%	16%	11%	13%	12%	10%	11%	18%
Refused	1%	1%	1%	1%	3%	0%	0%	1%	0%	0%	2%
Very Negative	6%	13%	2%	4%	5%	3%	4%	7%	9%	9%	3%
Smwt. Negative	8%	15%	4%	4%	6%	3%	3%	10%	20%	5%	3%
Little Bit Negative	6%	7%	5%	6%	9%	1%	4%	8%	9%	7%	5%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.



*“Has the lack of affordable housing options in Loveland had a negative impact on you or your family’s commute to a place of work or a school?” **

Response	All	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All Wom	Wom 18-44	Wom 45-64	Wom 65+
Total Yes	25%	45%	15%	20%	26%	19%	14%	30%	42%	27%	17%
Total No	60%	38%	74%	64%	54%	71%	72%	57%	48%	62%	64%
No Opinion	14%	16%	11%	15%	18%	10%	14%	13%	10%	11%	18%
Refused	1%	1%	0%	1%	2%	0%	0%	0%	0%	0%	1%
Very Negative	9%	20%	3%	6%	8%	6%	5%	12%	15%	15%	4%
Smw. Negative	8%	14%	5%	6%	9%	4%	3%	10%	16%	6%	6%
Little Bit Negative	8%	11%	7%	8%	9%	9%	6%	8%	11%	6%	7%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

Opinion of Affordable Housing Impacting the Loveland Economy

Respondents were asked if the lack of affordable housing options negatively impacts the economic strength of the Loveland community. Among all respondents, 68% said yes, 18% said no, and 13% did not have an opinion. The population subgroups that had the highest percentage of people agreeing with this viewpoint included individuals that rented their home (83%), younger women aged 18 to 44 (75%), single women (73%), Ward 4 residents, Democratic men (89%), and unaffiliated women (82%).

*“Do you believe the lack of affordable housing options negatively impacts the economic strength of the Loveland community?” **

Response	All	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All Wom	Wom 18-44	Wom 45-64	Wom 65+
Yes	68%	83%	61%	64%	65%	68%	59%	73%	75%	68%	74%
No	18%	9%	23%	21%	19%	24%	20%	16%	15%	19%	13%
No Opinion	13%	8%	15%	14%	12%	8%	21%	11%	10%	13%	13%
Refused	1%	0%	1%	1%	4%	0%	0%	0%	0%	0%	0%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

Familiarity of Loveland Housing Authority Missions and Programs

Respondents were asked how familiar they were with the missions and programs of the Loveland Housing Authority. Among all respondents, only 7% said they were very familiar with the LHA’s mission and programs, 29% somewhat familiar, 30% not too familiar, and 34% not familiar at all. One interesting observation is that female respondents were much more familiar with the LHA’s programs (44% very/somewhat) compared to male respondents (28% very/somewhat).



*“How familiar are you with the Loveland Housing Authority’s missions and programs to secure affordable housing for residents? Are you.....” **

<u>Response</u>	<u>All</u>	<u>Rent</u>	<u>Own</u>	<u>All Men</u>	<u>Men 18-44</u>	<u>Men 45-64</u>	<u>Men 65+</u>	<u>All Wom</u>	<u>Wom 18-44</u>	<u>Wom 45-64</u>	<u>Wom 65+</u>
Very/ Somewhat	36%	37%	35%	28%	20%	35%	32%	44%	39%	47%	45%
Very Familiar	7%	8%	6%	6%	3%	12%	4%	8%	5%	14%	3%
Smwt. Familiar	29%	29%	29%	22%	17%	23%	28%	36%	34%	33%	42%
Not Too Familiar	30%	35%	28%	35%	35%	32%	38%	26%	27%	26%	23%
Not Familiar at All	34%	28%	36%	36%	44%	32%	30%	30%	34%	26%	32%
Refused	0%	0%	1%	1%	1%	1%	0%	0%	0%	1%	0%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.

