

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	18-34	1	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	1	Affordable housing is housing a single, full time worker can pay for without surpassing 30% of their take home pay.
Female	18-34	1	Affordable housing should be in a safe neighborhood, have amenities close by (grocery stores, schools, work places, etc). It should be a functional building (no issues with appliances, electricity, water, etc.) In unit laundry would be more helpful than middle class people know. Public laundry is terrible. It should cost no more than 1/4 of a persons income.
Female	18-34	1	Housing for lower income residents, apartments or townhomes generally.
Female	18-34	1	I am currently paying 1300 a month for a 550 sq ft apartment, not including parking, trash service, or electricity. I think this is absolutely outrageous.
Female	18-34	1	I think affordable housing should be for everyone, but if it's a program I'm not sure. 1,000-1,500 per month
Female	18-34	1	I think it's housing that only cost a certain percent of what you make. Probably looks like apartments or Townhomes. it's for low-income households and I think it should cost no more than a quarter of what you make monthly.
Female	18-34	1	Offers home ownership opportunities to those without a large chunk of money saved. Looks like condos, apartments, or small multi family homes. It is for young professionals, single income households, and usually first time home buyers. It should not exceed 250k
Female	18-34	1	What I think affordable housing is, is housing that is "actually" affordable to the buyer/s. It should not be something that is out of reach for people. I think it should be affordable to a one family income. I think it should be provided for every one. What I think it should cost, it all varies. Depending on what housing opportunities you are looking at really does make a difference but to people in need of first time home buyers, expensive housing makes things a lot harder.
Male	18-34	1	A decent house for a family that can be paid off relatively easily using the family's wages.
Male	18-34	1	Affordable house, to me, means that there are options for anyone of age to find a decent house or apartment. Anywhere from \$450 a month up to \$900 a month per person.
Male	18-34	1	Affordable housing is housing designed for those who are working in low to moderate income jobs who would otherwise struggle to pay bills
Male	18-34	1	Affordable housing is lower priced housing for people who need it most?

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Male	18-34	1	Affordable housing is meant for low income families to be able to buy a house (or rent?) at an affordable rate. I assume its purpose is to try to lower homelessness and provide housing opportunities for elderly. Ideally, cost would be around \$800-\$1000 per month for rent or mortgage.
Male	18-34	1	Affordable housing should be just that, affordable. With inflation it is becoming harder and harder to own a home. Housing prices should be in line with median household income in Loveland
Male	18-34	1	Affordable housing... it's in the name but I will add that it will be different for whichever income bracket you happen to fall into. We need to look at the incomes of our citizens to determine what affordable means.
Male	18-34	1	In my opinion I do not think Loveland has very good affordable houses. I think the house market here in Colorado is way too high seeing that for half 1 million I could get almost a mansion in Texas where here half 1 million would only give me a three bedroom house
Male	18-34	1	It allows low income individuals to get well priced housing
Male	18-34	1	Low cost or subsidized housing for low-income individuals.
Male	18-34	1	Minimum wage 1 person
Male	18-34	1	When we first moved here, we looked at apartments and found a couple that were in our price range but then learned they were affordable housing units and we were over the income limit. Kind of frustrating since our alternatives that weren't affordable housing didn't look nearly as nice. I guess I view affordable housing as a welfare policy that rewards low income people and encourages them to stay in their lower income bracket.
Female	35-44	1	Affordable housing allows folks that are part of our community live and go to school here with living cost that are more commensurate with their financial means.
Female	35-44	1	Affordable housing for an average income (\$50k+) a person could live in a safe home with at least 2 bedrooms with working heat, electricity, water and general amenities.
Female	35-44	1	Affordable housing is housing that is affordable. It can be a house or any combination of apartments. I believe it should look like somewhere a person or family would like to make a home. Affordable housing should be for those people that don't make a whole lot of money. The cost of affordable housing should be appropriate for household size, income, and poverty level.

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Female	35-44	1	Affordable housing is housing that single-income homes with children can afford. A single parent working and caring for a child or children should be able to afford a home with a yard on a working-class salary. 2-3 bedroom houses costing 140k-210k would fill this need. We have nothing even close to this in Loveland. Our rental unit has increased by several hundred dollars since moving in a decade ago, keeping my family from being able to save up for a home purchase, and it's an outdated 1970's building that needs many things fixed.
Female	35-44	1	Affordable housing is sliding scale rent. Below market value home sales
Female	35-44	1	Affordable housing is what someone working a full time job making minimum wage or a little more than that would be able to afford and still have money left over for food, clothing, and transportation. This should probably cost \$500 a month or less for one or two bedrooms.
Female	35-44	1	Affordable housing should be available to everyone. Apartment, homes, condo it shouldn't matter. Affordable housing should be paying less than half of your income to rent.
Female	35-44	1	Affordable housing should be based on the cost of living as in the average hourly wage and subtracting your daily living essential needs and the cost of food and electricity or gas etc.
Female	35-44	1	Anything under \$750 a month. Not in the Butternut area, it should be for everyone. Some people can't have children....
Female	35-44	1	Housing costs have risen immensely over the past several years while mean incomes have stayed somewhat static.
Female	35-44	1	I don't know any details.
Female	35-44	1	I personally am on Disability and can barely make ends meet with the thousand that they do give me! Housing is outrageous. I struggled when I worked full time too. The rates for a 1 bedroom are more expensive than I could afford then. Even more so now!!! And not all middle aged people want to live together. Lots of single unmarried middle aged people that live here struggle because the earnings are way less than one needs to survive even as a low income person. O live with my mom at 36yo bc I can't afford to have my own space, which I need. And the housing waiting lists are so long and closed. Even as a disabled person.
Female	35-44	1	I think affordable housing is for people living at/near the poverty line for the number of people in the household. Generally for older people living on a fixed income and single mothers. It shouldn't cost more than 25% of the person's take home pay, less if they have minor children with them.

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Female	35-44	1	I understand why "affordable housing" as an idea exists. But housing of any type for any person should be affordable. There shouldn't be housing that is only huge and expensive in a city, but there should be a variety; large and small, apartments, single family, large and small lots, etc. I am unaware of housing in Loveland is "affordable", even for a middle upper class family like mine with a good income. We gave up on buying a bigger house years ago because we could never make the mortgage payments. Cost should reflect the income of the area and offer options for all the different brackets. The fact the we have to create a special grouping and name of housing tells me that cost of housing on the whole is the issue. Nothing is "affordable" for people who don't plan on living their lives in debt.
Female	35-44	1	Income-based program to reduce rent or down payments on homes, to allow people and their families to live in safe, clean neighborhoods with good access to public schools.
Female	35-44	1	It should be affordable and a % of earned income.
Female	35-44	1	It should be no more than 15% of your income. Considerations should be given to single parents and the disabled above others.
Female	35-44	1	Its simple, apartment or single family smaller home that has the essentials to live. It should be for low income, like under 30k a year household income and not be more than 25% of your monthly income.
Female	35-44	1	Less than \$700 in rent
Female	35-44	1	Multifamily dwellings.
Female	35-44	1	No comment.
Female	35-44	1	This question is too broad.
Female	35-44	1	To me, affordable housing are a variety of housing options that are in some way subsidized to make them accessible for individuals and families who need that support. It could be apartments, townhomes, and single family homes, and is for individuals and families meeting qualifying criteria (presumably based on income). I am unsure what it should cost.
Female	35-44	1	Unfortunately, affordable housing usually is run down and visually unappealing. It usually is apartments where a bunch of people who haven't made the best choices live because they don't have other options. Crime and litter is usually high. I'm not sure what it should cost, but it should be something people can afford with a minimum wage job.
Male	35-44	1	Affordable housing is legal housing options for people who struggle financially to pay rent/mortgage on their salary. I think it looks like either government owned or government subsidized housing. It should be set up so housing is no more than 25% of total gross income.

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Male	35-44	1	Affordable housing is living space that is affordable for people with income below the federal poverty line. It probably ought to look modest, minimal, and basic. However, it should meet minimum living requirements of individuals that reside there, i.e. functional appliances, sound structure, etc. The target market for such a property is anyone living below the poverty line based on income and family size. In terms of cost, perhaps a sliding fee scale makes sense.
Male	35-44	1	Affordable housing is meant for middle class families to be able to afford housing for their families
Male	35-44	1	Affordable housing refers to dwelling units that are affordable to low income residents unable to purchase a home at market price. Ideally, the dwelling units would be indistinguishable from neighboring homes. Payments shouldn't be more than 30% of monthly income.
Male	35-44	1	Affordable housing should accommodate anyone's needs, especially low income and artists, and should cost absolutely no more than 30% of someone's income
Male	35-44	1	Affordable means a family of four where the parents make minimum wage, can afford a good place to stay
Male	35-44	1	Housing for low income families
Male	35-44	1	Housing rates and markets are so exaggerated in Loveland. Too high rents and unaffordable housing. In general salaries are not increased but housing keeps on increasing. This is making those who can try and afford housing not to and opt for affordable housing where they should not be.
Male	35-44	1	I have several friends that are real estate investment professionals and they build group community homes from single adults. Think of it as WeWork for housing. The new laws being passed will prohibit them from investing in Loveland and providing affordable housing for their current residents. Additionally the building codes department needs an enema. Meaning you need to eliminate all the positions at the codes department and allow people to re-apply. Loveland is a Good 'ol boy town, if you know people that work in the codes dept you can magically get your buildings fast-tracked and have lower fees. This needs to stop. We lose COUNTLESS investors to Fort Collins because building there is easier and you don't need to know someone to expedite your service. In regards to affordable housing, it is generally for people with lower income that cannot afford a down payment or high monthly rents. Often times these are single parent homes where the parent is working often 2 jobs to make ends meet. Housing should cost no more than 25% of an individual's net monthly income.
Male	35-44	1	I think affordable housing is housing that isn't falling apart. Is nice enough anyone would want to live there while being affordable enough for anyone working a full-time job to live there.

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Male	35-44	1	I think the housing for folks who cant necessarily make it completely on there own due to many life situations. An example would be a battered mother who was lucky enough to get out with the kids and restricted on how she can be employed do to childcare etc... For those who need assistance or just housing in general in colorado is too expensive I feel. I dont have the answer or solution as to what affordable housing would look like and costs associated with each individual case. I feel for the ones making those decisions. I can just say that housing takes about half of my household monthly earnings.
Male	35-44	1	Low income families and people should be able to afford to live comfortably just as the middle and upper class do. Cost should be below 200k for a home and only available to those making less than 40k per year house hold income. We need all types of people working different jobs in a community, there for we need housing for all incomes
Male	35-44	1	Option for people below the poverty line to obtain affordable housing, including city, county, state, and federal subsidies.
Female	45-54	1	Affordable housing is a pretty way of saying, "projects" It is for poor people. It should not exist, except for the disabled, veterans, and the elderly. It is simply a ploy to make people think that the government can take care of the community. This is a great way to raise taxes. This is also a great way to raise the income of the politicians that are forwarding this ignorant initiative.
Female	45-54	1	Affordable housing is for lower income bracket families that still find a good house to live in within there income bracket.
Female	45-54	1	Anybody who is working a full-time job should be able to afford a roof over their head.
Female	45-54	1	For first time homebuyers. Under 350
Female	45-54	1	For me personally, I really feel like rent should be based on your income. Right now I'm in a tax credit apartment which has been wonderful for 5 years but my rent keeps going up and I may have to move. I don't think I'll be able to afford anything everything is outrageous. I am a single woman with one income only making \$14 an hour and having to pay over \$900 a month. This is not reasonable at needs to be cheaper.
Female	45-54	1	For seniors, working class, the disabled, and families with children -- anyone of limited means. Affordability has a range, but paying rent shouldn't take more than 60% of your income. The housing could be anything from an efficiency apartment to a detached single family house. I think if first responders and service workers can't afford to live in your community that is a symptom of the lack of affordable housing.
Female	45-54	1	Housing for the poor or working poor. Section 8 housing.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	45-54	1	Housing should not cost more than 30% of one's income. Laws should be in place that keep landlords from charging excessive rents. Adequate and safe housing should exist for those who cannot work due to disability, and incentives should exist to encourage the construction and management of these properties.
Female	45-54	1	Housing that is affordable to single income homes and households that do not make the median income for Fort Collins/Loveland (50,000 annually)
Female	45-54	1	Is for people with low income and the housing should be affordable. That is not always the case in CO because this is an expensive state. Rents increase but salaries do not match.
Female	45-54	1	It is for low income families, individuals, seniors. Generally it is apartments/condo style buildings sometime homes. I have no idea what it should cost but I know it drives down property values like crazy and is not fair to property owners.
Female	45-54	1	It should be open to anyone that needs it based in their ability to pay rent/mortgage. No idea what it should cost- as a homeowner I am completely out of touch with how much money it really takes.
Female	45-54	1	Not being able to afford renting full price. Assisting people who meet the guidelines to do so without all their funds going ro rent.
Female	45-54	1	Not like the trends in Ft Collins and Boulder
Female	45-54	1	Sliding scale based on wage. Available for families, seniors single women going to school.
Female	45-54	1	The cost of housing is getting ridiculous.
Male	45-54	1	Affordable housing for people with low income and people and dependants.
Male	45-54	1	Affordable housing should be fit those that work full time but can't afford decent housing on their salary. Cost should be associated with what they can afford.
Male	45-54	1	Cost should be under \$900/month
Male	45-54	1	Housing for U.S. Citizens those with limited incomes, disabilities, single mothers or battered, elderly. Should be evaluated given stardard average Social Security or other income minus housing, food, util., out of pocket healthcare copays or fees, transportation. Monitored for fraud & misuse (drugs, alcohol, criminal activity, irresponsible child bearing going forward).
Male	45-54	1	Housing that is affordable for low to mid range residents
Male	45-54	1	How can you have affordable housing in Loveland given the following: Water tap cost \$60k, lot cost \$50, code required flood and other mandated requirements cost another \$50k. This before you even start to build....all government mandated...so you tell me why housing is so expensive in NCO. I have lived all over the country. Cost are ridiculous unless you're from California. You're only answer just like California is the government needs to step in! See how that's worked for California's cost of housing.
Male	45-54	1	I think housing should be attainable first.

