Here are my written answers to the Forum.

1. Ecological development incentives should be sparingly granted, as they are not readily available. Our city’s growth has reached a juncture where we can require specific builders and companies to invest in our area. We represent one of the few remaining open lands where building costs are at their most affordable. Loveland has already extended a considerable number of financial incentives, and it’s time to limit these giveaways. However, incentives can still be beneficial when we have confidence that the company will generate sufficient revenue to cover its own costs. Therefore, we should exercise extreme caution and use incentives minimally.

2. When discussing incentives for affordable housing, it’s crucial to redefine what qualifies as truly affordable housing. The principle we should adhere to is that development should be financially self-sustaining. Therefore, the use of incentives should be limited and carefully considered. From my perspective, offering incentives to developments only makes sense if they commit to a significant percentage, say 70%, of the housing being affordable.

3. The impact of homelessness on our local businesses is undeniably significant, primarily because many homeless individuals congregate in our downtown area. In response to community complaints, we’ve observed an increase in public restroom usage and drug-related activities on our streets. It’s essential that we view homelessness through a human-focused lens, not just as a challenge for our local businesses. To address this issue effectively, we must redirect our resources towards a centralized approach for assisting the homeless.

We have an opportunity to become a leading example of how to address this matter, and collaboration with our downtown businesses is crucial to ensure their concerns are heard and considered. Moreover, we must recognize that homelessness is not solely a downtown problem but a citywide issue. It’s vital that we investigate the root causes of homelessness and why it persists.

While homelessness will always be present in the heart of a city, as is the case with downtown areas, we need to ask ourselves what steps our businesses are willing to take to help the community that needs us the most. PUBLIC BATHROOMS are a great start!

My foremost priorities for Loveland revolve around safety and revitalizing our code enforcement efforts, as well as ensuring the security of our downtown area, which is predominantly home to Ward 2 residents. Safety encompasses addressing the traffic challenges we currently confront.

My second priority centers on affordable housing and its implications for incoming developments in Loveland. There's a significant demand for builders seeking to invest in Loveland, and I believe the community will appreciate my rigorous assessment of how these developments can truly benefit our city as a whole.

Restoring trust within the council is another critical objective. We've witnessed a decline in public trust and accountability among those who serve on the council. I aspire to be the individual who consistently engages with the community, remains present, and is accessible for those difficult conversations.

Thank you

Kat McManus
Candidate Questions:

1. How do you see economic development and incentives as beneficial to the City of Loveland? What should those look like.

   It’s kind of like exercise. If you don’t do it, atrophy sets in. A beautiful community such as our cannot continue to truly “thrive in life and work” without growth. Economic development isn’t a luxury, it’s a necessity.

   And incentives should be considered where it makes common sense – especially when there’s a win/win/win: for individuals and families in our city, for the city itself, and for businesses who provide goods and services that increase our quality of life and provide jobs for those in our community. That’s good stewardship as representatives for all who call Loveland home.

2. What programs and incentives would you support, if any, to make housing more attainable in Loveland?

   I would love to see creative alternatives to be pursued. One of those could be finding a place to develop lots of high quality, externally pleasing to the eye, lower costs tiny homes. I’ve been working with an individual with some incredible blueprints and plans for such a development.

   Another would be more unconventional but is also needed. That is to provide a program that our community is missing at the moment – a program that provides hands on, more specific job skills training, and leadership development and partners with area businesses to hire such individuals who have graduated from the program, and then continues to come alongside those businesses and individuals to increase their skills and pay so that they can move into higher income brackets to be able to purchase a first home.

   I’ve seen in person the results of such a program called Cross Purpose https://www.crosspurpose.org/ in the Denver area that has graduated close to 1,000 individuals, with many of those finding stable jobs, earning a decent income, and buying their first homes.

3. How do you view the current homeless issues and its impact on Loveland Business?

   There’s no question, this is negatively impacting some of the businesses in Loveland – particularly in the downtown area.

   I have personally experienced this with some of my own extended family members who have found themselves homeless for a season. At times these incidents were related to unforeseen / life circumstances that could happen to anyone and just needed some help for a season until they could get their feet under them again. HNS/Life Center, Food Banks, etc. are already helping to meet such needs. At other times it was related to poor life choices that led to their homeless.

   The same is true of the homeless in our community. As such there needs to be a balance of HIGH CARE & HIGH CHALLENGE. High care for those who need help to make it through a difficult season in their life. For some, it is to help them with addiction issues creating their situation. We need to work with social organizations and faith-based solutions, such as Foundations Church is providing in starting an addiction recovery center in Loveland that will address the needs of the “whole person.”