Loveland Housing Authority Information Questions

Respondents were asked to read 9 different “information” questions that described the Loveland Housing Authority’s mission, programs, and general history of addressing affordable housing challenges in Loveland. After each question they were asked if the information gave them a more favorable or less favorable opinion of the LHA. This survey approach helps us determine what information is the most effective increasing support for the LHA and their programs.

The information questions that generated the most support among all respondents touched upon assistance to families during the 2013 Flood and High Park Fire and the 2017 creation of a dedicated funding source resulting in the building of more affordable units. The following table shows responses for each information question.

<u>Information Question</u>	<u>More Favorable Opinion</u>	<u>Less Favorable Opinion</u>	<u>Info. Makes No Diff.</u>
<i>In response to the 2013 Flood and High Park Fire, the Loveland Housing Authority administered State funded assistance programs to serve income qualifying families affected by the disasters.</i>	67%	3%	29%
<i>By creating a dedicated housing fund at the City of Loveland in 2017, the Loveland Housing Authority was able to shift its 5-year building projections from 300 additional units, to more than 750 units.</i>	64%	8%	27%
<i>The Loveland Housing Authority is a leading innovator in affordable housing for the following reasons. The first housing authority in the country to partner with “Artspace” to create affordable housing for artists. The first housing authority in Colorado to open “Green House Homes”, an award-winning Medicaid approved skilled nursing facility. The first to create permanent and supportive housing for homeless veterans. The creation of “Aspire 3D”, a service-oriented non-profit that serves housing authority residents in the areas of permanent supportive housing for former homeless veterans, housing support for seniors and childhood education and related family housing support. They led efforts</i>	63%	8%	28%



<i>to change the law in order to facilitate the housing of unaccompanied homeless youth.</i>			
<i>The Loveland Housing Authority houses people in our community who serve us in many capacities including teachers, police officers, servers, hair stylists, bank tellers, car mechanics and other important jobs and occupations.</i>	59%	5%	35%
<i>In the last five years, the Loveland Housing Authority has created 300 affordable units while only spending \$500,000 per year of Loveland taxpayer dollars.</i>	58%	11%	29%
<i>The Loveland Housing Authority has made a point to forge collaborative partnerships with a wide range of organizations and groups in order to create both affordable for sale and for rent units. This includes launching projects in the community with the private sector, Loveland Habitat for Humanity, the faith and non-profit communities, and the City of Loveland.</i>	58%	6%	35%
<i>A report from the National Low Income Housing Coalition states that 100 affordable rental homes generate almost \$12 million in local income, over \$2 million in taxes and other government funding along and more than 160 jobs in the first year.</i>	52%	7%	39%
<i>A diversified housing stock spread throughout a community actually stabilizes home prices, meaning affordable housing is a good investment for your home's value.</i>	50%	6%	41%
<i>After the 2013 flood, the Urban Land Institute did a study on northern Colorado's ability to respond to the next natural disaster. Loveland's greatest challenge to resiliency and ability to respond to a natural disaster was the fact that first responders couldn't afford to live in Loveland.</i>	40%	18%	39%

Informed Loveland Housing Authority Image Rating

After respondents read the information questions they were asked again if they had a favorable or unfavorable opinion of the Loveland Housing Authority. Among all respondents, 75% had a favorable opinion of the LHA, 18% had an unfavorable opinion, and 7% had no opinion. Compared to the “uninformed” image rating question asked earlier in the survey, the LHA’s favorability rating increases by 38 points, moving from 37% to 75%. The following tables show responses by voter subgroup and the increase in the LHA’s favorability rating after hearing the information questions.

