



Affordable housing challenges continue

Loveland and northern Colorado are desirable places to live. That's why people continue to come here and why the region continues to grow. People here need a place to live, and this strong demand for housing has brought formidable housing costs.

Since the 1970s, The City of Loveland has recognized and worked successfully toward helping foster the availability of affordable housing for households where incomes are significantly below average. While there are still many families struggling to meet their monthly housing payment, Loveland has been widely praised for affordable housing achievements.

Loveland's success in creating affordable housing opportunities for households with lower income can be attributed to three main factors, explained City of Loveland Human Services Director Darcy McClure. "First, Loveland is fortunate to have an award-winning housing authority that consistently produces high quality and architecturally attractive housing.

"Next, a select group of non-profit agencies provide rental housing units

for people making the transition out of homelessness and domestic violence. And some local committed developers have stepped up to the plate and worked with the City's affordable housing incentives to create new affordable housing units."

This month's *City Update* takes a closer look at facts, accomplishments and ongoing challenges of the affordable housing situation in Loveland.



More on affordable housing on page 2

Cheers! City drinking water passes tests

If cities were graded for their water quality, the City of Loveland would receive an A.

The City's annual water quality report shows no surprises and no violations, says Mike Tesar, Water Quality Lab coordinator.

While the report is full of technical information about required tests and their results, what it boils down to is this:

Loveland's water meets or exceeds all state and federal water quality standards. Living in Loveland means enjoying high-quality drinking water.

The high level of quality can be attributed to several factors, Tesar said. First, the City's water treatment operators who run the water treatment

plant and the water quality staff are vigilant in the regulatory monitoring and process testing that they perform.

"They do a good job," Tesar said. "We're testing all the time," he said, describing the battery of tests that staff perform every day on every shift around the clock.

The City's raw water sources are also generally of high quality, which means that water treatment processes begin with good water. "There's not much in our water but water when we get it."

In addition, Tesar noted, the City can choose between water sources if weather or a major incident such as a forest fire causes the raw water supply to be dirtied

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Loveland's Green Ridge Glade Reservoir

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Outdoor seating more popular?



Patio dining may become more popular almost instantly in Loveland and Colorado with the new state no-smoking law that went into effect July 1.

Except for casinos, tobacco shops and cigar bars, indoor smoking is prohibited in all restaurants, bars, gaming halls and workplaces with four or more employees or volunteers.

Outdoor smoking is allowed at least 15 feet from an establishment's main entrance. The law was passed to protect workers and customers from exposure to secondhand smoke. Colorado is the 13th state to pass a smoke-free workplace law.

Affordable housing in Loveland; Successes and ongoing efforts

As you might expect, a summary of Loveland's affordable housing efforts includes some accomplishments, ongoing efforts and continuing challenges.

Nearly 1,400 affordable housing rental units for income-restricted households exist throughout Loveland, many financially supported by City and federal programs. Another 300 rental and for-sale units have been approved for construction.

The Loveland Housing Authority and the Loveland Affordable Housing Commission (LAHC) have been directly or indirectly involved in making these residences affordable.

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

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

Especially for households with a single wage earner—and often for households with two—being able to cover housing costs using only 30 percent of the household's income can be difficult. A recent study by the LAHC found that more than a third of all Loveland households are housing cost-burdened, meaning their housing costs exceed the 30 percent monthly income target. Nearly half of households in Loveland at 50 percent of the average income level (\$31,150 for a 3-person household) are housing cost-burdened.

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

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

Affordable Housing: By the numbers

Understanding the affordable housing challenge requires knowledge of some basic numbers:

- The average Loveland household size is three. That can be two adults and one child, one adult and two children or three adults. All or none of the occupants may be wage-earners.
- The median gross income—before taxes and other deductions—for a 3-person household in Loveland is \$62,300 annually or \$5,191 per month

or \$30 per workday hour.

- The median rent for an apartment in Loveland is about \$810 per month.
- The median cost of a single family home in Loveland is about \$225,000, resulting in a monthly payment of about \$1,650 after a \$10,000 down payment.
- Housing costs are considered affordable if they do not exceed 30 percent of the household's gross income.

For a 3-person household:

Percent of Median Income	Median Income	30% for Housing, Monthly
100%	\$62,300	\$1,558
80%	\$49,840	\$1,246
60%	\$37,380	\$935
40%	\$31,150	\$779
20%	\$15,575	\$389

Monthly median house payment
\$1,650

Monthly median apartment rent
\$810

Sprinkler rules keep water clean

Colorado laws protect public water supplies by preventing contamination through cross-connection or back flow.

Cross-connection is the point in a potable (safe-to-drink) water distribution system where the potable water may come in contact with chemical, biological or radiological contaminants that may be hazardous to human health.

