

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	18-34	1	Convert apartment buildings that have already been built or parts of neighborhoods to affordable housing areas.
Female	18-34	1	I do not believe that low income households, especially families, would be able to afford living in Loveland without government assistance. The housing prices are far too expensive. The cost of living needs to go down.
Female	18-34	1	I think the City of Loveland, communities, and non-profit organizations should consider lowering the prices of homes in Loveland and consider adding less restrictions in Loveland HOA's.
Female	18-34	1	I'm not sure. I think demand for housing has increased home values, which isn't really something the government should control. Encourage higher paying employers to hire local residents instead of moving people in.
Female	18-34	1	Make an effort to make housing more affordable for families. Make themselves more known as well.
Female	18-34	1	Put a cap on rent
Female	18-34	1	Reevaluate the market values of different areas around Loveland and also lower the cost of utilities
Female	18-34	1	Reject gentrification and sprawl from Fort Collins
Female	18-34	1	Work with realtors and rental companies to bring rent down? I have no idea.
Male	18-34	1	Affordable housing can best be remedied by city of Loveland by encouraging economic growth and job creation and expansion of the middle class. Providing welfare to lower income individuals while it does help also perpetuate the cycle of poverty preventing any encouragement of moving to an upper class
Male	18-34	1	Help residents of Colorado buy their own houses instead of being forced to rent from wealthier investors driving up housing costs.
Male	18-34	1	Help structure affordable housing to look nicer and safer for individuals
Male	18-34	1	I think this is a great approach. Be mindful of the age group of our community and how wide of a range it is. At my age I believe it is a very affordable town compared to Fort Collins.
Male	18-34	1	I think y'all should lower the house market here in Colorado so people wouldn't have such a high payment for their houses
Male	18-34	1	If there is a large need for affordable housing, I might suggest looking into duplex / 3-plex options, as these can house multiple families and cost less per unit than a single family home.
Male	18-34	1	Lower property taxes so rent can be more affordable
Male	18-34	1	Lower the income requirements for help
Male	18-34	1	REGULATE HOAs. They add hundreds of dollars to monthly payments and provide negligible services... meaning I think their admin costs swallow up any resemblance of helpfulness in our community.

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Male	18-34	1	Some of business taxes for businesses that primarily pay below median value wages should go towards housing those workers
Male	18-34	1	Stop letting developers, who don't live here, buy houses for cash, and land for the purpose to build luxury condos. City council needs to diversify its economy. Stop selling land to developers
Male	18-34	1	Virtually nothing. If it is too expensive to live here, then I will move away. Though I do support charitable organizations. Just not governmental.
Female	35-44	1	No comment.
Female	35-44	1	Build and ensure that homes are available to families that cannot afford to purchase homes "in the 300's"
Female	35-44	1	Churches should be more interested in helping.
Female	35-44	1	Don't know
Female	35-44	1	Everyone needs cheaper housing period. Especially low income people. So make cheaper housing for more people everywhere.
Female	35-44	1	Figure it out
Female	35-44	1	Honestly I am not sure. I know there needs to be more affordable housing, but I am not sure what the community or the city can do to make that happen.
Female	35-44	1	I can't answer that because I have no idea why housing is so expensive in the first place. Seems to me there's a root problem to address here..
Female	35-44	1	I haven't researched this enough to have an opinion
Female	35-44	1	I think that Loveland should have a mix of types of housing-apartments, condos, small homes, single family homes. This country in general also needs to pay people a living wage, because there are far too many workers who make very little money, and if they were paid more they would be better able to afford housing for themselves
Female	35-44	1	I'm not sure its a problem, I'm a homeowner and have been for 6 years, so I'm not sure how many people are struggling to find something affordable or how much the average rental costs around here. It seems most places charge a lot because housing is appreciating rapidly. I know my mortgage is quite a bit less than rentals in our area and we wouldn't be able to afford to rent our home.
Female	35-44	1	I'm not sure, but I do like that in Ft. Collins, they had some nice standards that people had to stick to to keep their housing. Keeping down crime and domestic issues should be a high priority.
Female	35-44	1	I don't know what y'all should do.....make more houses or units available. Give incentives to landlords....
Female	35-44	1	If affordable housing units are built, work to assure that they remain nice for the community.
Female	35-44	1	My perception is that we do not have enough affordable housing, but that new builds with homes in the \$400k-\$500k range continue to go up.

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Female	35-44	1	Offer subsidies to landlords that provide reduced rent and offer grants to people to help them afford to buy homes
Female	35-44	1	Public education to ensure welcoming attitudes towards those that benefit from these initiatives
Female	35-44	1	Put a cap on what's allowed to be charged for rents and housing prices
Female	35-44	1	Reach out to young people so that they understand what options are out there before they even need it.
Female	35-44	1	Stop letting Mcwhinney and a corrupt city council push out small businesses and raise land prices. (I know city council privately voted to allow Sprouts to develop the corner of 287 and 34, then let the public in for the public comments and pretended they didn't already decide.) Nonprofits seem to be on the right track by helping low-income people in all ways: food, clothes, job center, etc. We also need strong rehab and post-incarceration programs.
Female	35-44	1	Support programs with a goal of lowering rent.
Female	35-44	1	The government should be allocating money towards making affordable living in good condition, making it a decent place to live.
Female	35-44	1	The wait list for any housing authority is way to long.
Female	35-44	1	There should be more property owners or community realtors that accept housing and could be a noy so judgmental on renters seeking availability
Male	35-44	1	Creating opportunities, especially for artists and those in need to rent, own, and be a part of the community for the betterment of all
Male	35-44	1	I believe a stronger solution to the issue lies in providing people with opportunity to earn a higher income. Discounted housing is short sighted and temporary compared to enabling people to increase their earning potential.
Male	35-44	1	I think they need to start by ensuring that no Loveland resident is homeless, and helping provide temporary solutions for the homeless or those who are at risk of homelessness. I believe Loveland should develop a deep understanding of the issues surrounding affordable housing firsthand using a methodology such as human centered design to clearly define the root of the issue. From there, specific, sustainable solutions can be co-developed with the consumers of the affordable housing services.
Male	35-44	1	Inclusionary zoning, remove parking minimums, change building codes to allow for easier rehab of older buildings and launch affordable housing funds.
Male	35-44	1	Look at what other cities have done to combat the problem and see which shoe will fit Loveland.
Male	35-44	1	Loveland as a whole. I think housing markets had been really thrown off and making companies and banks hike everything for profits purposes. Bad business is making it hard for hard working people to afford a roof on their heads.

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Male	35-44	1	Not stigmatize those who need help.
Male	35-44	1	Not sure
Male	35-44	1	Not sure I have the right answer for this question, I would say whatever it takes to get these families in proper living arrangements. Where a person can actually afford to pay their bills
Male	35-44	1	Nothing much. Cities are not social services.
Male	35-44	1	Raise minimum wage
Male	35-44	1	Stop asking bureaucrats their opinions and start working with real estate developers and investors who actually understand how the market works.
Male	35-44	1	There is big enough ration for low income housing already. No new housing should be added
Female	45-54	1	Advocacy for renter's rights and free legal help immediately for those facing eviction would be a good place to start. Landlords who have mortgage payments should get revised terms from the banks to allow for non-payment of rent during the pandemic. I would suport models that house groups of people by interest or by need, such as Artspace for artists, or Good Samaritan Village for the elderly, or semi-permanent housing for those who have faced homelessness and/or addiction.
Female	45-54	1	Answered this in a previous question.
Female	45-54	1	Bring the housing costs back down. Selling and renting.
Female	45-54	1	Build more affordable housing for people who make under \$30,000 a year
Female	45-54	1	Build them on the outskirts of town. Not in our neighborhoods as they drove down property values.
Female	45-54	1	Housing prices do not equate to what people are making annually in the Loveland area. I cannot afford to purchase a single-family home in Loveland even though I have a masters degree and a full-time job. it's disgraceful how the prices of homes have bloomed in the incomes have not kept up.
Female	45-54	1	I am blessed to not need affordable housing. I think city of Loveland could help more. However I also feel there needs to be a better vetting process to make sure the people who need it are the ones getting it
Female	45-54	1	I believe to gwt people and families off the street make a tiny home community to clean up larimer county
Female	45-54	1	Increase the income limits, offer more affordable housing locations
Female	45-54	1	Make them nice and in nice areas. People think affordable housing will just attract low income people who don't care about their surroundings. Need to be family friendly but just as open for older folks. Not some housing project type vibe. A regular community that is indistinguishable as ?affordable?.
Female	45-54	1	Nothing, everything is good in the community.
Female	45-54	1	Provide more options

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Female	45-54	1	Rent and wages don't match up. Loveland built all these beautiful apartments downtown but they cost more than my mortgage maybe they could build beautiful apartment complexes that more people in the community could afford
Female	45-54	1	The City of Loveland does not care for everyday working people. They think everyone is rich
Female	45-54	1	We need a bigger house but cannot afford to buy one if we sell our house at present. Too many tenters have degraded home prices. Absentee landlords let places look terrible and we cannot get HOA to endorce anything on them because they own many homes in greenbrier and have so much power
Female	45-54	1	When they raise taxes, and add fees, which are taxes, they're taking money away from those that need it. Employers in my experience over the past few years, tend to pay me more, when their taxes aren't so high. Nonprofit organizations are great. Communities should be more involved in taking care of their people. The only role that the government should have in taking care of citizens on that particular level should be the encouragement of the communities to actually care about the people around them. Government programs are a joke. They set people up to fail if they actually try to make it out of that system. Communities can take care of their own more intelligently.
Male	45-54	1	Allow for density bonuses for projects that include affordable units. Allow for taller buildings
Male	45-54	1	Help people who actually need help and not help illegals
Male	45-54	1	I don't know
Male	45-54	1	I think we need more affordable places to rent, where the rent is controlled by the city, so it can't be jacked up by property owners. We currently pay \$1900 a month rent for a 3 bedroom house in Loveland. We have discussed moving as we can't afford the rental prices here
Male	45-54	1	Lobby government to cut regulations high cost (water tap) issues so houses can be built at cost like most of the rest of country (check Arizona, Missouri...)
Male	45-54	1	No opinion
Male	45-54	1	Non-profits are sufficient. No more government involvement is needed.
Male	45-54	1	Not sure.
Male	45-54	1	The City of Loveland should do nothing. Non-profit orgs shod do whatever their missions drive them to do.
Male	45-54	1	The City, communities and nonprofits should build some projects and give people shelter and water for free. Put in some solar powered computers with internet access and try to build a culture of self improvement
Male	45-54	1	Try to improve education, trade schools, finding people better jobs that pay more. Address mental illness, addiction rehab, unwed mothers, get tough on criminals. Be proactive instead of just reactive to homelessness. Create additional affordable housing as needed while bringing people out of poverty!