*“Now that you have read some information about the Loveland Housing Authority, do have a favorable or unfavorable opinion of the organization?” **

Response	All	Rent	Own	All Men	Men 18-44	Men 45-64	Men 65+	All Wom	Wom 18-44	Wom 45-64	Wom 65+
Tot. Favorable	75%	75%	76%	69%	71%	65%	70%	80%	77%	75%	91%
Tot. Unfavorable	18%	13%	20%	24%	22%	31%	19%	13%	13%	19%	6%
No Opinion	7%	12%	3%	7%	7%	4%	10%	6%	10%	5%	3%
Refused	0%	0%	1%	0%	0%	0%	1%	1%	0%	1%	0%

*Sample subgroup margins of error: All voters 3.8%, rent home 6.55, own home 4.8%, all men 5.5%, men 18-44 8.5%, men 35-64 10.1%, men 65+ 10.5%, all women 5.1%, women 18-44 8.5%, women 45-64 8.9%, women 65+ 9.8%.



Increase in Loveland Housing Authority Image Rating by Voter Subgroup

<u>Response</u>	<u>All</u>	<u>Rent</u>	<u>Own</u>	<u>All Men</u>	<u>Men 18-44</u>	<u>Men 45-64</u>	<u>Men 65+</u>	<u>All Wom</u>	<u>Wom 18-44</u>	<u>Wom 45-64</u>	<u>Wom 65+</u>
Net Increase	+38	+35	+40	+36	+46	+28	+23	+39	+42	+34	+44
Inform. Favorable	75%	75%	76%	69%	71%	65%	70%	80%	77%	75%	91%
Uninf. Favorable	37%	40%	36%	33%	25%	37%	47%	41%	35%	41%	47%

Conclusion

This survey demonstrates that the mission and programs of the Loveland Housing Authority are strongly supported by a majority of Loveland residents if they are aware of them. The survey also reveals nearly half of individuals that rent their home and female residents aged 18 to 64 are two resident subgroups being the most concerned about the lack of affordable housing in Loveland. Finally, the Loveland Housing Authority’s mission and accomplishments are clearly on the right track. However, more residents need to be educated about them.





Magellan Strategies

Loveland Housing Authority Opinion Survey

Topline Results

Magellan Strategies are pleased to present the topline results of a 663n online survey of residents in Loveland, Colorado. The interviews were conducted from August 31st through September 3rd, 2020. This survey has a margin of error of +/- 3.78% at the 95 percent confidence interval. This survey was weighted based upon 2019 US Census estimated demographics.

T1. To ensure that we have a statistically representative sample, could you please verify for me that you are at least 18 years old and a resident of Loveland, Colorado?

Yes..... 100%

T2. Generally speaking, do you think housing initiatives in Loveland are effective and moving in the right direction?

Yes..... 17%
No..... 31%
Unsure or No Opinion 52%
Refused 0%

T3. In your own words, please describe what you think affordable housing is, what it looks like, who it is for and generally what it should cost.

**Verbatim responses attached in separate document.*

Thank you for sharing your description of affordable housing. Before answering more questions, we want to inform you that the Loveland Housing Authority defines affordable housing as housing that does not exceed 30% of a household's income.

The Loveland Housing Authority provides affordable housing opportunities that meet this definition for families with income levels of 60% or less of the Area Median Income. For a household of one that is \$39,540; for a household of four that is \$56,460. Let's continue.

T4. How much of a problem is it for you and your family to find affordable housing in Loveland?

A Big Problem	32%
Somewhat of a Problem.....	27%
Not Too Much of a Problem	11%
Not a Problem at All.....	19%
No Opinion.....	11%
Refused	0%

T5. In your own words, please tell us what you think the City of Loveland, communities and non-profit organizations should do to address the problems and challenges of affordable housing?

**Verbatim responses attached in separate document.*

T6. Among the following affordable housing options, which do you think is the most beneficial to the Loveland community?

Affordable Rental Units and Products	42%
Affordable Home Ownership and Products.....	33%
Another Affordable Housing Option	12%
Affordable Home Repair Programs.....	6%
Unsure or No Opinion	5%
Refused	2%

T7. Do you have a favorable or unfavorable opinion of the Loveland Housing Authority?

