



## TOWN HALL SUMMARY REPORT

**DATE:** Nov. 18, 2021

**TIME:** 6:00 p.m. – 7:30 p.m.

**TOPIC:** Affordable Housing

**City Council Attendees: 6 members**

(Marsh, Overcash, Foley, Samson, Fogle, Olson)

**Staff Attendance: 10 members**

(S. Adams, B. Benson, J. Bruno, J. Cheever, B. Gudmestad, A. Hade, H. Hill, A. Phillips, R. Wensing, N. Yost)

---

### SUMMARY

To provide a more open and informal environment to discuss topics of interest to the Loveland community, a series of Town Halls were held in 2021. Town Halls offer a forum that allows City Council to hear from their constituents in an informal setting and engage in two-way dialogue.

The Nov. 18, 2021 Town Hall had 118 registrants and a range of 65-75 attendees, including council and staff. Similar to the first two Town Halls facilitated through the City's Office of Communication and Engagement this year, the Harwood's Community Conversations model was used to engage participants. Six staff members facilitated three roundtable sessions that contained about 22-24 members each. This report summarizes the input received from the roundtable participants, with the Breakout Room Ground Rules in the Appendix.

The Town Hall was initiated by summarizing ground rules for meeting participants and introducing attendees. Following the introduction, the City's Community Partnership Office Administrator Alison Hade and community partners from Loveland Housing Authority, Loveland Habitat for Humanity and Aspen Homes, provided a brief presentation. The presentation covered affordable housing programs and offerings in Loveland, the role of partner agencies, and what the community can expect for affordable housing inventory in the future. Following the presentation, participants were randomly assigned a breakout room with one or two City Councilors and two staff facilitators.

Participants were invited to respond to three questions:

1. What are your experiences with affordable housing in Loveland?
2. What do you see as the challenges to affordable housing in Loveland?
3. What do you think the City's role should be when it comes to affordable housing in Loveland?

### ROUND TABLE THEMES

The breakout groups allowed participants to have an active conversation around their opinions and ideas on affordable housing in Loveland. Across all conversations with attendees, the following themes and notable comments emerged:



- **Even with current measures, affordable housing is still unattainable for many in our community due to what is considered affordable and the current inventory of affordable homes.**
  - Those in our community making minimum wage cannot afford much – if anything – in the affordable housing AMI range.
  - A section of the community is barely outside of the affordable housing AMI window so they can't afford market-price homes, but don't qualify for affordable housing opportunities in the 30-70% AMI range.
  - Resident's considering their first homebuying opportunity with decent paying jobs are still unable to find something affordable.
  - Paying to live in a long-stay hotel can be cheaper than renting or owning.
  - Long wait times exist for affordable housing in Loveland and the requirements to qualify are perceived as burdensome by some individuals seeking housing.
  
- **While the housing inventory in Loveland is difficult for all income levels, Loveland is lacking:**
  - Affordable smaller homes with 1-2 bedrooms.
  - Affordable non-single-family homes including duplexes, townhouses, apartments, condominiums, mobile homes, mixed use buildings and other multi-unit residential developments.
  - Homes for residents making minimum wage or on fixed incomes, including seniors and single residents.
  
- **Disparity exists between what is considered affordable and what residents actually find affordable.** \$1,400 average rent is out of the question for low-income residents and \$1,124 is too expensive for minimum wage workers.
  
- **Challenges to increasing affordable housing inventory through building include:** rising cost of building materials and water; willingness of developers, contractors and workers to agree to make less money to support affordable housing projects; land to build on; aversion to density of housing.
  
- **Consensus that the City's role should be to make it easier to build affordable homes in Loveland through:**
  - Supporting an equitable housing market through zoning/code decisions to ensure housing across all income levels, including diversification in Planned Unit Developments.
  - Financial assistance: offering incentives to developers, Habitat for Humanity, offering subsidies/rebates to current landlords and first-time homebuyers purchasing older homes, and waiving building fees.
  - Public/Private Partnerships with developers and land owners who are supportive of affordable housing.
  - Quick and efficient project review/approvals and ensuring all codes support affordable housing in various ways (e.g. accessory dwelling units).
  - Doing more to educate the public on homebuying resources and process, especially for first-time homebuyers.



The City's Office of Communication and Engagement launched a webpage inviting residents to continue the conversation: <https://www.letstalkloveland.org/affordable-housing>.

---

## **APPENDIX: Breakout Room Ground Rules**

Participants in the conversations were presented with a short list of "Ground Rules" to help keep the conversations productive, focused and respectful:

- **HERE TO HAVE A "KITCHEN TABLE" CONVERSATION**

Everyone can participate; no one dominates.

- **THERE ARE NO "RIGHT ANSWERS"**

Draw on your own experiences, views and beliefs. You do not need to be an expert.

- **KEEP AN OPEN MIND**

Listen carefully and try to hear and understand the views of others, especially those you may disagree with.

- **HELP KEEP THE CONVERSATION ON TRACK**

Stick to the questions. Try not to ramble and note if your point has been made already.

- **IT'S OKAY TO DISAGREE, BUT DON'T BE DISAGREEABLE**

Respond to others how you want them to respond to you.

- **RAISE YOUR HAND TO SPEAK**

Press the 'raise your hand' button and wait to be called on before speaking. Please mute yourself if you are not speaking.

- If you are dialing in from your phone, press *\*9 to raise your hand* and *\*6 to unmute*
- When speaking for the first time, please introduce yourself and if you are a Loveland resident.

- **TIMING & FOLLOW-UP**

Each breakout group will have 30-minutes to respond to three questions. If your group finishes early, please rejoin the main room. If you did not get the opportunity to relay your thoughts or have further questions, please visit Let's Talk Loveland to share your thoughts.