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Male	45-54	1	Use more of a sliding scale for each individual income and dependants.
You identify differently	45-54	1	I don't know
Female	55-64	1	No comment.
Female	55-64	1	No comment.
Female	55-64	1	Apartments and affordable pricing for homebuyers for seniors, apartments for income qualifying all ages. Tiny house communities would give affordable purchase options. One to two bedroom small homes and condos for purchase under 250K. Apartments under 800 per month on sliding scale for seniors.
Female	55-64	1	Buy more land specifically for lower income housing
Female	55-64	1	Designate certain percentage of land use to affordable housing
Female	55-64	1	I don't think they can do anything. I believe the housing market started going crazy due to the increasing number of people moving here from out of state.
Female	55-64	1	I think it is a very complicated issue because in general rent is very high in Colorado relative to cost of living. I think increase in housing and social services would help.
Female	55-64	1	I think that we will need to limit growth but not as severely as Boulder. Homeless who have lived here for sometime should be served first
Female	55-64	1	I think the owners are raising rates on rent without putting money into their homes. Also 3 or 4x the amount of pay to get in is ridiculous. I think the city needs to put done regulations. Colorado is becoming California
Female	55-64	1	It should not penalize housing recipients (immediately) who try and earn additional income. It is not conducive in incentivizing recipients; rather, it seems to perpetuate dependance on housing assistance.
Female	55-64	1	Lower rent/housing cost. Minimum range is \$1000mo for 1 bedroom
Female	55-64	1	Make houses affordable. Alot of people dont make 40k a year. That is a wrong number to base it on
Female	55-64	1	Make sure there are affordable rentals and purchases available. Homes priced in the 400,000 are not available to a large majority. Apartments over 1,500. Are also not affordable
Female	55-64	1	More like Habitat for Humanity does. Also something small for seniors.
Female	55-64	1	More units considered housing options, lower income restrictions, address food-insecurities, more travel/transportation options.
Female	55-64	1	Not sure
Female	55-64	1	Possibly coordinate with Habitat for Humanity, since they already have a system set up to do exactly what we need done.
Female	55-64	1	Quit letting developers and real estate agents gouge residents. It's sheer greed.
Female	55-64	1	Rather than single family dwellings build more affordable housing apartments
Female	55-64	1	They need to build communities with fixed costs that can't be sold in just a few years

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Female	55-64	1	Unknown
Female	55-64	1	Work together and do whatever it takes to keep an individual or a family from becoming homeless. When a new development comes in, require part of it to be affordable housing.
Male	55-64	1	City of Loveland should not participate in such activities and should not spend tax money on them
Male	55-64	1	Designated places for homeless to stay
Male	55-64	1	Don't make them, but if you do keep them in areas that do not bring down the values of nicer more affluent areas.
Male	55-64	1	Good affordable housing will need to be under \$250k or better yet under \$200K. It will also need to be convenient to schools, medical and other necessary services (which precludes building it on cheaper land far from the town center. I think a truly creative solution to this problem will look similar to housing for homeless people (see Fort Collins new ideas on that ) where sharing of services, talents and resources from the community including non profits will be necessary. We will need to pull from the IT TAKES A VILLAGE playbook with good long term planning and creative financial backing.
Male	55-64	1	I don't believe there is much of a problem in Loveland
Male	55-64	1	I have no idea
Male	55-64	1	Offer rent support
Male	55-64	1	Puttin in right areas near schools, medical buildings, grocery stores to keep long drives shorter or walking distance
Male	55-64	1	Require new developments to provide affordable housing for at least 30% Of residences constructed
Male	55-64	1	See answer to 3 above
Male	55-64	1	Tax incentives for building such dwellings; more subsidizing of Habitat for Humanity type programs.
You identify differently	55-64	1	Reelect Donald Trump
Female	65+	1	Advocate for assistance; educate citizens; provide intake and oversight
Female	65+	1	Build more affordable housing communities.
Female	65+	1	Continue with community committees working together.
Female	65+	1	Don't know!
Female	65+	1	Encourage more building. Difficult with lack of Fed help, I know.
Female	65+	1	Ensure that housing be attainable by disabled, retired and elderly.
Female	65+	1	Fair "sweat equity" seems to be a good tool toward pride of ownership.
Female	65+	1	Find more ways to build or purchase new senior affordable housing or renovate the existing buildings. Also make sure they are close enough to bus routes.

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Female	65+	1	Have a committee of people that receive affordable housing working with housing authority staff to provide input, suggestions and to learn what the challenges are on both sides of the issue.
Female	65+	1	I am not sure unless we are willing to have rent control.
Female	65+	1	I do not know
Female	65+	1	I think folks not wanting affordable housing in an area is short sighted and selfish. Every housing and apartment complex should have low income housing
Female	65+	1	I'm unsure of what is being done.
Female	65+	1	It needs to have a better grip on helping people and the wait time should be better controlled. People don't have months and years when they need help.
Female	65+	1	It should be able to get people in affordable housing and if you're not on HUD or if you're not on the fixed income money you can't get into affordable housing it costed a lot so you should make the guidelines a little more accessible for people I have a handicapped daughter and I'm 72 years old and I have applied for the help on rent I get no answer or get no help
Female	65+	1	Learn a lesson from Longmont and build a facility that can house the homeless in the area instead of bussing them to other towns in the area. The city needs to accept the fact that Lkveland has a homeless population that deserves to be sheltered, fed and provided hell to reenter the workforce. Lovelands current handling of the homeless situation is shameful.
Female	65+	1	Make it affordable to live and work in a community that gives back
Female	65+	1	Not sure
Female	65+	1	Not sure
Female	65+	1	Not sure
Female	65+	1	Providing jobs that pay wages suitable for our community, training for workers who need more/improved skills.
Female	65+	1	Reduce wait time
Female	65+	1	Require all new development to contain some affordable housing. Know what the problem is... do research to put numbers on the amount of people who cannot afford decent housing. Set a goal to get those people into decent housing.
Female	65+	1	Since there seems to be a feeling in this city that low income means crime and ?unwelcome? I think the city should require each housing development to have 10-15% of its units built to meet the low income standard and exempt from metro district taxes. Mixing low income properties into each subdivision will help reduce the stigma of ?low income?housing.

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Female	65+	1	Spent many years on the family selection committee for Loveland habitat. Minimum wages have to increase. Offer subsidies to Landlords (I know that is already being done on this community through some programs). Rent control?
Female	65+	1	Survey the current and projected needs and develop plans to address those needs.
Female	65+	1	They need to build more affordable housing the waiting list is usually 2-4 years on a list
Female	65+	1	Wish the City or a nonprofit could buy up small properties or multi-family properties within neighborhoods so there weren't areas of low-income housing with stipulation that tenant keeps property in good condition possibly with help from City/nonprofit. A development for this purpose usually looks poorly in a few years & everyone knows what it is which has negative connotations & these people can not afford to keep it up.
Female	65+	1	Work together to serve populations with need
Male	65+	1	Assistance for people that fit the criteria you have established.
Male	65+	1	Condition some of the construction permits to insure ten to fifteen percent of all construction is low income houses
Male	65+	1	Focus on the Habitat for Humanity model. Providing housing at little or not cost doesn't help the individual or community.
Male	65+	1	Help those who help themselves, and help those who can't help themselves at all, completely.
Male	65+	1	I believe that affordable housing includes a responsibility of the person receiving housing to work or show a disability that prevents full time or part time work. The City of Loveland as well as non-profits should expect that the affordable housing community blends with the surrounding community. Expectations for landscape and maintenance of the yard should be upheld. The Loveland Housing Authority has shown a high level of care and maintenance in the developments that they manage.
Male	65+	1	Look at existing foreclosures, abandoned, etc and purchase under eminent domain, fix and rent. Throw resources at Habitat for Humanity.
Male	65+	1	Look for ways to create more affordable housing. The percent of people within the affordable housing income range is much higher than those whose income is in a higher range.
Male	65+	1	Look into areas you can afford
Male	65+	1	No comment.
Male	65+	1	Not fair to pick some individuals over others. No tax payer dollars. Government stay out of housing.
Male	65+	1	Nothing
Male	65+	1	Pick the brains of people financially challenged re. housing.
Male	65+	1	Send them to Greeley!
Male	65+	1	Subsidized has been done before