Back flow occurs when a change in the system such as a sudden drop in water pressure causes water to flow in the opposite direction; that is back into the system. Water pressure can drop when there is a water main break or if a lot of water is used to fight a fire.

The potential for this reversal of flow

causes plenty of concern about the possibility the public water system might become contaminated.

Unregulated lawn sprinkling systems can also represent a point of cross-connection. To help prevent this and comply with state law, Loveland Municipal Code requires residents to obtain free permits before installing new sprinkler systems.

Follow these tips to save time and ensure a safe sprinkler system:

- Obtain an application for a free sprinkler permit from the Service Center at 200 N. Wilson Ave. Or, call 962-3721 to request one be mailed to you.

- Make sure you're purchasing an approved back-flow prevention assembly by obtaining a list of approved products from the Loveland water utility. Be aware that both approved and unapproved assemblies can be purchased in Colorado.
- Chose a certified tester for annual back-flow prevention assembly testing (required by state law) by obtaining a list of testers from the Loveland water utility. Also, ask to see your tester's Colorado Backflow Assembly Tester Certificate.

Water utility staff inspect all new and modified sprinkler systems. To schedule an inspection or for more information, call 962-3000.

Annual City survey is in the mail

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

Every year, the survey is mailed to assist the City in determining citizen satisfaction with City services. The recipients are asked to rate their satisfaction with about two dozen community attributes in which the city government is directly involved. Questions cover a broad range, from safety to streets to sewers.

In addition to the ratings, recipients are also asked for demographic information indicating in what part of town they reside, their age, how long they have lived in Loveland and where they work. This year, a question on Internet use is also included.

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

Results from past years may be seen in the News Desk section of www.cityofloveland.org under the Other Publications category.

Along with the ratings, citizens receiving the survey are encouraged to write in any comments or suggestions related to the survey's questions.



As part of the annual Quality of Life Survey now in the mail to 3,000 Loveland addresses, recipients are encouraged to write in any comments relating to services provided by the City government.

Last year's comments were broadly grouped by comment category, and the top ten categories based on number of comments are shown here, along with a few, abbreviated samples of the comments received.

No. 1: GROWTH

"Cost of living, housing increasing too fast"

"Growth causing housing-utility costs to increase"

"Too many new buildings, too many people"

"Loveland losing small town charm"

No. 2: TRAFFIC

"Roads more congested with each new development"

"Rapid growth creates traffic problems, radiates throughout community"

"Total gridlock in two years"

"Traffic ruining our town"

No. 3: LIVING IN LOVELAND

"We love the convenience of the new stores close by"

"Trails and parks here are wonderful"

"City of Loveland has a great team!"

"We love our town!!"

No. 4: CODE ISSUES

"People should clean up yards"

"Noise destroys beauty and quiet of city"

"Dogs and cats should be leashed"

"Code enforcers should keep cars off lawns"

No. 5: STREETS

"Need to replace old, disintegrating street curbs"

"Streets dirtier due to increased traffic"

"Streets in Loveland safe"

No. 6: JOBS

"Need more manufacturing, technical jobs - not retail"

"Need to expand city's job base"

"New business only brought low paying, no-benefit jobs"

"Home Depot, Wal-Mart not providing jobs we need"

No. 7: HOUSING

"Great affordable housing"

"Affordable housing not affordable on retail wages"

"Cost of housing too high compared to other communities"

"Need low-income housing"

No. 8: YOUTH

"Need constructive activities for teenagers"

"Make old fairgrounds into a place for teens"

"Need more summer youth programs"

No. 9: NEW DEVELOPMENT

"Love convenience of new shopping mall"

"Need to build infrastructure before development happens"

"Developers need to help with traffic congestion, electricity, water costs"

"Loveland too developer-friendly"

No. 10: CITY SERVICES

"People at City Hall always helpful"

"Police and ambulance services excellent"

"City employees courteous in-person, on phone"

"Great recycling program"

Transportation 'drives' regional discussion

The number of cars on Loveland's streets is increasing annually, as is the number of miles being traveled in those cars. As Loveland grows, so do its traffic issues, and it's not just Loveland feeling the pinch. The entire northern Front Range is experiencing more traffic congestion—especially with the advent of new area businesses and shopping.

This traffic escalation has spurred local community leaders to begin discussing the possibility of creating a Regional Transportation Authority (RTA). This body would be responsible for overseeing and funding regional transportation projects such as widening or improving major inter and intra-community arterials. Examples include the Shields-Taft-County Rd 17 roadway from Fort Collins to Berthoud and road improvements between Windsor and Greeley.

The current boundaries for discussion include 13 municipalities on both sides of Interstate 25 and extend over large

sections of Larimer and Weld Counties. In addition to these infrastructural improvements, expanding public transit would also be up for discussion.