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Male	45-54	1	It is good to have the help . But having to jump through hoops to get help sometimes make life hard
Male	45-54	1	It should be located closer to the job centers. It should be available to working poor not just the extreme poor and seniors.
Male	45-54	1	It's for those that rely on others to provide, or subsidize for them, what others provide for themselves. Housing should cost what the market drives. That's what it costs for the rest of us. it's not the government's job to take from some and give to others.
Male	45-54	1	That is what you are paid to figure out.
Male	45-54	1	Refuse
You identify differently	45-54	1	Housing that everyone can afford
Female	55-64	1	1400 sq ft home for a family of 4, for \$200,000
Female	55-64	1	Affordable housing foe working adults who cannot afford average cost. Housing needs to be in safe part of town
Female	55-64	1	Affordable housing needs to be for families and seniors. Family housing needs to have 3 bedrooms and 2 bathrooms and room for children to play. It needs dedicated green space and a playground. It should be subsidized so that it doesn't cost more than 25% of income.
Female	55-64	1	Affordable is housing that is lease based on a person's income, # of dependents and health condition. The housing should be clean and in good working order.
Female	55-64	1	Affordable needs to be below what is perceived as 'normal' income guidelines. needs to pertain for many members considered house-hold. IF we can afford rent, other necessities suffer; ie:food, utilities, transportation, basic services/needs.
Female	55-64	1	Basic housing costs should be approx 1/4th of even lower incomes for all. People should have access to safe shelter with protection from the weather, utility access and basic sanitation. Ideally would be located near public transportation.
Female	55-64	1	Because of building water costs I think that affordable housing is at least 300,000. Water rights will only get more expensive and is limited
Female	55-64	1	For income restricted use, for seniors over 55, for first time homebuyers, not section 8, sliding scale rent for seniors and income limits
Female	55-64	1	For people who make atleast minimum wage,to be able to afford housing
Female	55-64	1	Housing for families with little to no income, or in resort areas housing service workers can afford. It looks like any other multi family dwelling, it should not look different. I grew up on the south side of Chicago- it should not look like the public housing tenements of the 1970s. It should be spread out, throughout the city. It should be well maintained by whomever owns it.

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Female	55-64	1	Housing where families and seniors can afford to live in Loveland.
Female	55-64	1	Housing with for people with lower income jobs maybe for people making 25,000 to 50,000. Annually
Female	55-64	1	I have been on the list 5 years and struggle to get a home every time I have to move. If I get stuck in Berthoud it slows down my application. But all the employees are very kind
Female	55-64	1	I haven't followed or had need...so do not know
Female	55-64	1	It should better follow the housing values/costs of demographics. It seems proportionally uneven/low to actual housing cost.
Female	55-64	1	Lower cost of housing for those on a low income
Female	55-64	1	Owner-occupied Townhouses and condos for residents making less than a specific income threshold.
Female	55-64	1	Single income families can't afford a home or apt any longer . That is wrong!
Female	55-64	1	Small homes, under \$200,000 where the owner has to have some skin in the game. Must be employed or with someone who is employed. Must maintain the home so it doesn't bring a neighborhood down in value. It is for people who work hard but don't get paid enough to live in CO
Female	55-64	1	Something that and individual or small family can live comfortably in.
Female	55-64	1	There's very little affordable housing in northern Colorado
Female	55-64	1	What I know is that the Housing Authority is providing me a little apartment all my own, after having suffered in a long-term toxic relationship and needing somewhere/anywhere to go. I am 62 years old this year, and am living on what OAP pays me for having survived in Colorado for the past 20+ years. I would be homeless without this system. And without a home, would lose my income. Please don't ever let this happen to me. I don't want to be a bag lady.
Male	55-64	1	Affordable housing is housing for low income or people that have more family members yet not making enough money. It looks like apartments, modular home. It is for people making minimum wage or not making enough to cover basic living costs.. cost should be \$500, but this is unrealistic in 2020
Male	55-64	1	Housing for young families who are low wage earners
Male	55-64	1	Housing prices according to the residents income, apartment complexes that bring down housing costs, people that live on a fixed income, around \$5-600 month.
Male	55-64	1	Housing that average income can afford Not large or too fancy but good for adults and children For average working families \$200k or less
Male	55-64	1	Housing that provides BASIC shelter (i.e. running water, roof, shower/bath, kitchenette at least, electrical power.) 1 small bedroom-2 medium bedrooms depending on family size. Working poor/wage earners of \$30 000 or less. Rents--\$500-700
Male	55-64	1	Income based for lower income, mixed into higher income neighborhoods

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Male	55-64	1	Multi-family under \$1000.00 rent. Hopefully not project housing slum area
Male	55-64	1	Should be high quality maintenance free housing near good schools and services but due to high housing costs in CO I am not sure how affordable any housing can be, I think it would need to be high density to lower costs as well as part of a creative financing package. After skirting the answer, I think it should be affordable to a family with a dual income of \$50,000 to \$55,000
Male	55-64	1	Should be safe and require some responsibilities for residents who occupy this housing. Have no idea on costs
Male	55-64	1	Subsidized
Male	55-64	1	There is no such thing as affordable housing - this is a socialist way to steal money from makers and give them to takers
You identify differently	55-64	1	Cheap or free housing. Typically square in shape. Not for blacks. Fairly cheap
Female	65+	1	Adorable housing should be quality and safe housing for those who seek it out and would otherwise sincerely struggle to find housing because of the cost or of discrimination or because they have unstable income. It will of course be modest but may be in differing situations. Perhaps apartments or rental homes or in a city or county run complex. Affordable housing should be for anyone without enough money to secure housing in our area and will be willing to work within the system to get the housing. This would include both US citizens and immigrants, long time homeless or newly unemployed, mentally ill, addiction challenged, and families. Anyone interested in working through the needed programs.
Female	65+	1	Affordable housing is housing priced for the lower middle class. People with jobs that pay minimum wage. It looks like apartments. Should cost less than the prevailing market rate.
Female	65+	1	Affordable housing is intended to provide safe housing at a reduced rent/purchase price for low income individuals/families. Often low income does not provide discretionary money for lawn mowers and other yard care items. Perhaps apartments are an answer but ?The Projects? would tend to disprove this theory. Cost to residents will likely be governed by income.
Female	65+	1	Affordable housing is safe, warm and secure. Its provided for lower income people or single Mothers SK they aren't homeless and on the street. I believe it should cost a specific percentage of the persons total income. Should include food and counseling to help person return to working
Female	65+	1	Affordable housing should be clean, comfortable and safe. Retired, disabled and elderly should not be forced to live in unsafe, rundown conditions. Housing cost should not exceed 30% of income.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	1	Affordable housing should be for families struggling to provide for their young children as well as for seniors on a fixed income. Those able to work should be encouraged and have assistance to find appropriate work to help them improve their lives and move up to make housing for others. Affordable housing should be based on the individual's income with critical expenditures taken into consideration.
Female	65+	1	Affordable rent should be based on a percentage of the mean/median (I get those confused) Income for the county or city. Rent or payment should be no more than 30% of a household's gross monthly income. Seniors, single parents, disabled persons and working families should be able to find housing that allows them to sleep indoors and still eat.
Female	65+	1	Affordable to smallest SS check at max 40% of takehome income. Safe, clean, both outdoors in walking & bus areas + indoors. For those who cannot afford rent in this ridiculous cost area.
Female	65+	1	Difficult to answer, but it should be affordable to people that can't afford prices in area. Should look as nice as possible with some trees and a little grass so that it can fit into communities and people won't complain about it.
Female	65+	1	For low income families. I believe cost is based on income.
Female	65+	1	For low income folks so they have a secure safe place to live.
Female	65+	1	For people with low incomes, fixed incomes and families with low incomes. The housing should be well kept up, have basic necessities and rents not more than 30 to 40% of income.
Female	65+	1	Homes/apartments with rent based on income for those earning less than required in our community. I'm thinking % based but unsure what that number should be based on family size.
Female	65+	1	House for seniors and people who can't afford to pay high rent also handicapped people who need help
Female	65+	1	Housing for families that are responsible and give back to the community. Cost is configured to size and income, vs expenses.
Female	65+	1	Housing for less economically fortunate. Should be clean, affordable and blend into surrounding neighborhood. Prices should be on a sliding scale with income.
Female	65+	1	Housing should be affordable for single income households. I don't know anyone who can afford a house on a single income.
Female	65+	1	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.

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Female	65+	1	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%-25% of income (again based on a preset economic model).
Female	65+	1	I think affordable housing should be for seniors first and then families On limited incomes. I think singles with medical and/or financial need should come next
Female	65+	1	I think housing should be way more affordable and not require both parents paychecks to be able to live in safe, clean, decent Apartments or Houses. Unfortunately even in low income Apartments if you don't have a section 8 it takes almost your whole paycheck.
Female	65+	1	It is for people who can't afford homes or other housing. It helps people who don't have enough income to survive.
Female	65+	1	Low income housing Looks like all the neighborhood housing (and in any/all Loveland subdivisions and apartment complexes) %-age of income (~30%)
Female	65+	1	No opinion
Female	65+	1	Should be affordable to the person's actual income, allowing a balance for utilities, food, fuel etc. to be paid with the remaining. Should include all expected comforts, no extras.
Female	65+	1	Should be to supply housing for disabled individuals who are unable to work and or on a fixed income.
Female	65+	1	Thanks for people with low income and children but I cannot get help with low housing I have tried to get help for me and my daughter low housing but they shave there is none I do need an apartment or house that I can afford to live in the apartment that I live in is almost \$1,100 a month that's way too high and this is supposed to be affordable housing I live at the Ashley estates and they just keep raising my rent to where I cannot afford this I barely naked with nothing left over hardly so if there is affordable housing I sure like to know where it is and how to apply for it
Female	65+	1	Various types: temporary transient; low income family assistance & availability; Elder housing assistance. don't know market to know costs - has to be on sliding scale
Female	65+	1	You have 4 questions in one box. 1- housing that a sliding scale to income 2- a variety of structural plans 3- individuals or families who qualify with parameters give 4- cost based upon state definition of low income , a given percentage for housing cost in a budget, and sliding scale formula.
Male	65+	1	Affordable housing developers receive to much in the way of incentives that come out of tax payer dollars.
Male	65+	1	Affordable housing for individuals dealing with lower incomes, growing families, physical and mental disabilities.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	65+	1	Affordable housing includes apartments, duplexes and single family homes for individuals and or families on low income or limited income. People must apply and be approved by the Loveland Housing Authority based on their income.
Male	65+	1	Affordable housing is everywhere u just hav to look in areas u can afford. Judt like myself
Male	65+	1	Affordable should be smaller but good quality homes. Single dwelling more desirable.
Male	65+	1	For low income families to have a place to live and work toward financial goals of not being tied to welfare .
Male	65+	1	I think that Affordable Housing was fairly defined when we came in - modest but quality construction, priced 10 - 20% below our area middle-class developments. It has small yards, well finished but modest exteriors, and a reasonable, not extravagant selection of interior options. It looks very appropriate - small yards, unextravagently designed. I believe it should be for people cannot qualify for those houses that are 20% higher.
Male	65+	1	Inexpensive, plain, anyone who needs it, Graduated by ability to pay.
Male	65+	1	It could be a combination of apartments, condos and tiny houses. It should cost no more than 50% of a full time minimum wage job per month.
Male	65+	1	It is housing that is made available for people to either purchase or rent that cannot otherwise be in the market for property. The cost should be determined by their income and whether they can afford it
Male	65+	1	It's for low or no income families. I moved here because my previous community brought in ?Affordable Housing ? and it ruined our community with crime and drugs. I don't want it in Loveland. It will ruin our town.
Male	65+	1	Low income, disabled homes or apartments, cost based on percentage of income.
Male	65+	1	Not for homeless people and marginally underemployed individuals. Multifamily is condominium or cojoined housing to keep costs down. No tax payer \$!! Ifyou want a single family home in this area you just need a good income to afford it. No handouts. At this time I have no opinion on costs.
Male	65+	1	Primarily for the underemployed who can enjoy a middle/class life thanks to reasonable mortgage rates.
Male	65+	1	Rental apartments, renters, cost determined by local cost of living
Male	65+	1	The Habitat for Humanity housing model is the most effective method of providing affordable housing. The public housing model doesn't seem to work. For example the housing on Indian reservation or public housing in some cities. Affordable housing should not be available to be used as rental property for slum landlords.
Female	18-34	2	Affordable enough to work a minimum wage job and be comfortable.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	18-34	2	Affordable housing doesn't look like anything, housing in Colorado seems to be crazy expensive & continues to rise, even pet fees seem to be getting more expensive, the restrictions on pets are more complex & for no reason whatsoever. If housing + pet fees could be \$2000 a month or less, I'd probably stay in Colorado, but it's getting too expensive just to live here
Female	18-34	2	Affordable housing is housing that is not in a state of disrepair, that is good quality and that costs maximum \$1000 a month, for a two bedroom.
Female	18-34	2	Affordable housing should allow individuals or families to pay no more than 30% of their income towards housing costs.
Female	18-34	2	Affordable housing should mean that people below medium average income can afford a decent place to live.
Female	18-34	2	At least one bedroom and bathroom for 2 adults shouldn't cost more than \$1000. Adding a yard or garage shouldn't increase the cost exponentially
Female	18-34	2	Housing for low income residents.
Female	18-34	2	I think it's subsidized housing for low income families and individuals. I think it could look like anything from apartments to houses.
Female	18-34	2	Income housing and assistance offered when needed.
Female	18-34	2	It's housing that is affordable to low income families. it's based off of the median income of an area, but honestly it would be ridiculous to do that in Loveland considering the enormous wage gap between many of the people living here. There needs to be housing available for under \$1000 a month for the many people who now struggle to make it by in Loveland due to rising cost of living.
Female	18-34	2	Not sure what the city is doing in terms of affordable housing. I just moved in March and it was very difficult to find affordable housing. I live alone and make almost 60k a year. The housing that I can afford on this income are in areas that are scary to walk in at night. I wish Loveland had more affordable and SAFER housing options for middle income earners.
Female	18-34	2	Subsidized housing with sliding scale based on income. For anyone who applies who claims their income is not sufficient to find housing in the area. Cost: \$200-800 per month depending on space and income
Male	18-34	2	Affordable housing gives low income earners the opportunity to have stable housing. It shouldn't cost more than 40% of a person's income.
Male	18-34	2	Affordable housing is creating an economy of quality, safe living spaces for prices that a single income person making minimum wage can live comfortably on