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Male	65+	1	Unfortunately, I have no proactive ideas.
Male	65+	1	Work together to alleviate the housing shortage
Female	18-34	2	Build more affordable housing - more multi unit properties like apartments and townhouses etc. And regulate these large companies like McWhinney and Brinkman that build apartments that cost way too much. Do more to encourage multi unit properties instead of huge single family McMansions?
Female	18-34	2	Build or lease more affordable housing for younger people- ages 21-40.
Female	18-34	2	I honestly don't know. But for my family, there's seven of us including myself, it's obviously extremely hard to find a good/safe neighborhood & not have the houses be out of price range. But if you go to an affordable neighborhood, it's not safe or even clean for that matter. Hence why they will be moving out of Colorado possibly within the next year or two
Female	18-34	2	I think it's great that these programs are out there in our community.
Female	18-34	2	I'd love to see more affordable housing in different areas of Loveland. Right now the only affordable housing isn't in the best areas. Also having more house/condo options available. I've rented in Loveland for nearly 7 years now. I have a bachelors degree and make nearly \$60k a year. That is still not enough for me to move into a house or condo alone. If I use the income to rent income ratio of using 1/3 of my income for rent, I can only afford to live in apartments in pretty sketchy areas of Loveland. Having more rental options available would help a ton!
Female	18-34	2	Limit the amount rent can increase every year
Female	18-34	2	More affordable housing must be available or you need to stop people from buying property just to rent it out at ridiculous rates (a rent cap)
Female	18-34	2	Provide housing options separate from the greedy landlords of Loveland. \$1500 a month is well above 30% income of most renter households in Loveland, yet that seems to be the average for housing in good, safe areas.
Female	18-34	2	Stop building new affordable homes and go back to some of the older homes or foreclosures and try to bring some of those back to be affordable.
Female	18-34	2	There should be a percentage of housing available that would be considered affordable for someone working a minimum wage job.
Female	18-34	2	Use government aid and partner with agencies who do wraparound services for families
Female	18-34	2	Using our voices more. Coming together and create a better environment.
Male	18-34	2	Bring in better jobs. don't allow more people on the dole. I lived in tenements and slums until I Worked my way up.
Male	18-34	2	Build more affordable housing so that the waitlist isn't so long

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Male	18-34	2	Colorado is too expensive it is what it is either you can afford it or you can't. If you can't find somewhere you can afford.
Male	18-34	2	Do more. Incentivize affordable housing. The issues are the inherent monetary competition of real estate and rental residences. Far too often, renters and sellers are more interested in maximizing profits, rather than ensuring more people in their community have access to housing
Male	18-34	2	I have no idea on how to start
Male	18-34	2	I'll leave this issue to experts as it is highly nuanced
Male	18-34	2	Outside forces should use a multi pronged approach by not only providing cheaper housing, but also lowering housing prices to a stable level, rent ceilings, higher wages, as well as other forms of poverty assistance (food assistance, tax subsidies, etc.)
Male	18-34	2	Really start cracking down on horrible property owners who raise the rent but do nothing to upkeep the units unless they get paid. Do more community out reach to help people find affordable housing. Moving from another state here was horrifying and we just had to blindly move. If there had been some sort of place where I had seen there was some sort of non profit I would have used it.
Male	18-34	2	You can't unless you put a fixed price of how much a house can sell for which I would never agree with since that's unconstitutional in my mind. People wants houses that are more than just the house. it's ridiculous that all the new subdivisions that are going up are for a 2000sqft house with a lot size of 4000 with a starting price of \$340k, what family can afford that.
Male	18-34	2	Zone more land as affordable housing in small pockets all around the city.
Female	35-44	2	All these organizations should do their part to specifically designed complexes that are for affordable housing and or a mix of affordable housing and higher income. I've always thought that Prospect in Longmont is a cool concept that should apply for people who are in need.
Female	35-44	2	I feel that there are already plenty of affordable housing opportunities available. We need to focus more on encouraging a populous that is able to afford the current cost of living. Focus on employment opportunities and corporations that can provide such an income. Encourage people of education and ability that are able to fill said positions.
Female	35-44	2	I have no idea, but people need to be able to afford housing, especially during a pandemic.
Female	35-44	2	I think the city should build apartments and rent them to families in need. I think care must be taken to enforce covenants to ensure the area remains nice so that it does not fall into disrepair and be seen as a disreputable area.
Female	35-44	2	I think the city, community and nonprofits should all keep contributing. Maybe there's a way to help more people if they work closely together

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<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	35-44	2	Limit development of luxury housing.
Female	35-44	2	No comment.
Female	35-44	2	Not sure
Female	35-44	2	Provide rental caps for apartments and single family homes. Provide down payment t assistance for first-time home buyers.
Female	35-44	2	Reevaluate the actual cost of living within the community. When the annual pay increase goes up the prices in the community go up equivalent to the pay increase. This makes it difficult to get caught up or save up for emergency expenses (vehicle repair, medical bills, groceries, toiletries, school supplies). For a one person income household with children at the 30% is difficult to pay for rent when you include utilities and other expenses. Another issue is the waitlists are undetermined on time, and no rentals are available when you need them, because it the wait can be a couple months to a year.
Female	35-44	2	See prior answer. There should be housing with values capped above the average income and the 30% should be reduced to 25%. There is a big gap Of people who make too much for assistance but not enough to afford a mortgage plus childcare or other necessary expenses. Most home values are 300,000+ which means you have to make at least 100,000 to afford housing and cover other costs. Also, most house at or below 300,000 require substantial improvements (e.g., old furnaces, windows and roofs). There should be assistance for these items, especially if they increase energy efficiency.
Female	35-44	2	There needs to be affordable housing. Perhaps instead of studios and housing for artist we should have an apartment building that allows working families to live
Female	35-44	2	This is so much bigger than just affordable housing. We need to be looking at the bigger picture of minimum wage equating to a living wage and where our communities are failing to meet everyone's needs because cost of living goes up due to a variety of factors.
Female	35-44	2	You need to really look at what's considered affordable. the reality of it is is that if rent is \$1,400 a month, you have to make two and a half times that to be considered. That's over \$5,000 a month. that's really hard for a lot of people when minimum wages at \$12. the reality is that no family can survive on \$56,000 a year period we have a family of eight, making \$130,000 a year, and barely survive. covet is taken away a lot of our money, and because Loveland is the way Loveland is, now we're forced to figure out if we should go behind in our mortgage, or stay home and school our children. it's a disaster.
Male	35-44	2	No comment.
Male	35-44	2	Affordable housing shouldn't be just for certain areas or communities for one. Each area and community should have affordable housing. Also quit raising taxes on everything. Taxes take more out of families, income and keeps them from building their future.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	35-44	2	Anything to get costs down. The same brand new house 5 years ago was 200k, and now is 350k at a minimum. What changed? Seriously? Answer that and you have your answer. Inflation should not nearly double in 5 years.
Male	35-44	2	Build small cheap apartments
Male	35-44	2	I feel like anything I could write here would be short-sighted compared to those well-versed in the subject. I don't know the solutions aside from "magically build inexpensive places that don't make nearby residents mad."
Male	35-44	2	Keep them in the slums away from nice homes. You put these in and it brings down the property value, and adds crime to the area.
Male	35-44	2	More affordable housing opportunities in new buildings!!
Male	35-44	2	NO MORE METRO DISTRICTS please! That's number one. Also require developers to include a certain amount of affordable housing. I'm sure this is already happening to a certain degree
Male	35-44	2	Nothing is affordable. Even if one, of your two checks a month, goes all to your rent, that's not affordable and that's where the problem is.
Male	35-44	2	Stop throwing up all these expensive tract-housing developments that are mainly affordable to wealthy out-of-staters.
Male	35-44	2	Subsidies, property tax breaks, affordable housing development requirements for home builders.
Male	35-44	2	You have to make minimum wage in order to get assistance.
Male	35-44	2	Zoning prevents tiny homes which living in a small space is doable but a house required to be pretty huge is super expensive for the user.
You identify differently	35-44	2	I honestly don't know.
Female	45-54	2	Consistently develop and improve by forming a committee of experts across spectrums with 5 year terms whose job it is to scour the world for ideas
Female	45-54	2	Find a balance it what the growth rate is and minimum wage
Female	45-54	2	I honestly don't know! Somehow have wages match more with housing prices.
Female	45-54	2	I think that we assist them with finding jobs, provide clothing and proper hygiene under the condition that they are alcohol and drug free. If there a mental and emotional needs provide the proper mental and emotional care so that they can become an effective part of society.
Female	45-54	2	Increase messaging and volunteer opportunity.
Female	45-54	2	Increase availability to those needing it
Female	45-54	2	Increase financial assistance, lobby to increase minimum wages in the city. Lobby the city council to take a more proactive and accepting response to dealing with these issues.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	45-54	2	Make it so people's past mistakes don't judge them for the rest of their lives. We make mistakes no different than anyone else, we just got caught up with ours and punished. So If we pay our debt to society why do we still get bannished ?
Female	45-54	2	Make more affordable housing
Female	45-54	2	My elderly brother is on the 5 year plus waiting list and if it was not for us allowing him to live with us for now he would be homeless.
Female	45-54	2	Not sureThe answer depends on what population you were trying to help homeless seniors disabled first time homebuyers Would definitely take me more than seven minutes to answer
Female	45-54	2	Requiring new apartment developers to include a percentage of units that will be deemed affordable.
Female	45-54	2	The wait list is very long to get on to any programs that help with finding adorable housing. I have been to neighbor to neighbor and was given a very long list of places and their costs. Even at \$1000 a month that I pay that is the lowest I can find which comes it to 50 percent of my monthly income.
Female	45-54	2	Unknown
Female	45-54	2	What can they do. Colorado is looking like Calif.
Female	45-54	2	With the housing market skyrocketing to extreme high cost And the wait list is 2-3 years long. You will need to provide more housing to fill the needs of low income families living in a high income area.
Female	45-54	2	Work with apartments and banks around town and when it looks like someone may foreclose, give them options other than eviction to the street.
Male	45-54	2	Help or encourage developers to create affordable options. Potentially providing tax breaks, fee wavers,... for organization, developers and nonprofits (such as a Habitat for Humanities) who are working to help people find affordable living.
Male	45-54	2	I think it flat out sucks!! As long as you have money you get away with everything. Magistrate are judging on there high horse and police bend rules to fit there needs
Male	45-54	2	I would suggest either subsidize or contract for additional apartments, perhaps a percentage of new builds need to be affordable.
Male	45-54	2	Let Fort Collins and Boulder worry about it.
Male	45-54	2	Not much
Male	45-54	2	Provide enough affordable Housing.
Male	45-54	2	Quit propping up housing costs with other people's money!
Male	45-54	2	See my previous answer. Focus on those who are contributing to the City's success, but cannot afford a home.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	45-54	2	We saved, pulled our resources and made wise investments that led us to the home we are in now. Maybe we should be teaching people how to invest, grow income and use that for housing? The people themselves also need to take responsibility for their actions. Maybe they could afford housing...but they CHOOSE to go get that bottle of alcohol or that needle full of meth. Maybe if we started with basic life skills then people could afford housing.
Male	45-54	2	Work more closely with Habitat For Humanity. Also be more of an information source for those seeking affordable housing.
Female	55-64	2	All apartment complexes should reserve one apartment of every 4 for affordable housing. More affordable housing should be built. Incentives should be offered to landlords to provide affordable housing. The city should study other cities that successfully address homelessness and high rents and housing prices, and incorporate what they do.
Female	55-64	2	Build more affordable housing! The waiting lists are a year to a year & 1/2 long.
Female	55-64	2	Build or make it mandatory that every housing rental business and builder create or set aside livable affordable housing. Keeping low income and elderly persons out of foreclosure with refi programs and/or reduced payments
Female	55-64	2	Continue to build affordable housing.
Female	55-64	2	Families need houses or duplexes. A yard for children. The apartment living seems to be stressful with increased domestic violence. Children are louder. They run and play inside too. A community park is not the same as their own outdoor space
Female	55-64	2	Get input from people who need the housing
Female	55-64	2	Get more affordable housing. My son has waited nearly three years to get into a place and is living at home he's 31 years old you guys need to get more affordable housing available for people. Rents are just outrageous.
Female	55-64	2	I think you need to focus on smart growth, not over offering affordable housing. Maybe consider tightening the guidelines, i. e. limit the amount of time affordable housing is provided to an individual or family.
Female	55-64	2	Loveland should REQUIRE developers to set aside a percentage of EVERY development as affordable housing. No more McMansions without also providing affordable housing.
Female	55-64	2	Make sure it doesn't have false limitations like Boulder does
Female	55-64	2	More dollars should be made available to build affordable housing
Female	55-64	2	No opinion