Loveland City Councilors have been actively involved with other communities in generating ideas on how to strengthen the regional transportation network. Key considerations include what projects could be funded through the RTA, how much sales tax revenue would be required to fund the projects and how the improvements would be maintained post-construction.

If community leaders are successful in

fostering a regional agreement, it will be up to the voters in all 13 communities to authorize the tax increase.

To learn more about the RTA or to get involved in discussions contact:

- Loveland City Council:
www.cityofloveland.org
- Larimer County Commissioners:
www.larimer.org
- The North Front Range Metropolitan Planning Organization:
www.nrfmpo.org
- City of Loveland Public Works:
www.cityofloveland.org



Tips to help you keep your cool

The average American family spends \$1,900 per year on energy bills and nearly half that goes to home heating and cooling. If thoughts of big energy bills make your blood boil, chill with these tips for staying cool and keeping energy costs down on even the hottest summer days.

- Turn up the thermostat when no one is home. Better yet, use a programmable thermostat to automatically cool the house down in time for your return. (It's a myth, by the way, that letting the house heat up and then using the air conditioning to cool it just when someone is home will take more energy.)
- Use ceiling fans to keep cool air circulating.
- Keep the hot air out by adding ceiling insulation and plugging leaks with weather stripping and caulk. If you can see the tops of the attic floor joists, adding more insulation will likely help

lower your energy bills.

- Purchase an Energy Star air conditioner that is the appropriate size. Install air conditioning units out of direct sunlight and make sure that window units fit tightly. Or better yet, skip the air conditioner and consider an evaporative cooler.
- Change filters and attend to scheduled maintenance as recommended.
- Get rid of heat trapped under the roof by venting the attic. Replace attic fans, which can actually waste energy, with gable or soffit vents to promote natural ventilation of the attic.
- Install a whole house fan which exhausts hot air from the attic and pulls cooler air inside.
- Closing windows, doors, drapes and shades during the heat of the day will help the house stay cooler.
- Keep unneeded lights and appliances turned off. Cook

outdoors whenever possible and use smaller appliances such as toaster ovens instead of the range or oven.

- Use a fan to draw the cool night air inside.
- Walk down to the local ice-cream shop and have an ice cold treat!

Visit www.cityofloveland.org, navigate to the Water and Power web page to request your copy of Alternative Cooling Methods.



Give it a break (your house)

Hopefully, you'll get to unplug from life and unwind a little bit this summer on vacation. Your home, however, will not and may continue to use a lot



electricity and water while you're gone. Travelers are often surprised when their utility bill does not drop greatly while they are away.

Although you may not be home, your refrigerator, sprinklers and clocks are still running. However, simply pulling the plug on guzzling appliances is not always a reasonable solution.

It's sometimes hard to weigh money saved against inconvenience. Do you want to reprogram your alarm clock or wait for your water to warm up? Preparing your home for vacation will probably depend on how long you will be gone.

The next time you leave for vacation, use the checklist below to save where you can.

- Turn off the air conditioner or set the thermostat to a higher temperature setting to decrease operating time.
- Turn your gas water heater down to the lowest setting. Turn your electric water heater off at the circuit breaker

panel. Note: if you have an electric water heater, you will have a long wait for hot water when you turn the heater back on.

- Purchase a timer for your garden hose if a friend or neighbor will be watering your lawn.
- Install a shut-off device on your sprinkler system. The device has a sensor that automatically shuts off your sprinkler system after a certain amount of rainfall.
- Use light timers rather than leaving lights on.
- Unplug home office and computer equipment, televisions, cable TV boxes and other small household equipment.
- Empty the refrigerator, but leave it running on the lowest setting. Place plastic milk cartons filled with water in the refrigerator. The water holds the cold and keeps the refrigerator from running so often.
- If you suspect leaky faucets or toilets, turn the water off to them. Be sure to fix them as soon as you get home; a leaky faucet is a constant drag.

Cheers! City drinking water passes tests

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by run-off. The City can switch from pulling its water from the river to pulling it from Green Ridge Glade Reservoir.

The City is proactive about protecting its water supplies, participating in the Big Thompson Watershed Forum and the Big Thompson River Biosurvey Project. These organizations work to monitor and ensure the health of environments and ecosystems related to the river. This is important, as the City's water comes from and is collected as a result of snow melt and rainfall.

The Federal Safe Drinking Water Act requires water providers to prepare and distribute annual reports to customers on the quality of water supplied. Every water system is required to distribute the water quality report by July 1.

The report can also be found on the city's website at www.cityofloveland.org. For more information, call Mike Tesar, 962-2571.



City Update is a monthly publication of the City of Loveland. Residents receive *City Update* on various dates throughout the month depending on their utility billing cycle. Timeliness of the information may be affected by recipients' bill distribution schedule. Your comments are encouraged and welcomed at 962-2302, hillea@ci.loveland.co.us. Visit the City's website at www.cityofloveland.org.