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	18-34	2	Affordable housing is similar to rent control in that the government regulates the rental of units in a larger (usually dense) housing complex. It looks, ugly, as there tends to be very little excess budget for architectural niceties. it's for low income families, and composes no more than 20% of the city's average per capita income.
Male	18-34	2	Apartments shouldn't cost 1000 entry for price.
Male	18-34	2	I believe affordable housing means that a regular family can actually afford. That means not having investors coming in and buying the decently priced houses and turning around and flipping them for \$75k higher. So what would have been a home that a family could afford now that family has been priced out buying a house. I don't believe affordable housing means that it is only for low income or minorities everyone is struggling to to get by in this economy that hasn't seen wages increase at the rate of cost of living.
Male	18-34	2	I think affordable housing is a government program to make housing more affordable. I think affordable housing comes in the form of rent assistance and government housing. I assume it looks like tax subsidies, direct cash infusions, and/or government provided housing. Affordable housing is a program for residents within a community who otherwise wouldn't be able to afford housing without assistance. I'm unsure of what the cost should be, however I think for struggling residents below a certain income it should be near if not entirely priceless for them to get back on their feet.
Male	18-34	2	I think it's honestly unfair the whole way housing works around here period. There are plenty of programs that allow people that make less money to get into houses. Make too much money and you are screwed and people that make less money get handed all this stuff and live better than people that bust ass to afford stuff that's not as nice.
Male	18-34	2	Is for WORKING people who don't generally make enough to qualify for standard rents or standard loans.
Male	18-34	2	People being able to live comfortably and not worry about wether they will be able to afford rent this month. Affordable housing is for everyone. It should reflect the rising rates of everything else. This isn't 1990s anymore people shouldn't be struggling to live in this town.
Male	18-34	2	The median home price should hover around \$350K
Female	35-44	2	Affordable housing is a place to live for people who make less than the average local income. It allows people who work in low paying but necessary jobs to afford adequate housing.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	35-44	2	Affordable housing is a way to keep the housing market from continually increasing for the general population who cannot afford homes that continue to increase with property taxes and property value. Therefore it's for anyone who has a middle or lower income that finds less and less options to live in the community in which they have been living. It should cost Potentially a percentage of their income. The housing available for them should be no more than 40% of their overall income.
Female	35-44	2	Affordable housing is an affordable alternative for those needing housing and unable to afford the current rates in this area. Its takes income into consideration and provides housing for a percentage of that income. This allows for the individual and families to live a healthier life.
Female	35-44	2	Affordable housing is house that folks working a minimum wage job can afford
Female	35-44	2	Affordable housing is that which is no more than 30% of a decent living wage. Affordable housing is for working-class folks.
Female	35-44	2	Affordable housing provides opportunities for those with lower income to be able to afford housing. Rented spaces are capped based on income. I assume there's a graduated scale, and I think housing should be capped at 40% of gross income.
Female	35-44	2	I have no idea
Female	35-44	2	I think affordable housing is typically low cost housing foot aside for those who's income level falls below the poverty line.
Female	35-44	2	I think affordable housing should cost no more than 25% of a family?s income and should be available to any family making 120,000 or less. I think certain new construction should be income qualified, but the value of the home should not exceed 3x the maximum income bracket.
Female	35-44	2	It should be affordable. The rent with the housing authority is closely comparable to private rentals in the community. I gave up my spot on the list because I found a private rental for \$300 less than offered from the housing authority. I think affordable housing should accommodate any individual or family with lower income.
Female	35-44	2	It would be nice if property tax would not go up every year.
Female	35-44	2	It's pretty much impossible to have even a studio in Loveland for less than 700. We Need more affordable housing for the elderly, single mothers, etc. I personally know an elderly woman, has a job, isn?t in trouble with the law but just can't afford to say this is 'my place' when rent is so high. There's some lower prices but many are more of a transient or high-turnover type places. Not necessarily what I'd consider safe. The kids and elderly people of Loveland deserve a safe place to call their own. I don't know how this works in practice though... subsidized loans, lowered rent prices, long term leases, etc.
Female	35-44	2	Price based on income, so that people with lower incomes can have access to safe housing.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	35-44	2	There is no affordable housing period all of the mcwinney places and the minimums are way too high. you literally have to make two times and have a stellar credit to actually get into housing. Two and a half times when the minimum is \$1,400, is way too expensive for a single person. it's almost undoable for people that have two adults working full-time at minimum wage
Male	35-44	2	"Affordable" ha, affordable was pre 2015. Affordable housing doesn't exist for anyone wanting to own a respectable home who makes less than 120k and no debt thanks to the market taking off.
Male	35-44	2	A house as close to 1/4 million (ideally under) that is on some land and is even 300 square feet. If land is not possible, townhome with a little is next best. It is for the first home buyer, or people on rough financial. NOT investment property's cuz sent is steep. With a minimum 80 square foot per adult + 100 shared space + 60 outside space. Big houses can be dreams but only the wealthy/lucky can begin to afford \$300+.
Male	35-44	2	Affordable housing should never ever be more than 25% of a household income. My wife and I WITH a dual income struggled to find anything like that in town.
Male	35-44	2	Affordable housing to me means that anyone with a job can provide shelter for themselves or their family. Affordable means that the family can have only one person working instead of the 2 working parents mold that society thinks we need. Affordable means it doesn't matter what my credit score is! If I can pay rent for 20 years clearly I can pay for a home just the same.
Male	35-44	2	Anything to help bring down the cost of housing. Subsidies, special tax breaks, H4H builds. Anything that helps being housing costs below \$1000/month for the occupant.
Male	35-44	2	Apartments for low income households
Male	35-44	2	Crappy housing for poor people that looks awful and will not be maintained in good condition.
Male	35-44	2	Housing accessible to and affordable to less-than-middle-class families, single families, diverse households. Homes for sale for less than 200,000.
Male	35-44	2	Housing that can be obtained by the median household or lower while spending no more than 30% of there combined income on that housing.
Male	35-44	2	I believe affordable housing is that which can be obtained for about a quarter to a third of a fully-employed person/household's monthly income. Affordable housing, generally speaking, is for everyone. At the low end of the income spectrum, it may be very small and basic, but it should be safe.
Male	35-44	2	I think affordable housing is a 1 bedroom apartment that isn't 1000\$ a month. Just refer to George Baileys speech to Mr. Potter, after his dad died.
Male	35-44	2	My opinion is housing is too expensive across the entire Front Range
Male	35-44	2	Not enough housing. There is a 2 year wait at most places.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
You identify differently	35-44	2	Multiple options for pricing & housing possibilities. It should be available for everyone who needs help regardless of income.
Female	45-54	2	"Affordable" housing doesn't really exist for those that are truly struggling. An apartment specifically for families would be good. \$900/month or less for them. Another apartment for single people that are down on their luck. Would be nice if there was a net to catch people before they are homeless.
Female	45-54	2	Affordable housing is all in the eyes of the person trying to put a roof over their head
Female	45-54	2	Affordable housing is for people with lower income to be able to have a stable home that you can still afford other basic necessities. For a single income families it's hard to even keep up with \$1000 a month rent to be affordable it should be based off of a regular 40 work week at minimum wage or just above.
Female	45-54	2	Affordable housing is housing for those making a percentage of the area median income. I think affordable housing should be temporary in nature, ie apartments. If a single family home, townhome, condo, etc is sold to someone who qualifies, they can take another job where they will no longer qualify. Rental properties are easier to manage as affordable housing. I have seen this happen where students with part time jobs purchase affordable housing. The spirit of the measure is then violated.
Female	45-54	2	Affordable housing should allow people who have steady jobs to be able to live comfortably. They should be clean and somewhat updated!
Female	45-54	2	Affordable housing should be available for people who are single parents, people struggling financially, and people with children or disabilities. Cost Of housing should be 20% of people's income.
Female	45-54	2	Affordable housing would probably be starter family homes closer to \$200k instead of \$300k+, as well as 2 bdrm apartments under \$800/month. Affordable housing should be available to anyone that needs housing within their income range
Female	45-54	2	Costs allowing a roof over one's head, food in one's belly, warmth in the winter, cool in the summer, and safe inside and out.
Female	45-54	2	Housing to help the less infortunate
Female	45-54	2	I said no because I had my mother in law in a waiting list for affordable housing at Merisol. 8 years later and still nothing. The process was explained to me and it's convoluted. And at one point all of the paperwork was missing.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	45-54	2	I think the housing in latimer county sucks! There should be some kind of cap on rent amounts because it's impossible for people to live who aren't part of the marijuana craze going on. You have good local single parents who were born and raised here who can't afford to even live in a home with their children in a safe manner , we are forced to live in undesirable situations because we have to have several roommates just to be able to pay the rent ! Meanwhile the california jackasses coming here to be part of the marijuana community continue to be able to drive the price of everything through the roof so we native hard working locals can't afford to have a pot to piss in!! Sorry, but you asked.
Female	45-54	2	I think we have enough affordable housing in Loveland. I do not under any circumstances feel as if we should support the homeless or those who are unemployed by choice. I do believe that we can support our veterans in a manner that provides housing, healthcare and Above all their mental health.
Female	45-54	2	I was on the list for 7 years and didn't get any help, so I'd say it's pretty unhelpful.
Female	45-54	2	It is for everyone who are in need of lower cost housing, for good people struggling
Female	45-54	2	It should serve the needs of our population. It should take into consideration homeless rates, assistance; and affordability for minimum wage and gig workers. The cost considerations should focus on what is needed and not political concerns.
Female	45-54	2	Mix of unit types, throughout the city, \$600+, with options to buy
Female	45-54	2	There is a five year wait for low income housing for elderly individuals. That is ridiculous with the amount of new housing going up in Loveland each day.
Male	45-54	2	Affordable housing is for families making a certain percentage less than the median income. The housing cost should also reflect that.
Male	45-54	2	Affordable housing is sometimes subsidized, but needs to be within the financial reach of what the local service industry workers can afford. It is for anyone who either is working or going to school or disabled, etc. It should cost (on a sliding scale) no more than 1/3 of their income.
Male	45-54	2	Affordable housing means you don't have to work 2 jobs just to pay a mortgage because it's cheaper than rent and you can't fit a family in a van
Male	45-54	2	Affordable housing should be housing for average income workers in Loveland without paying more than 40% of their income for a mortgage, insurance, property taxes and HOA fees. The focus should be on this group before focusing on housing those who are homeless or living at the poverty level.
Male	45-54	2	Housing that is affordable for lower income families
Male	45-54	2	It is a subsidized housing accommodation for low income earners/ seniors. Its cost should be contingent upon the income of the applicants.
Male	45-54	2	Someone else is paying. Quit propping up housing costs!