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	55-64	2	Not only provide income-based housing, but maintain the quality of apartments instead of building them and letting them fall into disrepair. Work together with companies and businesses to provide better wages to keep young people in the area instead of providing for rich/retired. Work to alleviate pockets of food deserts in the city, too.
Female	55-64	2	Not really sure
Female	55-64	2	Not sure myself, do pray about it.
Female	55-64	2	Organization of programs.
Female	55-64	2	Provide discounted housing for a set period of time ( 3-5 years) It souls not be an open ended contract
Female	55-64	2	Provide monetary assistance for housing.
Female	55-64	2	Raise the yearly dollar amount to help us older seniors out who still have to work up to 67 years of age! I had to work a 2nd job 65 hours a week to be able to pay all my bills and food! Lost my 2nd job cuz of Covid
Female	55-64	2	Reduce cost of living by pricing, taxes,
Female	55-64	2	Rent subsidies, rent caps, etc. Pretty soon Colorado will n general, and Loveland in particular will become like Silicon Valley where the service workers, teachers, first responders in the Community won?t be able to afford to live here.
Female	55-64	2	Stop building all these cheap apartments. Stop tearing up all the land & cramming in these crappy houses so close to each other.
Female	55-64	2	They all need to quit thinking so much of money instead of the people who live here.
Female	55-64	2	We need to be willing to grow. We need to be more welcoming and inclusive. I think the community is generous, and everyone does what they can with what they have. We need more. (:
Male	55-64	2	Actually, a big part of the issue is education including money skills. So something like counselors to prepare and maintain activity for home ownership. I like the Habitat for Humanity model where people are involved and integrated in regular neighborhoods
Male	55-64	2	Any homeless problem is in great degree a drug problem. Check people in and upon completion set them up in closely monitored housing. One strike your out
Male	55-64	2	Build more multiple family units for people who don't meet the housing authority minimums. Of which the number is substantial.
Male	55-64	2	Build or convert affordable homes in the right places (not in middle of community where density is an issue).
Male	55-64	2	Cost of houses have triple if not more why rental properties too its insane
Male	55-64	2	Don't know enough to answer this

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	55-64	2	Eliminate affordable housing, it's theft from the developer.
Male	55-64	2	From what I have seen, even though we are surrounded by land as far as the eye can see, land is expensive. This is clearly artificial, as there is no shortage of land. Remove red tape to make land affordable. If government restricts the supply of land that can be developed, it will remain expensive and so will housing.
Male	55-64	2	Give the money to the people who need it, not to salaries of bureaucrats
Male	55-64	2	It is unstable
Male	55-64	2	Landlords are a problem for high rents also all these new complexes like Lincoln Place, the Foundry, for example, \$1200 for a studio or 1 bedroom. For a person on SSDI how is that affordable?
Male	55-64	2	Make sure information gets to those who need it. Have enough available that there aren't long wait lists.
Male	55-64	2	Nothing, should be working the economic opportunity side to enhance wages rather than building low income housing which always fails.
Male	55-64	2	Places like mariana butte should have mandatory housing at least 10 % at a rate lower than mean pricing by at least 30%
Male	55-64	2	Raise minimum wage in Loveland to some level that allows people to pay their own way.
Male	55-64	2	Really look at it as being affordable. When is the city going to start building housing at 287 and Derby Hill?
Male	55-64	2	Reduce property taxes
Male	55-64	2	Require a portion of developments to be affordable.
Male	55-64	2	Surveys like this. Rational and reasonable legislation. Most input from lower income people.
Male	55-64	2	They should collaborate and bring a solution to this crises.
Female	65+	2	Assist people in finding affordable housing - provide incentives to builders to build affordable units within a project.
Female	65+	2	Build affordable housing wherever available and have eligible adults and seniors sign up for it.
Female	65+	2	Build more low income properties
Female	65+	2	Commit resources, raise awareness of the issue of affordable housing and enlarge the scope of the population served.
Female	65+	2	Continue to build affordable housing and publicize it's availability.
Female	65+	2	Encourage employers to relocate to Loveland so more people can be employed.
Female	65+	2	I am a huge fan if the habitat for humanity model to facilitate homeownership. In addition to expanding their capacity, affordable housing should target a continuum of housing options,rentals , tiny homes, subsidies, zoning to allow in-law type housing additions to suitable lots.
Female	65+	2	I think Loveland is making a good effort.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	65+	2	Look at small homes like those off of Wilson at 43rd
Female	65+	2	Make certain that the housing units are not clumped together. Make sure that they are near good schools. Allow for at least a small yard for healthy nature exposure and learning.
Female	65+	2	Make more units available, make portablity available from another county a priority
Female	65+	2	Offer more options of single dwellings.
Female	65+	2	Provide programs that assist those who need more income or fewer expenses to be able to afford reasonable living conditions for their family.
Female	65+	2	Raise taxes to cover....I'd be amenable to that
Female	65+	2	Rent control! Even though some people have section 8 there is hardly any rentals that accept this,and if they do they are usually broken down in unsafe neighborhoods!
Female	65+	2	Talk to each other, do not duplicate services, come together to identify and solve the problems based upon accurate data compiled
Female	65+	2	The city and organizations could work with Habitat for Humanity to increase the number of houses built and help families achieve home ownership. The city could provide subsidies similar to the GI bill to provide zero down loans.
Female	65+	2	The cost to the community of providing affordable housing is a concern if too much financial support will become burdensome taxes on retired persons --- fixed incomes are already strained by this year's rising costs for groceries. Do city/county taxes ever get lower? Honestly? Communities, the city, and non-profit organizations could research, raise funds, offer materials and organize volunteers.
Female	65+	2	Use abandoned areas for development of affordable homes.
Female	65+	2	Work more with people. Not very helpful.
Female	65+	2	Work with homeless support agencies to address that problem. Have family member borderline homeless if we weren't subsidizing him
Male	65+	2	Assist with rent on current properties rather than buil new.
Male	65+	2	Be conscious of your purpose...is it to help people move up or is it to build a system of dependence and control.
Male	65+	2	Continue to monitor existing needs while creating incentives for developers to build affordable homes!
Male	65+	2	Don't want it in this town
Male	65+	2	Don't know
Male	65+	2	Don't know.
Male	65+	2	Great city that keeps residents informed! Keep up the good work!
Male	65+	2	Help families make good decisions on budget decisions

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	65+	2	Need information how to fine out about low-income homes
Male	65+	2	No idea
Male	65+	2	No opinion.
Male	65+	2	Open our hearts and our pocket books to those less fortunate. The housing authority has done great things but we have barely scratched the surface of this problem.
Male	65+	2	Provide a place for industry to come in and provide good paying jobs. Make Loveland a place business wants to move to.
Male	65+	2	Providing housing requires educating people how to properly use and take care of it.
Male	65+	2	Should build the apartment complex for the homeless and expand the program for vouchers for families
Male	65+	2	Tax forgiveness or deferral
Male	65+	2	The city of Loveland could create an affordable housing trust or fund the affordable housing via a bond election similar to what school districts have to do to fund their schools.
Male	65+	2	Work with Non Profits and government organizations to build basic affordable housing. Renters should be screened to ensure they live and work in Loveland area, so we are not subsidizing others to move here. Renters should be held accountable for basic upkeep of the units and barred from other subsidized housing if they damage or destroy the units.
You identify differently	65+	2	No
Female	18-34	3	Create more affordable housing units. Make a long term homeless shelter (ex: greeley family house, catholic charities guadalupe) to allow families a safe place to live while they save up money. We also need a shelter for homeless individuals.
Female	18-34	3	Defund the police
Female	18-34	3	Don't contribute to gentrification! Rent caps.
Female	18-34	3	Honestly, I have not studied this issue enough to provide an informed response. I do agree with the government providing some type of cheap housing or subsidized housing to help those trying to improve their situation. I don't know how you weed out those persons that might take advantage of it, but I think that just because you make a low salary does not necessarily mean you deserve affordable housing, and the people applying should be vetted in some way. Higher housing costs are a symptom of capitalism, and it should remain so.
Female	18-34	3	Housing should be affordable to all who work ft jobs.
Female	18-34	3	I don't know. Unfortunately I think the growth to the area has put a large thorn in the side of low income families who have been here for awhile and we're barely moving up before but have now fallen back down to the bottom because the cost of housing is so high.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	18-34	3	I managed to buy a house with one other far more financially stable person. Before that, this was really difficult. Prices may be better than in Denver, but not that much better.
Female	18-34	3	I would like to see new developments have a required percentage of affordable units and/or developments dedicated to affordability. I am willing to pay higher taxes or support bonds to pay for these initiatives, but I doubt fellow residents share that opinion. Nonprofits and development requirements are essential, but community investment will get us over the hump.
Female	18-34	3	It personally isn't a huge issue for my family, but I work with low income individuals and housing is almost always the #1 barrier. I think in general contracting with apartments or landlords to provide a variety of options for residents . I feel as though Fort Collins has more options for affordable housing than Loveland.
Female	18-34	3	Maybe you should have allowed marijuana businesses in Loveland city limits and used the tax money for housing assistance programs... Here is a short list of other ways you can help: -Clean up the current assistance neighborhoods -Regulate these neighborhoods -Make it more accessible to EVERYONE in need -Take steps to push for federal minimum wage increases. If all the states are the same, or relatively the same, you don't have as much state to state migration, which is taking a toll on Colorado in general.
Female	18-34	3	More initiatives like this!
Female	18-34	3	No honest idea because everyone charges an outrageous amount.
Female	18-34	3	Options other than apartments for families to have room to grow.
Female	18-34	3	Put a cap on rent costs, make sure that someone working full time, even at minimum wage can afford a place.
Female	18-34	3	Ship the homeless to boulder
Female	18-34	3	Where is the affordable housing? Why does it all have to be gross, old, and unkempt?
Female	18-34	3	Within the area we live in, it is hard to create partnerships with private landlords that have much higher rental values. We are going to have build affordable housing and create partnerships with the agencies that are working with those going through homelessness to make it rare and short lived.
Female	18-34	3	Work with realtors and do a rent to own deal
Female	18-34	3	You should look at the applicants and reassess those living in the household every year or 2 and make them do a drug screen. And also have a place that can house and help single parents that don't make over 30,000 A year
Male	18-34	3	Build more single family homes under 300k
Male	18-34	3	Don't allow prices to rise in a neighborhood because a new home was built