Total Favorable.....	37%
Total Unfavorable.....	18%
Heard Of, No Opinion	33%
Never Heard of Them.....	11%
Refused	1%
Very Favorable	13%
Somewhat Favorable	24%
Very Unfavorable	9%
Somewhat Unfavorable	9%



T8. Do you have a favorable or unfavorable opinion of Loveland Habitat for Humanity?

Total Favorable.....	69%
Total Unfavorable.....	8%
Heard Of, No Opinion	19%
Never Heard of Them.....	4%
Refused	0%
Very Favorable.....	37%
Somewhat Favorable	32%
Very Unfavorable	5%
Somewhat Unfavorable	3%

T9. Do you have a favorable or unfavorable opinion of Loveland Neighbor to Neighbor?

Total Favorable.....	38%
Total Unfavorable.....	5%
Heard Of, No Opinion	18%
Never Heard of Them.....	39%
Refused	0%
Very Favorable.....	18%
Somewhat Favorable	20%
Very Unfavorable	3%
Somewhat Unfavorable	2%

T10. Has the lack of affordable housing options in Loveland had a negative impact on you or your family's employment opportunities?

Total Yes, Negative Impact.....	30%
No Negative Impact	57%
No Opinion.....	13%
Refused	0%
Yes, Very Negative Impact.....	11%
Yes, Somewhat of a Negative Impact.....	11%
Yes, A Little Bit of a Negative Impact.....	8%



T11. Has the lack of affordable housing options in Loveland had a negative impact on you or your family's education opportunities?

Total Yes, Negative Impact	20%
No Negative Impact	66%
No Opinion.....	13%
Refused	1%
Yes, Very Negative Impact.....	6%
Yes, Somewhat of a Negative Impact.....	8%
Yes, A Little Bit of a Negative Impact.....	6%

T12. Has the lack of affordable housing options in Loveland had a negative impact on you or your family's commute to a place of work or a school?

Total Yes, Negative Impact	25%
No Negative Impact	60%
No Opinion.....	14%
Refused	1%
Yes, Very Negative Impact.....	9%
Yes, Somewhat of a Negative Impact.....	8%
Yes, A Little Bit of a Negative Impact.....	8%

T13. Do you believe the lack of affordable housing options negatively impacts the economic strength of the Loveland community?

Yes.....	68%
No.....	18%
No Opinion.....	13%
Refused	1%

T14. How familiar are with the Loveland Housing Authority's mission and programs to secure affordable housing for residents? Are you...

Very Familiar.....	7%
Somewhat Familiar.....	29%
Not Too Familiar	30%
Not Familiar at All.....	34%
Refused	0%



We are now going to show you some information about the Loveland Housing Authority, their services and programs. After reading the information, please tell us if you have a more favorable or less favorable opinion of the Loveland Housing Authority, or if the information makes no difference in your opinion. Let's get started.

T15. The Loveland Housing Authority is a leading innovator in affordable housing for the following reasons.

- 1. The first housing authority in the country to partner with "Artspace" to create affordable housing for artists.*
- 2. The first housing authority in Colorado to open "Green House Homes", an award winning Medicaid approved skilled nursing facility.*
- 3. The first to create permanent and supportive housing for homeless veterans.*
- 4. The creation of "Aspire 3D", a service-oriented non-profit that serves housing authority residents in the areas of permanent supportive housing for former homeless veterans, housing support for seniors and childhood education and related family housing support.*
- 5. They led efforts to change the law in order to facilitate the housing of unaccompanied homeless youth.*

Knowing this information do you have a...

More Favorable	63%
Less Favorable	8%
No Difference	28%
Refused	1%

T16. The Loveland Housing Authority has made a point to forge collaborative partnerships with a wide range of organizations and groups in order to create both affordable for sale and for rent units. This includes launching projects in the community with the private sector, Loveland Habitat for Humanity, the faith and non-profit communities, and the City of Loveland.

More Favorable	58%
Less Favorable	6%
No Difference	35%
Refused	1%



T17. In the last five years, the Loveland Housing Authority has created 300 affordable units while only spending \$500,000 per year of Loveland taxpayers' dollars.