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	45-54	2	Something away from the city center and not in my neighborhood.
Male	45-54	2	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	2	What is says. Providing affordable housing for those who may have a hard time paying the normal/average housing cost in this area
Female	55-64	2	700-800 units for elderly & single people. 2 brm unit for 1000.00 for single mom or couple with young. 1200 for some bigger, 1400-1500 for 3 bdr. And there should be consideration for kids and animals and handicap
Female	55-64	2	Affordable housing is for those making <a fixed amount. Currently I think affordable should be in the range of \$800 for a 2 bd unit.
Female	55-64	2	Affordable housing is not affordable for most people. All the houses being built are definitely not for low income.
Female	55-64	2	Affordable housing looks like any other housing. It is for citizens with lower incomes and the cost should be based on the resident's ability to pay.
Female	55-64	2	Affordable housing provides housing at reduced rates / a sliding scale depending on income. I'm not sure what it should cost but I have concerns that fraud prevention is not monitored well enough at all. For example, I personally know of single mothers moving their boyfriends in thus getting additional financial assistance from that individual.
Female	55-64	2	Affordable housing should be available to anyone under a certain income level and rent should be based upon the families income
Female	55-64	2	Affordable housing should be housing for lower income wage earners. I agree with 30% of income but should be net income. There are many families with one or both wage earners at minimum wage. They cannot afford rent and utilities on minimum wages. My daughter, a single parent of two, works a state job. Full time. Nets about 1700/month. She can not afford 1500/month housing plus utilities.
Female	55-64	2	Affordable housing would be what someone who makes minimum wage could afford.
Female	55-64	2	Far rent price and housing
Female	55-64	2	Housing that someone with any type of job could afford

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	55-64	2	I am 59 barely can afford rent anywhere! The cost of living is so high here and even though I have a good job I cant make it! Why cant u help us so gle older folks and open it up to helping us? Need to raise the amount to 50,000.00 yearly earned so I can afford to live at my age! The senior complexes are terrible high there too!
Female	55-64	2	I do not think we have near enough affordable housing! I believe that affordable housing should be before the working poor (those trying to support families in minimum wage), for seniors who make only Social Security should have rent as % of their monthly income. I also believe we need VA housing at a % of their monthly income. I know we have these homes now, but just not nesr enough units.
Female	55-64	2	I think that if you work a minimum wage job, you should be able to have a place to live. I understand that people spend money differently but I don't think that spending your whole paycheck just for rent is reasonable. I think you or at least one of the residents should be working. It should be 25% of your total wage.
Female	55-64	2	It is for people who make very little income and can't afford the cost of living in this area
Female	55-64	2	Low income housing should cost ~75% of market costs
Female	55-64	2	Low income, disabled, people receiving SSI or SSDI or similar.
Female	55-64	2	Middle class single family housing should be based on income, 800.00 monthly.
Female	55-64	2	Mixed use, affordable to/for people who appropriately qualify for loans from accredited financial institutions. Not subsidized housing Not cheaply built housing to qualify for lower loan amounts.
Female	55-64	2	Perhaps allowing a percentage of housing be subsidized to allow for folks with lower income to have adequate shelter. And that it would be in the community, not like ?project? housing. Etc.
Female	55-64	2	Prices here are ridiculously high compared to the wages paid. A young family, single income family, recent college graduates must leave the state or be house poor. it's devastating.
Female	55-64	2	Providing affordable options for all income brackets and emergency programs for those finding themselves in an unforeseen hardship to keep them in their rental or out of foreclosure
Female	55-64	2	Should not be more than 1/3of income. Multi family, mixed use bldgs
Female	55-64	2	Someone working full time at minimum wage job can afford whatever % of income that is considered "affordable" by budgeting experts.
Female	55-64	2	To allow citizens affordable housing. Like teachers, for example. They should be able to afford to live in the community they work in.
Male	55-64	2	800-1000 a month (apartment) older houses 10-15 % more -newer bigger homes 70-80% more us lower income residents that do work other frown at
Male	55-64	2	About \$850 for a 1 bedroom for lower income people

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	55-64	2	Affordable housing is bare bones but fully functional. Sturdy. As affordable as possible It should serve the homeless who are under carefull watch drug free. And the working poor.
Male	55-64	2	Affordable housing is like Affordable Healthcare where low income people can afford to have their own house. It shouldn't cost more than \$300K.
Male	55-64	2	Affordable is for the lower end of the median income for the area you live in. I personally think that there is not any affordable housing in all of Larimer county.
Male	55-64	2	Clusters, attached units, 2-3 bedrooms, 6 to 7 hundred per. Emonth rent
Male	55-64	2	For low income people, decent apartment with handicap accessibility, \$700 or less a month.
Male	55-64	2	Housing for low quality people.
Male	55-64	2	Housing that provides the basic needs without frills to keep the cost down. May be subsidized.
Male	55-64	2	I have my own home and if I chose to rent, I don't think I should have to pay rent that cost more than my mortgage (~\$1,035). Veterans should be able to rent for less than their SS income.
Male	55-64	2	It is housing that is clean, safe, in good condition and does not require more than a third of the median wage to afford.
Male	55-64	2	It should be for everyone, not just a select group
Male	55-64	2	It should be for those that are working but have trouble affording our area with higher housing costs.
Male	55-64	2	It's for people who are unemployed or underemployed or homeless. Looks like row apartment housing with junk strung through out the property. How much it should cost is like saying who is your favorite child. There are people who are hard working people who need help to make rent then they?re are the ones that want it free and don't want to do anything.
Male	55-64	2	Low income housing Looks like apts It should cost 1/3 min wage for 40hrs week
Male	55-64	2	Lower cost for lower income people, including maybe seniors, for less than \$1500 for 1BR
Male	55-64	2	Nothing fancy housing reasonably built and priced for low to middle income people. Max price \$200k.
Male	55-64	2	That's a wide open question. Most citizens haven't put that much effort into thinking about this.
Male	55-64	2	There is no good answer
Male	55-64	2	Would prefer Loveland to have single family houses and fewer apartments/condos to reduce congestion and over crowding.
Female	65+	2	Affordable housing appears different depending on who or what entity designs and builds it, and who maintains it. Obviously, residents have limited financial resources and the premise is that rents should be affordable for those with low incomes due to disability and/or unavoidable setback.
Female	65+	2	Affordable housing for all.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	2	Affordable housing provides Housing assistance to those in need, financially or because of a disability by providing Either direct access to homes or financial assistance to assist in rent or home ownership. Cost to the user should be dependent on a sliding scale of need and what type of assistance is being offered.
Female	65+	2	Affordable rent less than \$1000/month for 1bed/bath. Not slums, for families and singles needing help.
Female	65+	2	All healthy communities have affordable housing interspersed with other housing. Think about President Carter's program where the family helps to work on the house along with community members. I need more information to answer above question Aboy direction of Loveland's policies.
Female	65+	2	Apartments for employed persons unable to qualify for handouts.
Female	65+	2	Apartments which have a rental rate that is much less than the 'going rate'. \$750/mo? For anyone whose monthly income is less than \$3,000.
Female	65+	2	For the near destitute..especially. families..and veterans.....those missing either a mother or father...looks not important..safe and sturdy....\$200 - 400 month..no additional for utility costs
Female	65+	2	Helping persons who need housing because of their inability to pay for shelter. The cost should be decided by how much the recipient can pay. The benefactors of affordable housing need to contribute a reasonable amount of \$ by using a fair scale
Female	65+	2	Housing for low income adults and seniors. Some housing should be available for the homeless.
Female	65+	2	Housing that people can afford and still be able to pay utility bills and eat. Would allow pets with a reasonable deposit.landlords that will work with you especially through disasters. That will consider things that make you need housing. Depending on the size but a two bedroom probably around 1000.00 three bedroom 1200.
Female	65+	2	Housing which may be subsidized or independent but at a cost less than the local market rate
Female	65+	2	It attempts to provide access to housing that doesn't eat up a huge proportion of a person's income so that they have enough left over after paying for their housing to allow for other basic expenses.
Female	65+	2	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 can not afford this??We need more affordable sale prices on houses and apts!
Female	65+	2	It should be an option for those making less than \$30,000/yr- is for those who qualify for food assistance and medical assistance. I have no idea if the cost
Female	65+	2	Marisol is the only facility that I am familiar with and it is too notch!
Female	65+	2	Should be attractive people who can't, afford high rent, disabled, cost should be reasonable.
Female	65+	2	Single family affordable housing should start at \$300,000 and be available for first time home owners.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	2	Small house...zero lot line with yards
Female	65+	2	The housing should be for those who have secure employment. Most financial sources suggest housing costs should not exceed 33% of one's monthly income. I believe this is acceptable.
Female	65+	2	Very limited availability for Section 8 disabled and seniors
Male	65+	2	Affordable housing has many aspects. Elderly on fixed income, newly divorced "single moms or dads", unemployed educated. Housing can be single family or condo or apartment. Cost needs to be approx 30 per cent of income.
Male	65+	2	Affordable housing is for lower income people. It has its purpose but a few bad residents give affordable housing its poor reputation. The residents must keep it up, report bad actors. Generally housing is 50% of take home pay. There should be no bars, liquor stores or marijuana stores within a mile of affordable housing
Male	65+	2	Decent shelter for the middle class, the poor and the homeless. It should cost what they can afford. For some that is free. It should look as beautiful as market rate multifamily housing.
Male	65+	2	Don't know.
Male	65+	2	Don't need it here
Male	65+	2	Far too much money is spent subsidizing low income housing
Male	65+	2	For those persons whose income does not meet the 35% requirement needed to pay their rent or mortgage.
Male	65+	2	Good housing for people with low incomes.
Male	65+	2	Housing that is 1-2 bedrooms, at least 1 full bath. Less than \$700 per month. In good repair
Male	65+	2	Is there such a thing as affordable in this present environment? I think we need to get beyond the election to see who is running this economy. Who knows which direction this country is going in...we could all be living in government housing in a few years.
Male	65+	2	It should be kind friendly, it should help those who actually want to support themselves, along with multiple income levels, the working poor. Cost?
Male	65+	2	Low cost housing or subsidised housing. Smaller sq. footage and higher density of occupancy.
Male	65+	2	Mirasol is what I'm familiar with and it is exemplary. \$1000/ month for 1 bedroom unit
Male	65+	2	Mostly apartments.For lower income folks. Less than \$1500/mo
Male	65+	2	No idea
Male	65+	2	Should be basic, safe housing for lower income persons or families who live and work in Loveland area, not commuters from Denver area.
Male	65+	2	Something like Habitat for Humanity