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<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	18-34	3	More varieties of affordable housing, including modular homes, tiny homes, and low cost apartment buildings. Allow the market to dictate the design and use of different options along with community feedback to determine the most pragmatic approach.
Male	18-34	3	Once again. People need to have their hands held less. If you can't afford it then make better decisions and better yourself. Other residents shouldn't have to bare their burden.
Male	18-34	3	No comment.
Male	18-34	3	The area income cannot determine what the individual needs. Developement and real estate businesses have abused the lack of restriction around them to throttle people whole have to live here to be near family. Colorado is no better than anywhere else but costs more than most places because of our big hills. Also why can't people build tiny homes here if they want? That's up to them not the city
Male	18-34	3	The supply of housing is WAY TOO SMALL. The imperative is to increase supply of housing and regulations to restrict harmful and unnecessary rent increases.
Male	18-34	3	We need proper flats that cost less than \$175k plus for just one bedroom and a bath. Even if they're utilitarian, we're not doing well as a city preparing and accounting for the influx of new residents and the skyrocketing cost of living here. Businesses and public services also need to pay people more so we can achieve a 30% housing expenditure.
You identify differently	18-34	3	No comment.
You identify differently	18-34	3	I think they should put a rent cap on, and most especially during the pandemic start making rent optional or pay as you can by providing assistance to citizens. they should allocate proper tax dollars to helping citizens.
Female	35-44	3	A rent cap/control or some sort of legislation that prevents landlords from raising rent by so much and so often
Female	35-44	3	Build affordable locations, price per income
Female	35-44	3	Build more and offer more vouchers. Also needs to be more timely. Wait lists from 6 months to years is ridiculous.
Female	35-44	3	First I want to clarify my answer above. Finding affordable housing is not a problem for my family and I because we bought a house 5 years ago and are not currently looking to move. The area should allow contractors to come in and build low income housing or require a certain number of houses in New developments be designated low income.
Female	35-44	3	Hold property owners accountable to not only maintain 'Affordable' pricing but safety & property maintenance.

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<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	35-44	3	Housing isn't affordable for more than just those in the above stated income levels. The houses being built to increase the supply for the high demand are not ?average? homes but high priced. More needs to be done to encourage home ownership vs. renting and make it easier for individuals and families to purchase main dwellings and more difficult for investors to buy up all the lower priced properties.
Female	35-44	3	I am an educated professional & I was only making about \$22,000/yr as a veterinary technician. I went back to school again & only now make about 40,000. Most people can't live off their single income. Rent control.
Female	35-44	3	I am not sure. It is just getting very expensive here, and kicking the longterm residents out.
Female	35-44	3	I feel like there is someone out there who gets paid more than me who should know the answer to this question.
Female	35-44	3	I feel that housing assistance should be on a case by case basis instead of trying to fit everyone in the same neat little box.
Female	35-44	3	I think more housing should be offered in single family housing. Tax breaks to builders, etc. it shouldn't be ?in the hood?.
Female	35-44	3	I think the city of Loveland should work with more communities and non profit and even other businesses to provide more affordable housing
Female	35-44	3	I'm honestly not sure. I am not a fan of government getting over involved (big government causes more problems). But the ability to afford a home has become very difficult, especially for families looking for homes large enough to fit everyone - who are looking to own for the first time (or after a long time renting).
Female	35-44	3	I'm not sure.
Female	35-44	3	It's not the governments job- allow the market to fix and set itself.
Female	35-44	3	Like I said apartments or a low income neighborhood.. apartments
Female	35-44	3	More apartments or small homes that do not cost a lot.
Female	35-44	3	More housing options need to be available
Female	35-44	3	Most people I know pay half or more of their monthly earnings toward rent. Those percentages are ideal, but very difficult to achieve.
Female	35-44	3	No idea. Would need more time to think on it.
Female	35-44	3	Not much to do, actually. it's not the city's job to see to it that people have a place to live, sadly. What can be done is trying to control the influx of population. Too many people and not enough resources to go around.
Female	35-44	3	Not sure on one hand I believe that we should all have affordable housing, but on the other it's not the city's or governments responsibility to provide it...

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<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	35-44	3	Stop building condos that sit for years with empty storefronts and at half capacity and put resources toward building affordable options.
Female	35-44	3	The long waiting list for my brother
Female	35-44	3	The market is so inflated. Houses that were worth \$150,000 are selling for \$3-400,000, with no updates. That's absolutely ridiculous. You are pricing people who have lived here for years, out of the area.
Female	35-44	3	This is a predominant problem in the state of Colorado and I give the city of Loveland immense gratitude for addressing this issue. I would love to see families of lower incomes be able to purchase housing in order to enhance their financial future. Perhaps subsidized housing similar to programs like habitat for humanity where volunteers are coordinated to provide high quality housing could be effective. I would be interested to see how alternative forms of housing like container homes or tiny homes could work within our municipality. Perhaps more lenient laws about alternative housing structures that were able to utilize city sewer and water would facilitate that. Thank you again for addressing this issue and taking our feedback!
Female	35-44	3	Unsure
Female	35-44	3	Where does the money come from? Why is housing so expensive?
Male	35-44	3	Ask why the current affordable housing does not work
Male	35-44	3	Be a little more lenient on guidelines for acceptance as well as prompt return of information after applications are turned in.
Male	35-44	3	Be much more aggressive about approving new housing developments and zone for higher density apartment buildings.
Male	35-44	3	Free market will take care of this
Male	35-44	3	I know affordable housing is important, but you should find areas where it is more acceptable. No offense but affordable housing brings in other issues. Before building you should consult with neighborhoods nearby. I have seen what it can do to a ?good? neighborhood. Unfortunately that is reality, but I do agree that affordable housing is necessary for a community.
Male	35-44	3	I think larger businesses (however that could be defined) should pay employees at or above the level noted above so their housing costs is 30% or below of their pay. If they do meet this requirement then they maybe get a tax incentive. If they do not meet that requirement, then they pay a fee to the city for providing that person affordable housing. That's just one idea... I got many :)