   For others it is severe mental health issues. I’m thrilled that there is a center on Trilby and Taft Hill that will now be helping many who are in this situation.
Others, however, need to be challenged to not just be given a HAND-OUT but a HELP-UP through a program of high challenge such as Cross Purpose I mentioned above. It’s my belief, based on working with homeless issues as a non-profit leader for years, (and starting a Love Inc. non-profit in a previous community) that some will not change their current circumstances until the pain they’re experiencing in their current reality becomes more than the pain it will take to change. This is where high care/challenge comes into play. And for some who violate the law or create unsafe environments because of their actions, then this is why we have amazing men and women in our law enforcement who can step in to bring accountability for actions when needed.

Submitted by: Janice Ververs

1. How do you see economic development and incentives as beneficial to the city? What should those look like?

Economic development and incentives play a crucial role in the growth and prosperity of a city. By attracting businesses, creating job opportunities, and generating revenue, economic development contributes to the overall well-being of the community. To ensure a thriving economy, it is essential to establish a fair and balanced business environment and provide incentives that encourage investment, innovation, and fit with the overall needs of the community.

2. What programs and incentives would you support, if any, to make housing more attainable?

To make housing more attainable several programs and incentives can and must be supported. By implementing a comprehensive affordable housing program that includes collaborating with the Loveland city government to minimize zoning and regulatory barriers to increase the supply of housing while reducing the cost. This initiative would ensure that there is a wide range of housing options available to individuals and families across different income levels. Additionally, supporting housing developers and organizations that focus on creating affordable housing projects can help address the shortage of available units and establish a certain percentage of new residential developments designated as affordable housing. Additionally, financial incentives could be implemented to encourage individuals and families to invest in home ownership. Furthermore, we can collaborate with nonprofit organizations and private sector entities to find innovative solutions that meet the specific needs of our community. I believe every Loveland resident should have an opportunity for a home they can afford.

3. How do you view the current homeless issues and its impact on Loveland businesses?

Homelessness is a complex issue that affects both individuals and communities. It is a problem that extends far beyond its immediate impact on those experiencing homelessness. The issue of homelessness has a ripple effect on various sectors of society, including the business community. The increasing number of individuals experiencing homelessness in Loveland poses challenges for businesses, primarily downtown, in terms of safety, sanitation, and public image. In addition, loss of revenue due to decreased foot traffic, negative perceptions, and potential safety concerns.

4. What do you consider are the top 3 priorities for the City of Loveland moving forward?

This question is of utmost importance as it sets the stage for the direction and focus that Loveland should take in order to thrive and meet the needs of its residents. Public safety and homelessness are major issues that have a significant impact on the quality of life for our residents. These concerns affect not only individuals experiencing homelessness but also the broader Loveland community. Ensuring public safety requires addressing the root causes of homelessness and implementing comprehensive strategies that focus on prevention, intervention, and supportive services. By taking a proactive approach and collaborating with various stakeholders, and local organizations, we can work towards creating a safer Loveland community and finding sustainable solutions to
homelessness. Along with addressing the pressing issue of affordable housing, we need to continue to explore potential solutions that prioritize access to safe and affordable housing for all.

Kindest regards,

Janice

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Submitted by: Don Overcash

Question #1

1. I understand why this question is at the top of everyone's mind as we head toward this election. Here are my thoughts. Thoughtful and careful economic development is critical to the City of Loveland as well as its residents. It is through economic development that jobs are created and this is the foundation of a better quality of life, including increased housing opportunities, for all of us. During the summer of 2016, a community task force of over 20 individuals was formed to create a strategic five-year plan for economic development in Loveland. I served on this task force as a representative of City Council along with then-Mayor Gutierrez. Jacki Marsh was also part of the task force as a business owner. This important five-year plan provided direction to City staff for employer acquisition and retention. Because Loveland is in competition with other communities in Northern Colorado to attract good businesses to our city, an incentive policy was also developed and included in this strategic plan. If Loveland is going to compete fairly and in a transparent manner, staff must be provided clear direction, including agreed-upon evaluation criteria. The 2017 five-year plan was signed by all members of the task force with Ms. Marsh being the only notable exception. The plan was approved as submitted by the Loveland City Council. No significant changes were made in 2023 when the plan was reviewed and renewed by the City Council.

Regarding incentives, the number of incentives that we offer as we compete to attract businesses to Loveland is based on specific criteria that were laid out in the five-year plan. None of this is random or based on favoritism. It is very thoughtful and deliberate and these criteria were decided upon in advance by the task force. For an incentive to be approved, it must be a win/win for all parties involved. The fact is that fewer than 2 dozen incentives have been granted over the past 8 years. And I'm pleased to say that the vast majority of the incentives provided were for small businesses. Another fact is that the City staff reviews and rejects most incentives before they even come before City Council.