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	65+	2	To a home today home start around 376 lowincome could start around 200
You identify differently	65+	2	No comment.
Female	18-34	3	Affordable housing is for low class, lower middle class and middle class.
Female	18-34	3	Affordable housing is housing set aside for residents to apply for either through section 8 housing or on an income base scale. It is generally for residents experiencing poverty and it should cost a lower % of their income.
Female	18-34	3	Affordable housing is housing that helps families who make a certain incomes be able to still have a place to live. It should cost what people can afford depending on situation, number of people living in residence, and income
Female	18-34	3	Affordable housing is reasonable housing offered to those who cannot afford the inflated prices of most Loveland rental options.
Female	18-34	3	Affordable housing should be for anyone. \$1000 a month
Female	18-34	3	Affordable housing should just be called housing. it's unfortunate to me that we need to have such segregated living. Apartments should be clean, updated, livable, and a decent price. I think pricing should start at \$600-\$800 for a one bedroom, \$800-\$1000 for a two bedroom, \$1000-\$1500 for additional bedrooms
Female	18-34	3	All people should be able to access affordable housing, which means there are rental options or purchase opportunities available that allows people to be able to provide their families with housing without keeping them from paying all their bills as well as feeding their families.
Female	18-34	3	Housing should not cost a full time working adult all of their income. I make \$12 an hour full time so I make less than \$2000 a month. Rent for a two bedroom is over half of what I make in a month. It is ridiculous. And the wait lists for affordable housing is years!
Female	18-34	3	Housing that is obtainable and sustainable for low income individuals or families in our community. I am unsure exactly how much, but I would say 50% of the overall income of the household.
Female	18-34	3	Housing that is regulated and supported by government policies to help low/middle income families have access to safe, affordable homes. I think in some communities this looks like housing that is typically not well taken care of by the state and local governments, often because families of color disproportionately reside there and governments tend not to focus their resources on low income and/or people of color. I think this is wrong and shouldn't be the case. Affordable housing should be reasonably income dependent and subsidized accordingly through various funding channels.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	18-34	3	I am not an expert on housing policy nor I am familiar with Loveland's efforts. That said, I am pretty sure we can and should do better. Affordable housing is generally subsidized and made available to residents who cannot afford market-rate housing (i.e. elderly, disabled, low wage earners, etc.). I know rates are often set based on median household income, but I also would like to see restrictions on the percentage of someone's income that should be paid in rent.
Female	18-34	3	I believe that affordable housing units should be for 50%AMI households below. This is specifically for lower income households that are comprised of families, seniors, youth, and those that are disabled.
Female	18-34	3	I think housing is out of control in Colorado.
Female	18-34	3	My former partner and I struggled with \$800/mo working 2 full time jobs at a local nursing home
Female	18-34	3	Subsidized housing to assist low income individuals who qualify. Looks like complexes, houses, etc. Should cost a reasonable percentage of the individuals actual income.
Female	18-34	3	The government shouldn't steal my money to house other people. Taxation is theft.
Female	18-34	3	There are too many qualification requirements month to month when applying for any housing assistance. If someone is struggling for with a life altering event that should be enough to qualify them for 6-12 months at a time, depending on the event. Not every month. it's ridiculous to even think that's enough time to recover from having to pay an unexpected car repair bill, when the people receiving these services most often, are living pay check to pay check! It takes people more than 30 days to be able to get a foot hold in life again or to even partially recover. If Loveland was really that concerned about affordable housing they might want to start by making it more accessible to the people that need and make qualifying period longer than 30 days. For assistance programs that do benefit those in need longer than 30 days, you need to assess the neighborhoods these qualifying homes are in. Drug use, excessive police presence, homelessness, and theft are completely normal in these neighborhoods. If this is government provided housing assistance why aren't there regulations for the homes your sending people to? It seems a little backwards to me to send someone that is already needing assistance/ struggling in life into a crap living situation, but I guess that's where the phrase "kick them when they're down" comes into play.
Female	18-34	3	There is 100% not enough affordable housing. The process to get housing takes YEARS. It should cost a percent of someone?s income.
Female	18-34	3	To me, affordable housing is generally intended for those who have a difficult time renting or purchasing property due to their financial situation or inability to work. Affordable housing could consist of any type of dwelling, and the cost should be low enough that someone at or near poverty level could afford the monthly payment.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	18-34	3	Affordable housing is accessible by anyone working a full-time job, especially a public service such as teaching, ranging from apartments around \$150,000 for single people and family homes up to \$350,000.
Male	18-34	3	Affordable housing is housing for everyone. Including eliminating homelessness. The amount of money is irrelevant if we have any vacant residential property.
Male	18-34	3	For the majority of families that make less then 70,000 a year.
Male	18-34	3	Housing that is affordable. Minimum wage is the minimum somebody has to earn to live an average life. Housing having comfort and having a pet should be the last of people's concerns in "the greatest country on the planet" the bare necessities are no longer the minimum while the super rich exist.
Male	18-34	3	I think affordable housing comes in many different shapes, but constitutes an invaluable resource to the community by supplying housing options for those at or below the middle class. Affordable housing should be cost effective and practical housing, not low quality housing, because those who use affordable housing should still take pride in their living spaces.
Male	18-34	3	I think that we need to stop with all the low income housing. People need to learn how to become viable residents.
Male	18-34	3	More house and land for less money. shouldn't spend more than 1500/ month or 300k
Male	18-34	3	No comment.
You identify differently	18-34	3	No comment.
You identify differently	18-34	3	Affordable housing is for everyone. It should cost less than a third of their income and they shouldn't have to qualify. it should be livable housing with necessities like heat and air, storage, enough bedrooms, and sturdy appliances.
Female	35-44	3	A single adult who is head of a household should be able to afford housing whether that is an apartment with enough rooms for any dependents or a home without the burden of taking on unwanted roommates. Housing costs should never consume more than a quarter of a person's income from a full-time job. Affordable housing should also include a domicile with safe living conditions whether that is in a crime-free area or housing that is up to code, free of radon, has flooring that's intact etc.
Female	35-44	3	Affordable housing is being able to afford an actual detached home as a first time home buyer.
Female	35-44	3	Affordable housing is for the working class & families, should be affordable for one person making minimum wage to support themself.
Female	35-44	3	Affordable housing is for those who need safe housing and meet the level of income required to take advantage of the orogram.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	35-44	3	Affordable housing is for those who struggle with mental health issues, single parents and others with situations beyond their control. It should be comfortable and safe without being overly fancy. Generally it should cost significantly less than other similar options in the area.
Female	35-44	3	Affordable housing should be available in all communities to the residents who earn the lowest income. Affordable housing in general should cost no more than 1/4 of an individual's monthly income, so if a person only makes \$1600 a month they should pay \$400 in rent.
Female	35-44	3	Affordable housing should look like any other housing, normal apartment buildings, houses etc. It should be for people who need it, people who would become homeless otherwise. Rent should be as low as possible, cost of living here is ridiculous, people need all the help they can get.
Female	35-44	3	Affordable should mean fair or lower pricing for people and families who are of a lower income bracket. Should be safely lit and properly maintained.
Female	35-44	3	Affordable would be based on income instead of making people house poor and starving just to have a roof over their heads...
Female	35-44	3	Housing assistance for families and individuals living at or below 125 percent of poverty level or below I guess. Not an expert.
Female	35-44	3	Housing based off income and generally is for homeless or disabled. Costs vary. There needs to be more offered to people who also just struggle financially to avoid becoming homeless.
Female	35-44	3	Housing for individuals that make under a certain amount of money monthly. The cost should stay affordable but tiered to deter anyone from abusing the system
Female	35-44	3	Housing options adequate for a variety of income levels-low rent options available to those who need it.
Female	35-44	3	Housing prices too high. Not enough available living locations for people w wage of Loveland
Female	35-44	3	I don't know enough about it.
Female	35-44	3	I think affordable housing is housing targeted for low income families it is apartments and townhomes out even duplexes and houses set at a price that is reduced to meet the needs of lower income people to lower middle class people. I don't think it should cost more than 70% of the total household income.
Female	35-44	3	I think affordable housing is housing that costs no more than 3/4 of the average family income. Whatever that may be

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	35-44	3	I think that the housing should maybe be directed to apartments that are dedicated to low income... I live on Raven place by some of the transitional housing you provide..and I have had nothing but problems with your tenants.. I have owned my house for 10 years and have had your tenants break beer bottles all over the neighborhood... Destroy my trees by ripping them up... I even had one shoot up my wasp traps and mail box with their airsoft guns or toy guns... but have caused me a lot of expense to repair... I have also dealt with the drug and alcohol issues of your tenants... they dont take care of their yards... I'm super frustrated living next to these houses that dont ever seemed to be regulated... my house property value goes down too... we have dealt with cops and parties.. people overdosing on drugs... if you want to help them I do think it should be monitored and regulated. But also maybe dont build in neighborhoods that are people that are home owners.. the disrespect from your tenants is hard to bare..
Female	35-44	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	3	Income based subsidized housing for those that could not afford to pay rent on their own
Female	35-44	3	It is for disabled and low income families. Decent apartments for fair prices, 20% due to increased cost of living.
Female	35-44	3	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/mo with utilities included.
Female	35-44	3	It's great to have low income housing, but then they generally require a credit score of over 600. Those of us that are low income usually don't HAVE good credit scores
Female	35-44	3	Less than 40% of income
Female	35-44	3	Low income
Female	35-44	3	One problem I have seen with some "affordable housing" is I have been told when looking into requirements before, that "i do not make enough to qualify". I have a decent full time job.... how do I make too much for food stamps and any kind of help, but not enough to qualify for affordable housing?
Female	35-44	3	The housing market should be aligned with potential wage. It is very difficult to find affordable places to rent on the wages for most jobs in this state.
Female	35-44	3	You shouldn't need roommates as an adult to afford to live in a duplex. When I moved here in 2008 a 2 bed 2 bath apt was \$825. Now it is \$1500-2000, and wages have not gone up to support that increase.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	35-44	3	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	3	Affordable housing is for low income earners/family. Looks like townhome or condos. Should cost half what standard housing goes for depending on home size/income.
Male	35-44	3	Affordable housing is for low income families
Male	35-44	3	Affordable housing is that which is affordable to those with a median household income or below as rated by the national or local government. Rent should cost no more than 30% of the household's income to be affordable, and should be for residents whose income is at our below the local or area median income level.
Male	35-44	3	Affordable housing needs to accommodate a minimum wage worker. 12/hr, 1500/mo after taxes, means \$500 is about what that person can afford to spend on housing. That means a mortgage of around 80k to 100k. That means a house that is probably 400sq ft. For families double that. And what have we built? Luxury apartments that nobody can afford. Homes that start at 350 to 400k and up. What happened to the 800 to 1000 sq ft homes that used to be built?
Male	35-44	3	Affordable housing offers the dignity and safety of housing to members of our community. No one in our town should be struggling to secure shelter, most especially families. I'm sure some respondents might have a jaundiced view of affordable housing but we shouldn't let negativity or ignorance drive the conversation.
Male	35-44	3	Affordable housing rates should be income adjusted, and limited to people you make under a certain income or assets.
Male	35-44	3	Affordable housing to me means that it should fit within your budget. It should be a decent home/apartment that can be easily accessed by those that need it.
Male	35-44	3	Affordable housing would be housing where the rental payment for a single adult costs 30% of the take home pay per month at our state or city minimum wage.
Male	35-44	3	Housing that you can afford on minimum wage
Male	35-44	3	Housing to suit 30 percent of average hourly income
Male	35-44	3	I believe HOA dues are way too high, And there is misallocation of funding as the streets that we live on or not plowed during heavy snow fall, New comments drainage ways and things like that are not cleaned out etc.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	35-44	3	I think affordable housing is for those who live at or below the poverty line and/or disabilities. Typically looks like semi dense housing with options for people to get vouchers to help pay for rent with private property owners. It should cover gap between a persons income (more specifically, whatever percentage of a persons income that should be used for housing. 30% I think) and the actual costs of housing in this area.
Male	35-44	3	It is housing for poorer people. Most of the time it looks like ?normal? housing. It is for people that don't have the means for typical housing. The cost should be fair or comparable to normal housing, interest free possibly.
Male	35-44	3	No comment.
Male	35-44	3	No more houses
You identify differently	35-44	3	Affordable housing is something that a single income household can budget and afford yet this area is seriously lacking that. \$1200 plus for a one bedroom apartment is ridiculous let alone the \$2300 I pay to house me and my kids.
You identify differently	35-44	3	Affordable to senior citizens
You identify differently	35-44	3	Housing costs are too high. The amount to purchase a house these days is crazy. It is unattainable for single income households. Affordable housing means the ability to afford a house without needing multiple jobs. The median income should be able to afford a mid priced house.
Female	45-54	3	Affordable house if fare and lower rent or mortgages bases on income.
Female	45-54	3	Affordable housing is rent restricted and income restricted housing that is mostly multi-family but can also be made to help certain populations such as elderly or homeless. Most affordable housing is for families, but it should be for anyone that has low to medium income in the Loveland area. Generally, the cost should be drastically lower then the average rents in the area.
Female	45-54	3	Affordable housing income limit seems to high for most of larimer county
Female	45-54	3	Affordable Housing is housing for those that don't make the median income for our county/city.
Female	45-54	3	Affordable housing is subsidized by the government for people who need assistance
Female	45-54	3	Affordable housing should be based on documented income. The city should support those on a sliding income scale.
Female	45-54	3	Affordable housing should be housing options for adults in all stages of their lives that qualify financially.
Female	45-54	3	Affordable housing should go by your income. Not your gross but instead by your net. I think it is should be for single families and the disabled.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	45-54	3	Affordable means 25% or less of a single income...for at least 2 bedrooms. These could be apartments or small home neighborhoods. Rent at or less than 1000. young adults cannot afford to move out. Seniors are on limited ss income. Single parents have all the expenses and then some with no extra time or income. Smaller houses like 4 or less bedrooms for less than 300K.
Female	45-54	3	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	3	Decent housing in decent location
Female	45-54	3	For the hourly wage earners
Female	45-54	3	Housing based on your income, generally lower income residents need it. It should be in line with what you can afford based on income and size of family
Female	45-54	3	Housing for single income/ young/seniors, often duplexes, condos, rental units ; cost 150-250k or 750+ month
Female	45-54	3	Housing that supports low to meditate income earners for rental and home ownership options. Cost should and is based on a percentage of income
Female	45-54	3	I dont think if you are applying for a rent that suitable with a lower income that they go by gross they need to go by what the people are taking home . I also feel that they get personal with know everything
Female	45-54	3	I have been on the Loveland Housing list since 2017 and was trying to update my information when I was told that I needed to fill out another application. After I did that I was placed back to 2019!! The Loveland Housing authority is only working to help themselves and not to help me at all!!
Female	45-54	3	I have no idea when I was in need it was 18 months before any availability not sure what your timeframe is now but people come to you and need something right away and unfortunately there is not enough housing in Loveland to meet the needs for the low income families because housing is twice what people make for a living cost of living must change 1st
Female	45-54	3	It is housing that single families who can't afford regular rental prices can live. It should be for elderly, handicap, single parents, and families whose income in under a certain amount compared to normal.
Female	45-54	3	It should be for anyone that needs a roof Over there head. And additionally someone who is struggling to make ends meet, even while Working multiple jobs.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	45-54	3	It should be for everyone that does not make 80000 a year. Housing is not affordable. You should not have to work two jobs in order to pay for housing. A 2 bedroom is 1250 and up a month. No wonder why there are so many homeless
Female	45-54	3	People living on minimum wage, Families paying a fortune in daycare, seniors, etc. Normally very nice, well kept, etc. Not sure what affordable housing costs are these days. Housing here is scary expensive.
Female	45-54	3	The lot just north of the water treatment plant on Boise should be for low income housing. Low income house is a mortgage < \$200k.
Female	45-54	3	We need rent control and housing that is affordable for the people who service our community such as Grocery and restaurant workers. So housing that is adorable for people working a minimum wage job at only 32 hours per week. They should also be able to afford food, utilities, and insurance. We have too many homeless in our city and they need housing etc. Sweeping them away like they have been doing in Denver is unacceptable. Is this Loveland or not.
Female	45-54	3	What affordable housing? There's no such thing in Loveland.
Male	45-54	3	Affordable housing is for people who should rent or buy within their means. Thus, they are to work hard and budget accordingly. I do not believe that government should regulate affordable housing. I believe the market should dictate the prices housing.
Male	45-54	3	Affordable housing is housing that is affordable.
Male	45-54	3	Affordable housing is still too expensive and the amount of money compared to the inclusiveness of how much you earn is not Comparable to the need of people who cannot make ends meet
Male	45-54	3	Cheap housing with few amenities, for low income families.
Male	45-54	3	For disabled, physically and some mentally. Drug screening is a MUST! We have section 8 behind us where we live in apartments off of 8th. There seems to be police over there often
Male	45-54	3	Generally it seems to be people that need a help out, but that system seem to get people trapped into a circle of never getting away from needing help. Also gets a lot of people that abuse the system, bringing with that drugs and crime
Male	45-54	3	Honestly, I know more of what Fort Collins is doing to build small residence affordable housing than what Loveland is doing. as far as I can tell, it's just sprawl in the sweetheart city.
Male	45-54	3	It seems like affordable housing is concentrated at certain levels in neighborhoods that are residential and underutilized and can be filled into vacant lots as ?filler-real estate ? wherever it seems plausible (in lots of ways) with various communities to better benefit the City. I imagine they might cost about 60 percent of their surrounding comparables. +/- 20 percent?.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	45-54	3	Low income housing. it's cheaper buildout, is for people in a specific income level, and unsure what the cost should be.
Male	45-54	3	Making homes affordable for everyone
Male	45-54	3	The idea is somewhat good but how it really works and what it really does is not. Just another way to spend taxpayers money I am not on board for the most part I think there's other ways.
Male	45-54	3	We have plenty of low income housing we do not need anymore.
Female	55-64	3	Affordable housing is for low income people; it should look like regular housing; and the cost should be based on income.
Female	55-64	3	Affordable housing is just that. Housing you can afford according to your income. I feel that with the rising cost of everything, 25% is a good percentage. Mine is just a bit over one third and it is a major struggle. I'm eeking by though.
Female	55-64	3	Affordable housing looks like apartment/condo or townhouse for lower income families that will take care of the property.
Female	55-64	3	Affordable housing should be available to anyone who needs housing. It should be based on one's income to make it "affordable". There should be separate communities for the elderly & retired (quieter & less chaos), families (with playgrounds & grassed areas to play) and singles, pet friendly (with potty areas) and no pets allowed, as not everyone likes pets and should not be forced to be around them if they choose not to be. Also there should be smoke free communities for those sensitive to smoke.
Female	55-64	3	Affordable housing should be based on a person's annual income. it's for families, single people with low income. Also for people who are disabled, people on social security who have low incomes. 30% of an income. With coronavirus, it's hard for people with low income or no income to find housing.
Female	55-64	3	Affordable housing should be for everyone. The rent and purchase price of homes are outrageous!
Female	55-64	3	Affordable housing should be what people can afford who make minimum wage or or social security disability with some assistance. It should be neat and clean & comfortable and should be maintained by a landlord and be safe.
Female	55-64	3	Apartment 2-3 bedroom, for seniors, single parents with children and lower income people. There should be some type of income scale for rent charges.
Female	55-64	3	Apartments for the most part. Maybe some affordable housing.
Female	55-64	3	Generally for people on section 8, welfare, good stamps, etc. It should be temporary with a requirement for employment, if person is not physically or mentally handicapped, only immediate family members in the home. don't know what the cost should be
Female	55-64	3	Hard when on a fixed income and have other bills