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	35-44	3	Like most of the state, out of control property values coupled with stagnant wages growth is pricing many residents out of the real estate market, myself included. While it's difficult, if not impossible, to gain entry into the housing market, rent prices continue to skyrocket as well, and for many adorable housing isn't an option due to availability and/or qualifications. My situation is a prime example. I make to much money for affordable housing, but nowhere near enough to be able to pay rent in my own, so I'm relegated to having to rely on roommates.
Male	35-44	3	No
Male	35-44	3	Provide more housing stock for people who are hourly workers, especially those in retail and food service.
Male	35-44	3	Rent regulation
Male	35-44	3	Restrict how much new build communities can charge for new construction homes.
Male	35-44	3	Stop building cheap subdivisions and then selling them for 4x what their worth in materials and construction. Over beuatifying the city streets and parks doesn't help the homeless get homes.
Male	35-44	3	Stop we don't need more people in Loveland. Especially people who want to live on the government!
Male	35-44	3	There needs to be an effort to allow people to live smaller. People are already living in campers and vans. We need a tiny house village! 30% of 56,460 is about 17k, or less than 1500 a month. Thats a 200k house.
Male	35-44	3	There should be efforts to help struggling people become more independent. It would be great if financial education was a mandatory part of it.
Male	35-44	3	Vote Republican
You identify differently	35-44	3	I don't know
You identify differently	35-44	3	My \$330,000 house is way more than 30% of my income. There are no houses people could buy at 30% of 39,540. I don't know how 4 people can live off 56,460. Minimum wage is BS. I make more than 39,000 but less than 56,000 without many/any luxuries and housing is about 50% after taxes taken out of my check. Due to inheritance I was able to put 60,000 down making my mortgage for 260,000. My monthly mortgage payment is about 1,700. My take home is about 3,400. Down payment assistance is imperative, paying off high interest credit cards should be rolled into lower interest payments. More financial classes, tax classes, first time home buyer classes, ability to get assistance with lowering high interest credit cards. We aren't taught any of this in school. Need to start at a young age teaching these things.
You identify differently	35-44	3	The market is absurd here... serious competition with not enough options. You have to be able to immediately jump on an opportunity to get a place and that's difficult if you're working all day.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	45-54	3	Affordable housing should be thought of by the community as beneficial to us all. Example: There's a reason we're not paying \$20 for a hamburger at a restaurant yet - because restaurants don't typically pay affordable wages.
Female	45-54	3	Build more housing
Female	45-54	3	Buy old houses downtown and flip them.
Female	45-54	3	Change the income guidelines and availability
Female	45-54	3	Contract with developers. Maybe more rent to own, or easier to get into a place. Who has 1st/last deposit laying around....thats upwards of \$6K
Female	45-54	3	Create cheaper housing options
Female	45-54	3	Have better incentives for builders to have housing for this purpose.
Female	45-54	3	Help with housing subsidies. Maybe a small portion to make up the overage.
Female	45-54	3	I believe that LHA should aim to help an individual instead of helping themselves to shorten their list!!!
Female	45-54	3	I feel they are getting way too greedy
Female	45-54	3	Increase partnership options to ultimately increase housing stock
Female	45-54	3	It's not enough to build more places to live. Areas with high density living needs resources like grocery stores so lower income residents who can't afford vehicles can shop. Also, better transit to get to jobs
Female	45-54	3	Look into what businesses are charging for base rent then what they are adding on to make a buck. And how often they are imposing penalties on their residents to make a dollar.
Female	45-54	3	Lower the income amount for families so that affordable housing is available for families struggling to pay rent larimer county rent is so high
Female	45-54	3	Make more affordable
Female	45-54	3	More housing
Female	45-54	3	No comment
Female	45-54	3	Offer communities like habitat for humanity where prospective homeowners help build their home
Female	45-54	3	Open up housing HUD application. Set lotteries in newer developments for low income based rent for residents only.
Female	45-54	3	Subsidize
Female	45-54	3	The city should provide quality options for people meeting the guidelines you have established
Female	45-54	3	The cost of living isn't increasing at the rate of housing. The housing that is available isn't maintained properly. So either more low income housing needs to be built or reach out to private owners and pay them more. So more accept hud housing.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	45-54	3	There are many young people who have children that struggle with finding housing that will except them. it's often due to a bad credit report. it's also difficult to find housing at all. Often submitting an application to rent a place but by the time the credit report comes back the rental has already been filled by someone else. Many younger people won't live here because it's to expensive on a minimum wage job. These are workers that service the community. We need to make sure they can also afford to live here.
Female	45-54	3	They should make contractors build a percentage of affordable housing depending on the amount of real estate they are constructing in the area or pay the city a percentage of money to go towards affordable housing. Then there are always affordable housing been built.
Female	45-54	3	We need more options for those that are homeless. Homeless shelters and food kitchens.
Male	45-54	3	Counseling and goals that need to be met
Male	45-54	3	Don't try to control housing prices
Male	45-54	3	Find a virus that makes Californians move away
Male	45-54	3	Have monthly visits to people that are concerning, or ?possible? appear to using the system
Male	45-54	3	Higher paying jobs
Male	45-54	3	I believe the government should stay out of the issue and let the people decide for themselves. I worked very hard for my home and so should others.
Male	45-54	3	I don't know
Male	45-54	3	I don't know.
Male	45-54	3	I think there is plenty of resources for affordable housing. Loveland needs to continue policing the drug problem areas. A woman was shot by another woman yesterday that was on meth in low income housing. We need to de-fund these programs and catering to the people moving here from California And bringing there problems with them.
Male	45-54	3	If you're on housing it's almost impossible to move because you can't find any place that take section 8 or any place that is taking section 8
Male	45-54	3	Problem is there's a lot of people moving here from other states although good and good for the economy it's sucking up all the places for people to get affordable housing and driving up the prices. But the sad people take advantage and abused these opportunities which is only hurting the people that pay their taxes. I own my house and I work very hard for it and if my value of the house depreciates because low-income housing is next door I can't see how this helps anybody.
Male	45-54	3	Small home communities, more apartments, more townhomes.
Female	55-64	3	Accept housing vouchers easier.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	55-64	3	Build low cost apartments in undesirable locations so as not to bring the value of proper down in nicer areas. Further include garages and off street parking so junk cars are not lining the streets. Landscape with trees and playground for kids. Fully taken care of by apartment complex. Strict rules to prevent junk And strict rules on maintenance and safety of residents. No crime allowed. No excessive noise. Help people to learn to live in a nicely maintain property.
Female	55-64	3	Continue to offer the existing programs. Maybe consider have sliding scales where rental or mortgage cannot exceed 25% of income; that in permitting the City would require more modest homes
Female	55-64	3	Create more
Female	55-64	3	Have more handicap housing or a whole complex of handicap units available
Female	55-64	3	Help families find ways to give to the community back as a part of the cost. Everyone needs to contribute to the big picture. Must pass drug tests to qualify. Too much free takes away initiative to try. I don't think we should give everyone a free ride. We shouldn't invite more people to come get assistance. There shou Be a resident restriction like one year before they can qualify. That way we are helping residents and seniors who come upon hard times instead of inviting more people to come who should be supported by families and their communities.
Female	55-64	3	I don't know.
Female	55-64	3	I really don't know but would love to be part of finding a solution.
Female	55-64	3	Limit square footage in town.
Female	55-64	3	Make more residences available. Leap and Snap are alot of help as well as Neighbor to Neighbor.
Female	55-64	3	Make them more people friendly according to family composition and desires. I like where I live but it gets loud sometimes with the kids and love walking barefoot in the grass but cant due to pets using it to potty. I'm not a smoker and hate that my apartment smells as though I were because of neighbors who are. I'm very sensitive to cigarette smoke and makes it hard to breathe. Even though they aren't suppose smoke indoors they still do and it makes it hard for us that dont
Female	55-64	3	Maybe build another low income apartment complex.
Female	55-64	3	Not sure
Female	55-64	3	Not sure what you can do. The owners of housing are what is driving it up.
Female	55-64	3	Our city needs more than more housing of any kind. Our roads and services are not keeping up with influx of people.
Female	55-64	3	Outreach to the larger community so that people will be more welcoming of people of different races and backgrounds.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	55-64	3	Since I am fortunate enough to live here, I have not been aware of how things are outside of my life. I feel that the City and organizations are doing the best they can at this time.
Female	55-64	3	Subsidize!
Female	55-64	3	Things are stretched to the breaking point with what's going on in our world. I would like The people of Loveland to Pass the right to grow and sale recreational and medical marijuana. The taxes alone would help in affordable housing.
Female	55-64	3	This is a very complicated issue and I don't have enough knowledge of this issue to answer this question.
Female	55-64	3	Training/education for people do the housing can be temporary and they can get employment
Male	55-64	3	Don't know
Male	55-64	3	I have zero ideas of how to improve the system other than perhaps the option of rent-to-own.
Male	55-64	3	Need more options, I've been waiting two years. I'm disabled.
Male	55-64	3	No idea
Male	55-64	3	Provide some affordable housing in neighborhoods where It is welcomed and does not lower property values.
Male	55-64	3	The city of Loveland and nonprofit organizations should pool their money to supplement rent so that the rent is affordable for the person using the housing
Male	55-64	3	Very few new developments with affordable housing options. Would like to see some options in every new housing development approved by the city
Female	65+	3	Advertise and make it more acessable by reducing waiting list. And where are these housing units at 30% ?
Female	65+	3	Assist us with more affordable food prices
Female	65+	3	Build
Female	65+	3	Build affordable houses that aren't off the charts with pricing we are a family of five adults living in the same house because we can't afford to live separately
Female	65+	3	Build more affordable housing.
Female	65+	3	Build more housing
Female	65+	3	Build more housing options
Female	65+	3	Build more housing.
Female	65+	3	Delineate between transitional housing and permanent. Think of a tiny home campus for transitional - but then fill the need for permanent afterwards.
Female	65+	3	Educate us on the need and the process of providing it.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	65+	3	First, what is the community need now and what are future projections? What are the current challenges now? Has the city done a "feasability study?" I think one obvious way would be to look at examples or model projects in other cities both in the US and in other countries. How were they designed, how was the project funded? How does the community plan for, including gaining the community's buy-in, including potential sites, design ,etc.
Female	65+	3	For my age group, invest in communities of smaller houses at low rents for solo people and couples, like the Minka project, which was shut down. There is definitely a lack of affordable housing for older aged who are still high functioning.
Female	65+	3	Give builders incentives to build affordable housing. Nothing out here for sale less than 275 k .
Female	65+	3	Have housing affordable to all
Female	65+	3	Have housing for the disabled who get below minimum wage .welfare recipients who are too lazy to work receive the housing benefits. Many disabled are homeless and can't find housing help other than a shelter even those with children
Female	65+	3	Have the developers provide a certain percentage of their units available as affordable housing. Use a lottery system to choose buyers who are qualified.
Female	65+	3	I am not sure what the problems are because I have always had to live within my means. Which was never alot, being a single mom, now to live on Social Security alone.
Female	65+	3	I don't know
Female	65+	3	I don't know.
Female	65+	3	I think we need more of it. Need to address needs of the needs of homeless and how to help people who are out work but don't qualify for help for AFDC
Female	65+	3	I'm not a politician & politics is possibly where the issues stem from. However, something like this is a great way to gather information.
Female	65+	3	In my earlier description, I gave you my opinion.
Female	65+	3	Initiate a growth cap immediately! City should partner with local churches and Habitat and all other appropriate community members to come up with a plan to house all homeless and provide affordable housing to all lower income residents.
Female	65+	3	Keep building to keep up with the need
Female	65+	3	Keeping informed