More Favorable 58%
Less Favorable 11%
No Difference 29%
Refused 2%

T18. The Loveland Housing Authority houses people in our community who serve us in many capacities including teachers, police officers, servers, hair stylists, bank tellers, car mechanics and other important jobs and occupations.

More Favorable 59%
Less Favorable 5%
No Difference 35%
Refused 1%

T19. In response to the 2013 Flood and High Park Fire, the Loveland Housing Authority administered State funded assistance programs to serve income qualifying families affected by the disasters.

More Favorable 67%
Less Favorable 3%
No Difference 29%
Refused 1%

T20. After the 2013 flood, the Urban Land Institute did a study on northern Colorado's ability to respond to the next natural disaster. Loveland's greatest challenge to resiliency and ability to respond to a natural disaster was the fact that first responders couldn't afford to live in Loveland.

More Favorable 40%
Less Favorable 18%
No Difference 39%
Refused 3%



T21. By creating a dedicated housing fund at the City of Loveland in 2017, the Loveland Housing Authority was able to shift its 5-year building projections from 300 additional units, to more than 750 units.

More Favorable 64%
Less Favorable 8%
No Difference 27%
Refused 1%

T22. A report from the National Low-Income Housing Coalition states that 100 affordable rental homes generate almost \$12 million in local income, over \$2 million in taxes and other government funding along and more than 160 jobs in the first year.

More Favorable 52%
Less Favorable 7%
No Difference 39%
Refused 2%

T23. A diversified housing stock spread throughout a community actually stabilizes home prices, meaning affordable housing is a good investment for your home's value.

More Favorable 50%
Less Favorable 6%
No Difference 41%
Refused 3%

T24. Now that you have read some information about the Loveland Housing Authority, do you have a favorable or unfavorable opinion of the organization?

Total Favorable 75%
Total Unfavorable 18%
No Opinion 7%
Refused 0%

Very Favorable 36%
Somewhat Favorable 39%
Very Unfavorable 10%
Somewhat Unfavorable 8%



And now I have a few questions for statistical purposes only.

T25. Are you male, female or do you identify your gender differently?

Women 53%
Men 46%
Identify Differently..... 1%

T26. Which of the following age groups applies to you?

18-34 25%
35-44 15%
45-54 14%
55-64 18%
65+ 28%
Refused 0%

T27. To ensure that we have a representative sample what is your race or ethnicity? Are you white, Hispanic, Spanish or Mexican American, black or African American, or do you consider yourself to be part of another racial or ethnic group?

White 83%
Hispanic, Spanish, Mexican American..... 11%
Black or African American..... 1%
Other 4%
Refused 1%

T28. Are you married, separated or divorced, widowed, single and never been married, or unmarried and living with a partner?

Married 55%
Separated or Divorced..... 16%
Single, Never Been Married..... 16%
Unmarried Living with Partner..... 6%
Widowed 5%
Refused 2%

T29. Do you rent or own your home in Loveland?

Own..... 62%
Rent 33%
Refused 5%



T30. How many years have you lived in Loveland?

Less Than 2 Years.....	12%
3-5 Years.....	23%
6-10 Years.....	14%
11-20 Years.....	19%
More Than 20 Years.....	32%
Refused.....	0%

T31. Is there anyone living in your household that is 18 years old or younger?

Yes.....	29%
No.....	70%
Refused.....	1%

T32. For statistical and weighting purposes only, are you registered to vote as a Republican, a Democrat, an unaffiliated voter, another party affiliation or are you not registered to vote?

Unaffiliated.....	42%
Republican.....	33%
Democrat.....	23%
Other.....	1%
Not Registered to Vote.....	1%

Survey Methodology

This survey was conducted by sending a survey invitation text message to a database of registered voters in Loveland Colorado. The survey response data was weighted based upon voter registration demographics in Loveland, CO. This survey has a margin of error of +/- 3.78% at the 95 percent confidence interval.