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	55-64	3	Housing assistance for low income & limited income people
Female	55-64	3	I am 64 years old and I need to move in a few months. can't find anything in my monthly budget I could even begin to afford. If there are places that are affordable there is a 2-4 year wait. I've lived in Loveland for 15 years and Colorado for 32 years. can't imagine living anywhere else. Please help me. Thank you for your time.
Female	55-64	3	I think affordable housing should be based on percentage of income and should be blended in with regular housing.
Female	55-64	3	I think housing should be subsidized by taxpayers and hardworking people who cannot afford to save for down payment should be allowed to purchase a home and be Responsible and reliable citizens of Loveland.
Female	55-64	3	I think owning a home should be possible for all and that the cost should be reasonable. I like the rental programs that have sliding scale based on wages. I think having an option for no or low interest rate loans is vital and having loans with short , like 15 years, terms would make for a healthier living standard.
Female	55-64	3	It is subsidized housing for poor people who can't afford it
Female	55-64	3	Low income and elderly need it the most. Hopefully clean and safe. It should cost enough to encourage the occupants to appreciate and take care of it.
Female	55-64	3	Need more low end affordable housing, not mid or high end
Female	55-64	3	People with low to moderate incomes should be able to afford decent housing in safe neighborhoods. Rents should be in the 800.00 range.
Female	55-64	3	Smaller homes, not condos or apartments. 250 thous. Come on, all these expensive giant houses.
Male	55-64	3	A sliding scale for the disabled and elderly, woman with children or men.
Male	55-64	3	For folks who need to work in Loveland but cannot afford the housing. Should be less than going rates
Male	55-64	3	In general, affordable housing should allow for opportunities of rent/home ownership that households can pay only 30% or less of the household's combined gross incomes. For "affordable housing" to be widespread, I see no other alternatives other than either charitable motivated involvement, or tax payer support.
Male	55-64	3	It's for everybody. 400k for a house is insane.
Male	55-64	3	Mixed use, mixed income, mixed use, high density, brownfield development
Male	55-64	3	Reasonable rent or price
Male	55-64	3	When a person pays 25% of their take-home pay for rent then the rent is considered affordable
Female	65+	3	1/3 of your monthly income maximum
Female	65+	3	30% of a household income. Not enough housing for the need.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	3	Affordable Cost, anyone, costs
Female	65+	3	Affordable housing could be apartments, but it could also be single family homes, in a communal setting, with a park and a gathering room. Affordable housing should not be more than 50% of a person or family's income. While home ownership might not be important to everyone, I would hope that there is a way to make owning a home available and affordable for those that dream of making that happen.
Female	65+	3	Affordable housing is about providing homes for those whose incomes qualify them for inexpensive housing costs based on what they can afford.
Female	65+	3	Affordable housing is exactly what it says - "affordable". It should look like a house one would be proud to live in - well equipped, clean, maintained, fairly new, in different areas of the community. I think it's for anyone in the community that has a low income, or a fixed income, and includes all age categories. I, for one, would love to see more affordable housing for older, active adults.
Female	65+	3	Affordable housing is for families or individuals that are or about to be living on the street due income. Cost I don't know.
Female	65+	3	Affordable housing is still for the middle class, not for lower income. Not many of can afford \$1000+ rent. That's what is considered affordably
Female	65+	3	Affordable Housing should be decent, safe, not built poorly, and mixed through the community not just in certain areas. In other words it should be a mixture of subsidized or Affordable housing. Such as stand alone homes, apartments, etc. Should have versatile building plans and number of bedrooms plus bathrooms. Patios and yards etc. are important. plumbing for laundry included. Most importantly subsidized costs should make the apartment cost no more than 40% to 50% of a person's income. Loans should be available for the purchase of low income homes and elevators would be wonderful. Also garden space and outdoor activity space and even year round pools but that would be a pipe dream.
Female	65+	3	Affordable housing should include apartments, homes, condos, etc. it should be for lower income community members AND homeless. Cost should be a percentage of a person or household's income - not to exceed 30%. Homeless housing should be free initially.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	3	Affordable housing is low cost housing made available to low income individuals or families. They receive, government subsidized homes or apartments. The property builders are given tax incentives for the housing projects. The city is given tax incentives by the government. Often the new owners/renters have never owned property, have no pride of ownership, do not know how to do upkeep on the property, nor do they have the where with all to do so. This leads to delapidated properties, higher crime and lower property values for them and surrounding neighborhoods. I have no opinion on what it should cost to buy a property or rent a low income apartment. I do wonder what percentage of low income housing a community can bear and still maintain or improve infrastructure, services and schools.
Female	65+	3	Being able to enjoy a pleasant life without worrying about bills and not being able to afford food. To let my heart relax and have a peaceful night sleep.
Female	65+	3	For low income people, should be fairly nice apartments and not cost more than 25% of their income.
Female	65+	3	For the low income people but so many friends and family get in first. Not enough LOW income get in. Many are 60%.
Female	65+	3	Housing in Loveland is ridiculously expensive the prices need to come down so that families and singles can afford good housing
Female	65+	3	Housing under \$1000 month for seniors on SS. 800 sq ft. 1 bed 1 bath garage or covered parking and some outdoor space.
Female	65+	3	I have no problem with the cost calculated generally as 1/3 of total assets. My complain is the difficulty in obtaining affordable housing. There just isn't enough to fill the need. Waiting lists are very long.
Female	65+	3	I think affordable housing is supposed to be affordable, but if it's not affordable to the lowest incomes, then it really isn't affordable. As I understand it rents are running above a 1000\$ a month. That is not affordable. Not everyone is eligible for affordable housing either, often income is just over the limit. Utilities are sky high and make it hard to get by even if you do qualify. Some people aren't eligible because they've been in prison. As far as what it should look like, it should look as good as average homes in town and be run down. Where I live things are well taken care of. People are nice and easy to get along with. It should be as good everywhere.
Female	65+	3	I would hope there are tier criteria based on income level for number of occupants. Different for a single retired occupant than a single parent with children
Female	65+	3	I would like to see more options for homeless and senior subsidized housing. Section 8 vouchers are problematic, as finding a landlord willing to accept them can be difficult. I think LHA does a good job, but we need more facilities for our neediest citizens