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	65+	3	Low income housing recipients should be supported with educational programs on property management. Low income housing should be scattered, not clumped all in one area, for example, a certain number of apartments or townhomes/homes should be available for subsidized housing. The residents should be held accountable for how they maintain the property . . . With help by perhaps a mentoring program.
Female	65+	3	Meet the challenge. But dontjusthouse people and forget their other needs
Female	65+	3	Provide temporary subsidies for families that can prove financial need.
Female	65+	3	Unfortunately it seems like a vicious circle since most housing is expense. I guess I don't have a solution. Maybe commuity meetings might help . We probably can't have them now,, but in the future.
Female	65+	3	Used to be cheaper but everyone wants more. Rent goes up 3 to 10% each year. When you are on a fixed income it is really hard, especially when Social security only goes up 1%or not at all.
Male	65+	3	Build communities managed by residents. Eliminate landlords.
Male	65+	3	Build more affordable homes. Landlords are gouging every chance they get
Male	65+	3	Build more affordable housing.
Male	65+	3	Don't know
Male	65+	3	How about following the list and I have people jump I don't know how are you screw it up but you do
Male	65+	3	I don't know
Male	65+	3	I think that all new housing construction should included a percentage of housing that meets the affordable housing definition for Loveland and surrounding areas. If existing housing is removed from market for rebuilding or upgrading, then the percentage of affordable housing should also be part of the process.
Male	65+	3	I'm not sure
Male	65+	3	Invest more
Male	65+	3	Let the market decide
Male	65+	3	Nor sure
Male	65+	3	Only offer it to people on a temporary basis who are in financial need.
Male	65+	3	Research on communities where public housing is successful, job assistance, education assistance . Do Compassion for those who need it. Distain for those who attempt to take advantage of the benefits How and why is it working/not working.
Male	65+	3	We need to establish small housing communities with federal assistance we could find land and start.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	18-34	4	As a family of 6 living on one income it has been VERY hard to find affordable housing for us. Every place we look at affordable/low income housing is way to expensive. We do live in Ashley Estates and they keep upping our rent every years. Its just a matter of time before we are homeless. I think they should lower rent in those communities and/or make them income based or subsidized housing since the list for housing is so long and take years to get approved. Or maybe open up section 8
Female	18-34	4	Finding places that are working with good companies. The apartment I live in works with Conserve and they charge us 70 dollars more from my old apartment.
Female	18-34	4	I am only \$500 above the annual cap for a single household to qualify for assistance. I think there should be consideration by communities and non profits of more than just income amounts when considering what is causing difficulties for people in accessing housing. And honestly I think the income levels need to be adjusted again because the cost of living in Colorado has only continued to increase steadily.
Female	18-34	4	I believe that offering a combination of low priced rentable units and rent to own homes or condos is best.
Female	18-34	4	I believe we need to build more apartment buildings with affordable housing and stop extending our community with houses that people cannot afford
Female	18-34	4	I have no idea! But would love to learn of expensive cities that have found great programs that work well for everyone in their community.
Female	18-34	4	I think generally speaking living in Loveland is very expensive as a rule. The city is already caring for people the best they can but this is a high demand area. If someone is looking for cheaper options they should move farther away from I25. That?s probably what my husband and I will have to do in order to get a house.
Female	18-34	4	I think they should have more places and options
Female	18-34	4	I wish I had solutions. My mother has been on a waitlist for affordable housing in both Loveland and Fort Collins for years. I guess we jus let need more.
Female	18-34	4	I'm not sure.
Female	18-34	4	It is not very clear to me what the city of Loveland provides...
Female	18-34	4	Lowering rent
Female	18-34	4	My household has money, so this isn't relevant to my person life. But I think Loveland should establish affordable housing Single family units throughout Loveland, As well multi-family units closer to the downtown. Loveland should primarily do permanent housing options, like housing choice vouchers and rent-to-own options.
Female	18-34	4	Not sure

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	18-34	4	Please consider the income of residents and family size. it's difficult for single families to afford renting let alone qualifying for a loan for a home.
Female	18-34	4	This definition seems outdated there are many that fall between the median income level and 60% that cannot find affordable housing. This definition should change and be based on the state minimum wage. There should also be a deposit maximum, late payment forgiveness and even incremental payment plans available. Non profits can help with moving costs and trainings to help first time home owners or renters understand and can plan for payments and the unexpected. Hosting neighborhood events where these members of the community mix and mingle with others will help dispel the stereotypes that people living in affordable housing unjustly are judged by.
Female	18-34	4	We would literally not be able to do anything that cost extra money just to afford a place on our own with our income. No sports for the kids no eating out with family no fun activities. A 3 bed without assistance is way more expensive than actually buying a place.
Male	18-34	4	Control property taxes to help with mortgage payments, and also senior and elderly homeowners in a fixed income.
Male	18-34	4	Deregulate
Male	18-34	4	Ensuring that local zoning allows for smaller-size houses and higher-density residential buildings. Incentivize these types of projects. Public information campaigns that de-stigmatize things like apartment complexes or subsidized housing. Rich folks LOVE to make other rich folks scared that low income people will bring down their property values and raise crime (both false, and misleading).
Male	18-34	4	I think rent to own programs where the rent is used towards the purchase price are great. They give people without the means to get a mortgage an option to get out of the cycle of continuously losing money on rent. They allow you to slowly pass over the responsibilities of home ownership, which makes them less likely to fail and lose their home. They also, by nature, invest in people who are going to stay in and contribute to the community.
Male	18-34	4	Make them more affordable
Male	18-34	4	Provide affordable housing or give subsidies
Male	18-34	4	Stop increasing prices when elwages increase
Male	18-34	4	Teach people to maintain their rental history standing and credit once they obtain affordable housing.
Female	35-44	4	Create a cap for rentals. Assist families in bettering their financial situation.
Female	35-44	4	Have some smaller more affordable homes available.
Female	35-44	4	Housing/rent should be affordable for EVERYONE!
Female	35-44	4	I think everyone is doing the best they can

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	35-44	4	I think that it should be made available to all people
Female	35-44	4	Lower the cost of living. The prices I'm Loveland for a 2 bedroom apartment are disgusting. It is nearly impossible for a single parent to survive.
Female	35-44	4	Make housing subsidies more available
Female	35-44	4	Pass a law to put a cap on how high rent can be for square feet/bedroom
Female	35-44	4	The reason housing has not been affordable for us, a household of four, is because of the high cost of child care! Our monthly child care bill has been higher than our mortgage! \$2200 a month for two children....
Female	35-44	4	Work with lenders on zero down payment and low interest rates, partner with builders and other businesses to reduce costs.
Male	35-44	4	Any low income housing need to have strong rules and must foreseeably enforce those rules to keep them from turning into a drug and crime infested development. If that happens young professionals will struggle to find housing that will make them feel safe. Thus we lose development growth in our city that fuels our future economy.
Male	35-44	4	Attack the issue at its core. Partner and work with employment agencies, employers and other programs to help individuals locate work opportunities. Also work with standard housing providers and offer incentives to lower rent cost throughout the community. Help to make regular housing affordable for lower middle class individuals. With the hopes that more families can move out of the low income group and decrease the burden on low income housing availability.
Male	35-44	4	Build more duplexes
Male	35-44	4	Common earned income and maybe the cost of living in Loveland, without housing I don't know how people could afford to live in Colorado anymore.
Male	35-44	4	Either keep the prices of rentals down illegal eyes renters make people not be allowed to f***** own houses they are not living in and let people who have to rent buy a housei
Male	35-44	4	I feel that being some of our fellow residents that are on fixed incomes be given a greater chance to find housing.
Male	35-44	4	Planning
Female	45-54	4	Don't know. Cost of living and real estate is so high in Colorado.
Female	45-54	4	Have more units available for affordable housing options
Female	45-54	4	Help build more housing. There is a desperate shortage.
Female	45-54	4	Housing is getting to be ridiculous. Somehow we need to bring the prices down to a more reasonable rate for the majority

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	45-54	4	I am willing to pay taxes to support housing for the homeless and programs that provide counseling, addiction recovery programs, employment training and budgeting training.
Female	45-54	4	I believe that the City of Loveland to stop giving tax breaks to incoming businesses. This way city budget shortfalls are not expected to be picked up by the residents of this town but the businesses can pay their way via taxes they should be paying.
Female	45-54	4	I do not fall into the category of household your serve directly. However I and delighted to see developments like the edge going up. Northern Colorado in general has become a high prices market and it is critical to continue to make room for people of all levels in our communities
Female	45-54	4	I don't know how to address systemic greed among landlords and employers. People should be paid more so they can have dignity and contribute more to the economy- and the community can have peace.
Female	45-54	4	I think the Loveland Housing Authority has a great housing program. I do know that there is a great deal of need for affordable housing. The rent prices have continued to increase, pricing most people out. Even one bedroom apartments are renting for \$1200.00/mo. that's insane. My complex raises rent every year! I think it would be good if rent amount were frozen for atleast a couple years. I'm going to be priced out of my apartment soon if they continue raising the rent. Affordable housing rental properties get a bad rap because the communities often become run down & renters don't take care of their apartments. Maybe complexes could get the renters more involved in caring for their apartment communities? Like Planting gardens or having kids volunteer for small tasks to keep their complexes nice? I don't know how to address affordable housing issues. I'm very grateful for the Loveland Housing Authority. it's an under appreciated program.
Female	45-54	4	It's complicated. Perhaps we do more to promote business development with good paying jobs.
Female	45-54	4	Mandate rent cost restrictions
Female	45-54	4	NOTHING! Wish they spent half as much time improving the quality of life for residents who currently LIVE here instead of focusing all of their energy in opening the flood gates to low income families who don't. You are inviting overcrowded schools, crime, congestion and your uninformed decisions will negatively impact home values.
Female	45-54	4	One way would be to convert some of the older closed buildings like schools, Albertsons store into a small 500-600 sqft apartments for singles especially with mental issues.
Female	45-54	4	Stop building for only the rich! How about build for the backbone of our society, those working in minimum wage jobs. Not everyone can be a 1%!
Female	45-54	4	Stop building new and repair and up grade current housing making all neighbor hoods desirable