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	3	It provides wonderful housing for us seniors who are not wealthy. It couldn't cost any more or I'd be on a street corner somewhere.
Female	65+	3	It should cost about \$500 to 600.
Female	65+	3	It should definitely help the people that are on a less income bracket. I feel for us it should be about \$1,000./month
Female	65+	3	It would be housing for people that are below a national wage average. It would be for families and basic, but adequate.
Female	65+	3	No idea, Colorado in general got crazy
Female	65+	3	Rent for housing is extremely high!! I believe every apartment complex should have an allotment of their apartments available for low/fixed income people to rent
Female	65+	3	Sliding scale cost. For seniors, single moms with small kids, challenged people. Homeless housing for those who will use help up to a job
Female	65+	3	Temporary housing for families that are in financial need. Emphasis on the temporary.
Female	65+	3	The actual housing market is currently designed to keep most people out of single family homes, & apartment rents are steadily increasing as well to almost unaffordable rates. "Affordable housing " is fairly self explanatory, it should be for everyone & it looks like a clean, decent place where everything is in good working order & a person can take pride in.
Female	65+	3	There seems to be more affordable housing if you fall in a bracket \$37,000 a year, but if you're higher than that the rent sky rockets. People still struggle if half the monthly retirement check is rent.
Male	65+	3	Emphasis on temporary
Male	65+	3	\$500...low income families
Male	65+	3	40% of median income at the most
Male	65+	3	Affordable housing should be for the homeless, lower income families and quite possibly low income retired seniors. I can speak to Seniors since I am one. Most senior housing seems geared towards upper income. When all you have is social security you should be looking at \$500-\$600/month
Male	65+	3	Affordable housing should cost \$700 to \$800 a month, should be for working people, single or mulp family dwellings, two bedrooms. If one makes \$15 hour one could afford that amount of rent. Now we just have to get to \$15 an hour.
Male	65+	3	Bed bath kitchen cost between 33-50 % of income. Basic utilities included in total cost.
Male	65+	3	Cheap rent, 3 story apt buildings, generally younger aged people that can't afford college and have to work in unskilled labor or older retirees that worked in unskilled labor because they couldn't afford college...around \$1000 a month for 1 to 2 bed with one bath.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	65+	3	Don't know
Male	65+	3	Everyone should have access to housing that is in line with their normal income - even if that requires subsidizing it - whether rental housing or ownership.
Male	65+	3	First time buyers. Elderly/handicapped. 1200.00 for one bedroom apt and 2000.00/3500.00 plus for two/three bd home is unreal.
Male	65+	3	Housing for people will wouldn't normally be able to afford to live here.
Male	65+	3	It is cluster homes with green spaces utilized/maintained by the occupants in a communal participation supervised by Loveland. No criminals or gangs, illegal drugs. Married working couples with children. No more than 2 singles in a home. Adequate covered parking. Near retail stores for the basics. Bus transportation, day care. More supervision/security to assure a safe environment.
Male	65+	3	It's for low income residents, looks like it's neighborhood, it's for low income residents and should be affordable To them.
Male	65+	3	Yeah it looks like everybody from the country for this year and I have family who's been born here and lived here been on that low income housing for 2 and 1/2 years but I guess they're white so they don't get it that answer your question if not feel free to call and I'll tell you about it
Female	18-34	4	A 1 bedroom skittle not cost more than \$1000. That's a little outrageous. Now with assistance a 3 bed shouldn't be over\$1000 either. We were told 800 and it jumped to 1000 but they should consider sports kids are in and not just what they think we make just on paper so people could afford things
Female	18-34	4	Affordable housing is a city sponsored program that offers lower priced housing for people who earn under a determined income. Generally it should cost 80% to 50% of what a typical house or apparent in that area would cost.
Female	18-34	4	Affordable housing is cheaper housing for low income individuals and should be based on income.
Female	18-34	4	Affordable housing is for low income families. It should be 800-1,200.
Female	18-34	4	Affordable housing is for low income families/ individuals that couldn't afford regular housing. There is also Affordable housing for people with different needs, disabled, elderly ect. I have been on the list for years and still haven't been able to get any help. I did find a place that is low income housing/Affordable but they keep upping the rent everytime I renew my lease so its just a matter of time before me and my kids are on the streets.
Female	18-34	4	Affordable housing is for people who have low income/credit who have trouble applying for a home and unable to afford a high mortgages. It should be an affordable cost according to the income.
Female	18-34	4	Affordable housing is where a person who is working could afford a house after years of smart financial decisions. I think a house has to be priced at 275,000 or less to be considered affordable.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	18-34	4	Affordable housing means housing subsidized by the government, either by housing choice vouchers or other programs
Female	18-34	4	Affordable housing should have efforts that are somewhat on a spectrum. Providing assistance for those who are at or below the poverty line is absolutely necessary and vital! However, I think some attention should be paid to those who, if they suffered a job loss, would be 1-3 months away from losing their homes. Or those who make just enough that they don't qualify for assistance but they then don't make enough to afford a home without being overburdened with housing costs. I'm a college student working full time and I wish I could be living in an apartment that offered the amenities I receive now without my also spending over 50% of my monthly income just on rent.
Female	18-34	4	Housing for all Loveland residents. Making housing available and achievable for a family of four with one bread winner making minimum wage. Could be apartments condos or duplexes with a shared open space and No HOA. It should not be more than 20% of a minimum wage salary that would be \$384 a month for one wage earner or \$768 for two income households.
Female	18-34	4	Housing that is in the price range of low income people or families. I'm not sure what exactly a good program looks like but generally speaking I believe it's functional, safe housing that low income families can apply for and obtain. Benefits to the families would be stability, a close proximity to work, schools and grocery stores. In my opinion it's important and should come from 501c3 nonprofits not the government. Cost of living is high here (clearly) perhaps a price range would be about 1/4 of the household income.
Female	18-34	4	I believe affordable housing is a place where people can apply to have a home that fits within their budget and their means. What it looks like to me is it fits within my financial needs. Generally it should be for families or people with disabilities
Female	18-34	4	I do not know much about affordable housing in Loveland. To me, affordable housing would be living in an apartment or house with roommates and being charged rent for a bedroom. This would be for people who cannot afford to live on their own and would cost about \$500 per month. For someone making \$12 per hour full time, this is about 25% of their income
Female	18-34	4	I think often times someone who needs housing makes either just 'too much' or 'too little' money and it's a hair difference in where they'd qualify or not. I think it should be situational, take each person's situation and income into account and base it off that, not a general census of specific incomes and such.
Female	18-34	4	It is cheaper housing for people making lower wages than the average. It is generally a neighborhood of small houses or apartment buildings. It should cost less than \$1000 per month.
Female	18-34	4	So I think affordable housing should be for single parents that should or single family income and I think it should be income based

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	18-34	4	The cost of apartments are almost the same price to rent a home. Wages are low as well.
Male	18-34	4	Affordable housing looks like houses that even minimum wage workers can payoff within 10 years. Not 30+. One thing I have noticed is that as soon as minimum wage is increased, all prices, houses or otherwise, increase tenfold
Male	18-34	4	Affordable housing should be less than 1/3 of the median monthly earnings of jobs in a particular neighborhood (60 minute walk). It should be available to those earning less than the median that have maintained good credit and rental history.
Male	18-34	4	Affordable housing should have more than one part. I think there should be affordable rentals for those looking to rent apartments, houses etc. Home prices should also be attainable for families, first time buyers, and single people.
Male	18-34	4	Apartments for low income families partially or fully subsidized by the local government.
Male	18-34	4	Housing is like any other market, should be a free market, but housing programs distort costs
Male	18-34	4	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	4	Single family homes, suburbs, between 200000 and 300000
Male	18-34	4	The way I define affordable housing: I believe that a person working a full time (40 hours per week) job, even at minimum wage, should be able to afford at LEAST a modest apartment in their area without having to spend more than 50%, and ideally closer to 33% of their monthly income on that living arrangement. With Colorado's \$12.00 minimum wage and 160 hours in a working month, that's \$1920.00 per month before taxes, \$1580.00 after taxes. Given the percentages above, their ideal rent would be between \$521 - \$790 per month.
Female	35-44	4	250,000-300,000
Female	35-44	4	Affordable housing is for those who need a hand up, not a hand out and for those I'm the low-income bracket. It should be 30% or less of a person's income.
Female	35-44	4	Affordable housing should be for EVERYONE!
Female	35-44	4	Affordable housing should feel like any other housing, except be affordable. We are always able to get repair and have access to our resident manager and I feel like that is really important.
Female	35-44	4	Housing less than \$1000/month, utilities less than \$50/month

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	35-44	4	I have worked with programs for the past 15 years at the Federal level across a 10 state region addressing needs of populations with limited income. Affordable housing needs to address equitable housing. If housing is going to be truly equitable and thus affordable, then take a third of monthly income based on full time minimum wage for a family of four and make home ownership available at that rate in proportion to the number of workers we have at that level in Larimer County. Additionally, allow an outside ownership property tax to benefit affordable housing meaning if a person in Manhattan owns a row of properties and they live outside Larimer County, tax them at a higher rate and take the benefit to affordable housing needs. Incentivize local ownership, so money made in Larimer County stays and benefits Larimer County.
Female	35-44	4	I used to think it was for people like me but now I think it's either the very poverty stricken, people at bad credit but make a living wage or people who don't make a lot of money but have good credit scores
Female	35-44	4	Rent or mortgage below the local average, loans that are easy to qualify for and require little to no down payment, typically for low income people or veterans.
Female	35-44	4	Unknown
Female	35-44	4	Well we are currently paying a high rent premium that we can not any longer afford. As working parents with children at home from school we continue to struggle.
Male	35-44	4	Affordable housing should be affordable I get that its a business but what business is there that allows one person to pay 5.00\$ and another pay 500.00\$ for the exact product.
Male	35-44	4	Affordable housing is designed for lower income members of the community. It should place rent at an affordable level / percentage of tenants income. It should be affordable, safe, and allow the individual or family the ability to still provide food and other basic essentials for their families.
Male	35-44	4	Affordable housing is for low income, elderly or disable residents. It is not slums or projects but decent enough apartments, townhomes, or houses. It should cost on an average price of \$700-\$1,000. I know even that is still high for residents with fixed income.
Male	35-44	4	Affordable means that a person that makes \$12.50 an hour can live by themselves. This does not apply in 98% Loveland nor the Colorado front range.
Male	35-44	4	General housing should be affordable you shouldn't have to work all month just to pay rent
Male	35-44	4	Low income subsidized for the working poor
Male	35-44	4	We need more
Female	45-54	4	Affordable housing is for individuals and families who would struggle to pay typical market prices for housing. it's cost should be adjustable to ensure that people could pay for both housing and food/other necessities. It shouldn't follow or be related to market prices
Female	45-54	4	Affordable housing is for people in need, meeting minimum income levels.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	45-54	4	Affordable housing is for the low income population, section 8, properties owned by the city and contain a lot of drugs and alcohol. it's for people who don't work or make enough money to pay the rent, the cost is nothing to the people on it but to the tax payers who pay it all it is a lot, basically what everyone in the area pays.
Female	45-54	4	Affordable housing should be for lower to middle class families, one or two earners making under \$45,000 year that should cost no more than 1/3 of their total income
Female	45-54	4	Affordable is rent that someone making minimum wage could pay. It is for anyone who needs it... elderly, those with disabilities and people working full time who cannot not get affordable housing.
Female	45-54	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	4	Housing at a lower rate for low wage earners \$1000
Female	45-54	4	Housing communities for those through no fault of their own cannot pay for it and without extensive criminal history Elderly and some disabled help permanent but should be thought of as temporary help. Basic amenities provided at hopefully much lower costs then the rental prices.
Female	45-54	4	Housing for those that make less than the average person/family. Includes well maintained facilities...Edge, Brookstone...
Female	45-54	4	Housing that a majority of the people can afford. \$900-1000 a month.
Female	45-54	4	I think affordable housing is housing for those who cannot afford housing with their own means. It seems to be apartments. Ideally I think every person should have a home that is within their abilities to pay even if they are not able to pay anything in the beginning. I feel having a home is the first step to stability.
Female	45-54	4	It should be having newly graduated teens being able to afford an apartment with a friend or two. Having families being able to afford to put a roof over their kids heads. A place for single parents to live without fear of getting harassed for being a single parent.
Female	45-54	4	Low income housing for people in need.
Female	45-54	4	No idea

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	45-54	4	Providing an affordable home to families, disabled or the indigent is very important. It provides a safe, stable environment to Children which is one very important element to a productive future. Affordable housing allows persons that have a low or fixed income to be independent by only having to pay a percentage of their monthly income to rent, they are able to afford to pay their bills, buy food and support their families without totally relying on welfare. Hard working and disabled people deserve dignity and I believe the Affordable Housing programs support this. Affordable housing provides a great public service to communities. I believe It also helps keep the homeless populations down.
Female	45-54	4	We would like to know why these councilmen spend so much time catering to minority groups of individuals that don't even live in this community. What in THE HELL are they doing for the residents who currently live in this community?
Male	45-54	4	"Affordable housing" would meet basic needs (2 - 3 bdrms, 1.5 - 2 baths, modest amenities); it would be available to families with an annual household income of \$36,000); and cost \$1,000/month.
Male	45-54	4	A house that isn't falling apart for under \$400k would be a good start
Male	45-54	4	Affordable housing is housing that someone making Federal Poverty Level wages can afford without supplemental income such as a second job.
Male	45-54	4	Affordable housing means your going to bring the value of my down. I do not support. Thank you
Male	45-54	4	Affordable housing should be a SFR that would house a family. Should cost less than it does. I would say the cost should be for a mtg payment (PI) = 20% of median income
Male	45-54	4	Affordable in this area would be 250-300k. There isn't much availability in that price range and it could be improved. CNAs, QMAPs, food service workers etc cannot afford homes.
Male	45-54	4	Apts. or tiny houses. Rents from \$600-\$1600 depending on services and circumstances
Male	45-54	4	Lot of questions for one free form - you're going to struggle parsing these. Affordable housing should be, available for low wage people and families, be near transportation access, close to shopping for necessities, and some community event hotspots. Built quality but simple and offer dignity not shoebox slums
Male	45-54	4	Nothing special, two bed, two bath. around 250,000-300,00 dollars.
Male	45-54	4	Unfortunately, Loveland and Northern Colorado in general have priced out their native residents in favor of higher income residents from other states. This is definitely not the city myself or my parents grew up in, and honestly not really going in the direction of a town that I want to raise my kids in.
Male	45-54	4	We need more assistance buying a home. I'm a college graduate making \$65,000 and it's tough to buy a home by myself
Female	55-64	4	A certain % of income and file individuals who have limited income