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	45-54	4	Subsidizing people to pay owners rent seems very expensive in Colorado. While I don't want huge projects of apartments, it does seem that property investment would be a better use of the funds available for the most part.
Male	45-54	4	Affordable housing needs to be affordable, but not so comfortable that it removes any incentive to improve the beneficiaries hunger for a better life.
Male	45-54	4	Build more duplex, 2bed/2bath condos. They're a more affordable entry point and build equity for the owners.
Male	45-54	4	City should push business to keep pay on pace of inflation. Have designated neighborhood for affordable housing/first time home buyers which limits profits on sales
Male	45-54	4	Create a "homeless community" where people can get back on their feet and have access to multiple services.....just not in my backyard.....
Male	45-54	4	Diversity builds stronger community, planners and groups should work towards inclusion and foster community participation
Male	45-54	4	It's too late to fix the problem. The city and out of town developers greed has crossed a line that we cannot go back from.
Male	45-54	4	Not really your area. But, pay need to go up. A lot.
Male	45-54	4	Raise income
Male	45-54	4	Remove some of the regulatory restrictions on housing that contribute to higher build costs.
Male	45-54	4	Tell the Californians buying up all the houses for crazy prices to go back home.
Male	45-54	4	Theres no problem.
Female	55-64	4	Build affordable housing
Female	55-64	4	Build more
Female	55-64	4	Donated and profit margins, reliable and reputable builders
Female	55-64	4	I am older and close to retirement. My youngest daughter has a college payment and will be moving out of state so she can afford to purchase a home.
Female	55-64	4	I don't have an answer for that
Female	55-64	4	I love it here, there is lots of non-profit organizations here that have good benefits. I would like to live in a house but most people do not take section 8 housing.
Female	55-64	4	I think a big problem is this community's fear of affordable housing, perhaps in part due to systemic racism, as a large percentage of lower wage earners are minority members of our country.
Female	55-64	4	I'm not sure except that I do think it should be addressed. I think it should be a priority.

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

<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	55-64	4	If it is truly affordable any single person should be able to have a job and live by themselves and afford rent and the necessities of life. I think the ratio is wrong. It should be that housing costs 30% of a persons net income after health insurance. I think it would be nice if every apartment complex had at least one or two units available for affordable housing depending on the size of the apartment complex.
Female	55-64	4	Instead of building more near single family homes use the empty retail spaces all over Loveland
Female	55-64	4	Just offer more housing units as affordable housing
Female	55-64	4	Look at the big picture of who is applying.
Female	55-64	4	Make it easier to qualify and GET qualified. The system is too hard for most.
Female	55-64	4	More housing in better parts of town
Female	55-64	4	More HUD houses More places to rent that do not succeeds \$1,000 payments per month.
Female	55-64	4	My sons one in his late 20s and one in his early 30s have to pay a large part of their pay to child support. They could not find affordable housing in Loveland and shared a two bedroom in Windsor costing over \$1300 plus utilities. The are skilled tradesmen and make only around \$25 an hour. They had their daughters half the week and found it difficult to make ends meet. One of them has now rented two bedrooms in friend's basement for \$600 plus utilities and must rent storage for work tools. The other ended up moving to Louisiana where he is making \$23 an hour and can rent a two bedroom furnished all utilities paid for \$800 a month.
Female	55-64	4	Needs to be more housing that is diverse and affordable. I dont understand why more places are not section 8, it seems as though as guaranteed money would be desirable to owners that are renting unuts
Female	55-64	4	Provide more affordable housing. But not in areas that have a value to the tax base of the city.
Female	55-64	4	Rent control and subsidies
Female	55-64	4	Rent is definitely a problem for people these days , who can afford a \$1200 rent . We are now paying double what rent was 5 - 10 years ago
Female	55-64	4	Show compassion is a good start. Your staff at the Housing Authority need better support or a vacation or a career change. Its pretty obvious that city support for people in need is lacking.
Female	55-64	4	They should add some new housing options Proportionate to the city's rate of growth.
Female	55-64	4	They should take into account neighborhoods that are willing to accept the affordable housing as well as take responsibility for helping those in need.
Female	55-64	4	Unsure
Female	55-64	4	Use buildings that can be modified for homes
Male	55-64	4	Do the usual nothing as they are use to
Male	55-64	4	Emergency management for housing.

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<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	55-64	4	Not really sure, I didn't get a raise at work this year but my rent and cost of living sure has gone up.
Male	55-64	4	Not sure
Male	55-64	4	Nothing
Male	55-64	4	Restrictions to keep it reasonable. It. Keeps increasing for a high cost of living and inflation to work salary earned
Male	55-64	4	Start building smaller homes.
Male	55-64	4	Taxpayers cannot continue to keep subsidizing more and more housing. We need to continue to look for other ways to fund this.
Female	65+	4	Apartments
Female	65+	4	Build more acessible afordable housing.
Female	65+	4	Certainly not enough housing that is affordable for all residents in this area.
Female	65+	4	Continue to make units available
Female	65+	4	Convert two dilapidated bldgs I know of, 1) the old Albertsons on 34 & Madison and 2) old sugar factory. These bldgs are an eye sore. impose small excise tax Increase City's general fund Trail use fees
Female	65+	4	Creative Housing Solutions for example shipping container, tiny homes and perhaps Yurts
Female	65+	4	Form partnerships to address barriers.....need to think outside the box....build smaller....require developers to build affordable housing in ALL new communities and not cluster in certain areas.
Female	65+	4	Give more financial help & support to people who are working & want to buy a home, but can't afford to.
Female	65+	4	Have no idea. Well, maybe make it more advantageous to developers and landlords to keep sales prices and/or rents below fair market values for Lower income renters or purchasers.
Female	65+	4	Home prices, rental prices are atrocious and exclude many people so affordable housing is very important. Authorities need to find some way around the problem but I'm not sure how.
Female	65+	4	I am not informed well enough to make a statement.
Female	65+	4	I don't feel qualified to answer this question
Female	65+	4	I really don't know.
Female	65+	4	I think it should be looked at. I do not have a problem with low income housing
Female	65+	4	I'm not sure there is anything they can do.
Female	65+	4	Make affordable housing available to EVERYONE, period.
Female	65+	4	More Smaller apartment complexes, rather than later ones attracting more crime
Female	65+	4	Network with organizations such as churches to help Identify, sponsor or support families.
Female	65+	4	No
Female	65+	4	No more or less than they already do

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<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Female	65+	4	No one (decent landlords) want to rent to someone on Section 8. They think we are a bunch of losers who will destroy the place. They atrv building apartments ; but no duplex or small homes.
Female	65+	4	No real opinion here, however used to live in Summit County where there was a dire need to house lower wage/temp workers.
Female	65+	4	Not sure.
Female	65+	4	Provide more community and individual awareness of affordable housing opportunities, resource specialist training for churches, resource fairs co-labored with churches to provide services.
Female	65+	4	Provide more subsidized rentals like Mirasol
Female	65+	4	Require builders, owners, and property manages to include a percentage of building to be within the affordable guidelines for rent
Female	65+	4	Some folks (seniors and disabled) will always require assistance due to limited income. I'd like to see the city do more to move others away from dependence on government and be more independent. That being said, could the city offer the low income Adult family Member a job, or make job training a requirement so that employment is possible? Offer the adult family member an opportunity to, at the very least, volunteer in schools, churches etc. can we find a way to change the culture of dependency?
Female	65+	4	Speed up the process
Female	65+	4	Stop raising the rent for people on fixed incomes. Fixed means just that. It never raises above the cost of living and, sometimes falls below. Affordable Housing should have a reasonable cap to prevent further stressing low income families. Affordable Housing should not be for profit at the expense of residents peace of mind and quality of life.
Female	65+	4	There are single people making min wage that do not bring home \$39,000 a year. Buy property to build on in developments areas. Subdivide a house for two dwellings. Put 3 or 4 small homes on a large lots. Plan so values of other properties around do not come down. Do not put all low income housing in one area. Small homeless shelters spread throughout the city rather one area only but close to abuse routes.
Female	65+	4	There's a lot they can do, but the biggest thing to address, Since I'm familiar is the fees the City itself charges! All the fees associated with builders could be lowered, some dropped for ALL builders helping lower costs For everyone!
Female	65+	4	Try to work with landlords to bring the prices down
Female	65+	4	Unknown
Male	65+	4	No comment.
Male	65+	4	Build more affordable housing units.

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<b>GENDER</b>	<b>AGE RANGE</b>	<b>WARD</b>	<b>VERBATIM RESPONSE</b>
Male	65+	4	City should not engage in charity. Non-profits can provide whatever assistance they deem worthy of their resources.
Male	65+	4	Continue to add affordable housing units in Loveland.
Male	65+	4	First of all the housing they use for most of the low income families are very run down and maintenance is impossible I have a daughter with 3 sons living in a low income apt.and since she's been there the wall around the bathtub fell in a shower curtain rod came out of the wall the garbage disposal doesn't work and they refuse to fix it the air conditioning don't work and they refuse to fix it and it did work when she first moved in it the whole complex has a bed bug problem they have sprayed sevrral times but ir continues to be a problem enough I won't let them bring anything to my house that might have the bugs in it and just the way they treat their tenants like they are low life losers I believe you need to make those in charge to take charge and quit bblowing everyone off
Male	65+	4	Get more affordable housing
Male	65+	4	Increase the percentage of income to 40% of household income.
Male	65+	4	Initiate real estate transfer tax to allow growth in residential sales to support affordable housing.
Male	65+	4	It needs to be a priority. We are moving into new territory with the long term impact of COVID-19. There needs to be a study on what jobs will be lost permanently, the anticipated number of people in need of assistance, and what funds will be needed to assist these people get back into the workplace.
Male	65+	4	Look for ways to provide housing for those unemployed but seeking employment. People whose housing needs exceed take up most of their income. People in need due to illness, themselves or family.
Male	65+	4	Lower your range of what income levels you need to serve.
Male	65+	4	Non profits don't have enough capital to be more than a minor player. Most Of the cost should be paid by those who choose an unsustainable life and hoard immense wealth
Male	65+	4	Nothing.
Male	65+	4	Provide subsidized housing so that people of all income levels can live in the city.
Male	65+	4	Since you've already described the definition of affordable organizations that help with home furnishings and volunteer to help with home improvement would also be helpful.
Male	65+	4	The income range you put up is out of touch with most of the people most affected. You need to find a real reality. People are hurting and you are out of touch.