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	55-64	4	Affordable housing in my opinion, means that housing is affordable for a variety of people. Artists, service industry workers, etc. have a hard time finding housing within their budget. Not every person in Colorado makes enough money to be able to live here. it's unfortunate that the cost of affordable housing will deter so many from living here. Affordable housing should be based on a person's income.
Female	55-64	4	Affordable housing is affordable as it states. Housing should be in the 200's Starting at 150.
Female	55-64	4	Affordable housing is when people who are living paycheck to paycheck can not only make their rent or mortgage and pay their other bills but still have food and necessities for their family
Female	55-64	4	Affordable housing should be for everyone, especially people who work in minimum wage jobs. Housing costs should be 30-35% of monthly income
Female	55-64	4	An individual making 40K should be able to buy a house
Female	55-64	4	Building too close to residential single home families.
Female	55-64	4	Condo units for purchase and rent, income under \$40,000, 2 and three bedroom units open space but not expensive maintenance amenities like pools or hot tubs\
Female	55-64	4	For low income disabled single mothers elderly
Female	55-64	4	For people who are not homeless, but are working an average wage job, that doesn't pay a lot. McDonalds fast food etc.
Female	55-64	4	Housing at a reduced rate compared to current market rates In the area.It should look comparable to other housing and be on a sliding scale based on income.
Female	55-64	4	Housing costs in affordable housing should be no more than 1/3 of household income. If subsidized, there should be regular inspections to make sure that tenants are following the guidelines for upkeep.
Female	55-64	4	Housing is very expensive, I have 6 people living in a 2 bedroom. Two are disabled one is five and of the other 3 adults I am the only one working. We are cramped and miserable and although I have a job we are broke. It is challenging to eat and I can hardly afford gas let alone insurance, and car payment. I work 12 hour days and work very hard. Affordable housing would be 800.00 a month or less
Female	55-64	4	Housing subsidized to low income people.
Female	55-64	4	Housing that is affordable for everyone Housing for the homeless Rent that isn't outrageously over priced Landlords that can be held accountable when needed
Female	55-64	4	Housing that is affordable to everyone over the age of 55, retired military, our seniors, our disabled. Not sure what it looks like but not a dump site. I think it should be based on income with the knowledge that we all have other bills to pay also. That is never a consideration.
Female	55-64	4	Housing that people can truly afford Should have space for size of family Cost should be a percentage of person/ family income

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	55-64	4	I believe it's for anyone who needs it! I think cost should reflect income. I think any profiting should be reinvested for more affordable housing. Keeps those big developers and other city officials honest .
Female	55-64	4	I think affordable housing is for low income people. It gives them an apartment in a low income apartment complex on a sliding scale of what they pay according to what they make as income. I dont know what it should cost.
Female	55-64	4	I think affordable housing is not affordable for all people. it's getting so expensive just like everything else is. This is why I am trying to do Hapitat & not be on housing anymore. For now it's working out for me but that is my future goal.
Female	55-64	4	I think it should be for the lower income workers who struggle to make ends meet. I do not know what rents are like in Loveland now but obviously they are too high for minimum wage earners. I live near the complex on Boyd Lake and Eisenhower and it seems well designed although I have never been indoors.
Female	55-64	4	No more than 25% of anyone's Net income.
Female	55-64	4	Should be EASILY accessed by anyone in need. Available to homeless as well as low income. Apartments, rooming houses and single family homes.
Female	55-64	4	There needs to be more and single Moms should take priority
Female	55-64	4	Those who can't afford to live in the community and affordable housing allows them to do so. It should cost what they can afford and take care of according to community standards.
Male	55-64	4	Affordable housing is homes in the 2 to 3 hundred thousand dollars. Not these 1/2 million dollar homes that are being built everywhere. There should be homes that the average person and new couples can afford. And I'm not talking about apartments.
Male	55-64	4	Affordable housing is housing that is for families that don't make enough income to live in their own home. I believe that the cost of living in Loveland is extremely high and not real happy about the cost for what I'm getting.
Male	55-64	4	Generally for Section8 and/or Welfare recipients
Male	55-64	4	If rent is more than a weeks gross pay each month then it's difficult. it's getting out of control w/ inflation
Male	55-64	4	Let the private sector dictate the need for housing.
Male	55-64	4	That is a hard one to answer low income disabled definitely need more senior housing affordable senior housing below a thousand a month
Male	55-64	4	There are nice apartments by Eisenhower and Boyd Lake. It looks like the residents take care of the housing. There has to be some ?ownership? of where low income people reside, and I am pleased with this complex.
Male	55-64	4	There should be cheaper housing for mothers who the dads are deadbeat.

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GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	4	A minimum of three bedrooms, two full baths, two-car garage and is built for a family of five. It should cost between \$350,000 and \$400,000.
Female	65+	4	Affordable housing can be single family houses or bi-, tri-plex or apartments so long as they cost maybe 10-20% less than median prices for the same type of dwelling. Eligible owners/tenants could be single or family whose income is 20% or more lower than the median income for the community.
Female	65+	4	Affordable housing is multiple levels of safe, clean housing available to ALL segments of society. There are many levels of income out there but each level deserves to have abodes that are safe, clean and affordable. Gentrification is a means of racial profiling and making affordable housing unavailable to those who need it most.
Female	65+	4	Affordable Housing is not \$1,300.00 or more a month and rising. Low income families have bills and need groceries just the same as families that aren't low income. But when rent is disproportionately out of balance with income, little or no money is left for sufficient groceries, gasoline, clothing for work or school or work, Andy God forbid, an emergency. Living beyond your income, month to month, is no way to live and two or three jobs to get by is insane. Affordable Housing should be ?Affordable? and should also take into consideration other financial obligations over and above basic bills. Income should be at least twice the amount of the rent and the rent should remain stable and not be raised every year as long as the Tennant retains occupancy. A 30, 40, 50 dollar or more far outstrips my Social Security income Cost Of Living ?raise?of around \$3.00 or less. There needs to be a liveable cap on rent that is humane and sensible.
Female	65+	4	Affordable housing is Spartan Studio to 2 bedroom home living in community. It's for people who desire to live in a community culture and whose income is 75% of...?
Female	65+	4	Affordable housing should address the needs of lower economic communities making costs based on income and household numbers. I think it should also have accountability for people wanting to use. I know fixed income people (retired) need help.
Female	65+	4	Affordable housing should be just that - affordable! It should be available to a wide-range of people, but that's not the way it is now. Many people cannot afford to purchase a home in our area. Everything is too expensive!
Female	65+	4	AH is making safe housing available for everyone and keeps housing costs at no more than 30 % of income. Located in areas close to bus lines and other critical resources...medical...food.
Female	65+	4	Apartments. Government supplied
Female	65+	4	Being a senior citizen and living on my Social Security the availability of affordable housing is sorely lacking.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	4	For all, workers as well as retired. Apts and single family. Housing for first time time buyers. We are retired scraping to be able to stay in Colo to stay near grandchildren. We don't know if we will make it.
Female	65+	4	For low income families. can't st should be affordable for families based on their income
Female	65+	4	Generally it means a residential unit is affordable to lower income folks if it is priced so that a person or family of four earning less than 80% or less of the area medium income does not spend more than 30% of their income on total housing costs.
Female	65+	4	Great for seniors and people on low fixed incomes.
Female	65+	4	Homes in the 300,000 range and rent in less than 1,000 a month
Female	65+	4	Housing for people who cannot afford typical housing cost due to low wage jobs, disability, senior citizens that have no savings etc.
Female	65+	4	Housing for seniors on a fixed income, disabled individuals and single, WORKiNG parents who cannot otherwise afford rent. Cost should be 1/4 and no more than 1/3 of monthly income.
Female	65+	4	Housing provision where Seniors, single parent households, and people with disabilities who have limited ability to to keep up with the cost of living can have subsidized rent assistance on a sliding scale in line with income and rent costs.
Female	65+	4	Housing that a non-professional can reasonably afford. I don't know the current rents?I own my home.
Female	65+	4	Housing that people working all levels of jobs can afford, that is available to all no matter their color, marriage status, children or not, pets... Cost should be a portion of income that still allows for food, car payments, clothing and other costs of life. People should not be forced to have roommates to afford a place to live. Maybe more tiny house developments with yards for pets, small quads with a small private yard space, houses for larger families, apartment for those that prefer no outside upkeep. Some should be able to be purchased and some short term rentals. Should be available in the same proportions as income levels in the city including senior housing. The hardest part is keeping up with the changes in population.
Female	65+	4	Housing/apartments/etc. for low income people, patio homes for retirees
Female	65+	4	I only can tell you my situation. I lease 3 bedroom 2 bath house for \$1,400 a month, which I could pay for no problem until my hours were cut due to COVID-19. Now I live month to month wondering if I will be out on the street. Housing prices are way to high for the wages .
Female	65+	4	I think affordable housing should be at least under 1000 a month.
Female	65+	4	I think nice apartment bldgs would make nice affordable housing, along with condos, such as Cloverleaf in Longmont.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Female	65+	4	It is for those that do not have the income to pay over thirty percent of income. People in need and without access to affordable fairly priced rent, elderly with limited income or those that need assistance in affording their weight.
Female	65+	4	It SHOULD be for Low income families. It should be a price relative to the times and well built.
Female	65+	4	It should be for those who cannot afford housing in the general market. It would be safe, operational under certain guidelines that are followed and if not followed, 3 strikes and you are out. A set amount for the duration of living regardless of government changes of about or near 30% of income. The only increases would be if the condition of the apartments improved.
Female	65+	4	Low income and seniors
Female	65+	4	Lower income, not more than 25 percent of income
Female	65+	4	No comment.
Female	65+	4	Personally, I prefer a small house. This is nearly impossible to find. If you do find a place the reputation of (section 8) will probably end a persons chances. Cannot stand apartments. And so on...
Female	65+	4	Residents have to wait a long time for housing
Female	65+	4	There are many people that can not afford rent or mortgage payments. I don't understand why housing is so high.
Male	65+	4	1) It is a government system to pay part of the cost of housing for people who can't afford to live where the subsidized housing is provided. In other words, it allows them to live above their means. 2) It looks like other similar programs of wealth distribution. Rather than focus on helping the poor improve their financial habits and income potential, the government pays some tax revenue to enable the poor to live in a place they cannot afford. 3) For people who want a government program to provide free or subsidized housing 4) The government cost should be zero. These programs should be provided by churches, non-profits, and other entities who voluntarily chose to spend their money on such programs of charity.
Male	65+	4	A government sponsored/financed alternative to the housing options that the private sector builds.
Male	65+	4	Affordable housing allows for a diverse population to exist in the city. Instead of low wage workers having to commute to work where housing prices are higher there is housing available for all income levels. Housing costs should be at the level where all residents can afford to live in the city.
Male	65+	4	Affordable housing should be carbon neutral and a 2 bedroom should cost less than \$500 per month
Male	65+	4	From my talking and listening the housing is out there but the salary range does not meet the needs of people in the working class. It needs to be affordable for this reason pay scale. Everyone cannot afford great housing on their pay. Been that way for years and for a lot of working class it reaks. We need more affordable housing for sure. The type or whatever does not matter as much as availability.

"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."

GENDER	AGE RANGE	WARD	VERBATIM RESPONSE
Male	65+	4	Housing that allows people access when house prices are high. Not necessarily home ownership but rental property at rates proportional to income. For people who will not abuse the property and the lower rates. To provide an address for the unemployed only as long as they seek employment.
Male	65+	4	Housing that is affordable with two minimum wage jobs.
Male	65+	4	Housing that is provided for American citizens only and rated by the monthly income of the family those who do try but can't afford the outrageous rental rates now of days
Male	65+	4	It looks like there has been an increase in affordable housing units available.
Male	65+	4	It should be affordable rent in a safe neighborhood, for those who need it, about \$800/month,
Male	65+	4	Need to be options available for all income levels, age groups, singles and families.
Male	65+	4	One bedroom 1200.00
Male	65+	4	Probably mobile homes and other forms of mini housing. Cost should be affordable for Social security recipients.
Male	65+	4	Seems like apartments are the norm for affordable housing. Students and young couples would be main users and I would hope a range of \$800 to \$1250.
Male	65+	4	The cost should not exceed a percentage of minimum wage income. Should have enough space for an average family.
Male	65+	4	Why not support the Habitat for Humanity