The stark reality is that Loveland is in competition with every other city on the Front Range to attract good businesses. An example of a business that Loveland lost out on was Scheels. We could not compete with what Johnstown was offering. As a result, Loveland pays for the roads to get people to Johnstown where those same people spend their money and where that tax revenue stays. We fill in the potholes on the streets that lead to increased prosperity for the people of Johnstown. This is not what I want for Loveland. I support strategic economic development, including business incentives, that follow the guidelines set forth by the 5-year plan that the task force of 20+ people agreed on.
1. Clearly housing affordability and availability is a top priority for all Loveland residents. Since 2015 when I began serving on the City Council, over 500 “affordable homes” have been made available or are now in production in Loveland. This has been accomplished through working primarily with Loveland Housing Authority, Loveland Habitat for Humanity, and a few other partners on special projects such as St. Valentine Apartments which will be completed shortly. Additionally, over 12,000 homes (of all types, not specifically designated "affordable") have been approved or are under approval to be built during that same time period. This is no small feat.

The cost of owning a home, paying rent and the overall cost of living is a problem caused by many forces outside of the control of local city governments. Yet, at least at a local level, there are actions local governments can take and are taking to help address what is in their control. These include zoning changes, building code changes encouraging long-term expenses, capital expansion fees, building and permit fees, and encouraging financing options that at least reduce the initial purchase price. The City of Loveland has been active in these areas and with the right leadership, more will continue to be accomplished. Regarding metro district financing, I and other Council members, working with our developers, builders and realtors, have developed a 17-point Metro District Guidelines plan establishing expectations before a plan is presented to Council for approval. This document has been used by many Colorado communities and even the state to formulate their own plans and legislation. More can be done, but only by working in an informed and collaborative manner. Calling for moratoriums without thought or other workable financing models in play will simply compound the housing challenge.

2. The specific wording of this question addressed homelessness and its impact on our business community. However, we must focus on the impact to all of Loveland. The current situation with regard to homelessness in Loveland is unacceptable for all - and I do mean all of us, including business owners, business customers, and our currently unhoused neighbors and fellow citizens. Business owners and residents are concerned for the safety and well-being of every person in our community, regardless of personal circumstances. We desire every Loveland resident to thrive. However, businesses and their customers do not feel safe when deviant behavior is not being addressed. Ignoring the situation and avoiding this issue is not going to result in a successful resolution. This is a complicated issue and many have turned the situation of homelessness in our nation into a thriving industry of spending a lot of taxpayer money in ways that do not truly address the underlying factors. We cannot simply fund our way through this problem. Finances are part of the solution, but we must look beyond money to community resources and support that will address both short-term and long-term needs of homeless individuals. I am committed to valuing all people while also supporting appropriate actions, such as the establishment of a “Campus of Hope”, so that all are protected and many lives lifted up to a better human condition.

3. I believe in getting to the root cause of issues as compared to just tackling symptoms of the problem. There is one top issue that without resolution will continue to plague our city as it is our nation. The issue is leadership. As I expressed on Monday evening for a community to truly thrive there must be leadership at the Council level, City staff level and at Community level. A book could be written on this subject but for now let’s define what the essential component of “leadership” is that is unfortunately in short supply. That component is trustworthiness. Much of current leadership is driven from a power base rather than character-based trustworthiness. The interesting thing is people who lack trustworthiness are not only unable to be trusted, but they also lack the ability to trust others.

We need to be electing candidates who are credible in content. They come prepared to address issues as they demonstrate a firm knowledge base of competence. Secondly, we need to elect leaders who are “safe”. When they enter into a discussion, they are focused on addressing a challenge and not playing a gotcha game. Their
conversa is clear, to the point and civil. A third point is that people need to be reliable. They give you their word and it is golden. They are known to be consistent and predictable in their actions. You can count on them to follow through. Lastly, their motives are transparent and pure. Many may say they have a servant’s heart, but what does their life really say about their intentions? Is it to serve others or self-serving?

There will always be the top three issues of the day and without true servants, just expensive and generally ineffective offerings to address them.

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**Don**

*Submitted by: Zeke Cortez*

Please see below:

1. How do you see economic development and incentives as beneficial to the City of Loveland? What should those look like?

To start, I don't believe Loveland can stop the growth coming here. Everything that I will do will start with that in mind. So with that said I think we should harness the growth here and do what we can to be conscious about development. We are right along the front range, we have 4 full seasons, low crime, low taxes, beautiful scenery and we are right next to the mountains. I think Loveland should be conscious about how quickly we grow, while providing proper incentives to businesses that want to grow with us. Every incentive should have a return on investment, both trackable and attainable in a time frame that makes sense for the citizens of Loveland. The development should increase job growth, stabilize our housing market and minimize impacts on our infrastructure.

2. What programs and incentives would you support, if any, to make housing more attainable in Loveland?

My vision of Loveland's housing market is that of a "variable," housing model. Cottages, tiny homes, customizable mobile homes, multifamily and single family homes are all a part of that vision. I think a variable housing model developed over the next 10-20 years will stabilize Loveland’s housing market and rents in the area. Not everyone wants to live in a single family home these days so if we can figure out a way to provide several different types of housing for individuals from all walks of life then everybody wins. As far as small business goes, I would like to see our small businesses get priority in all major buildings or contracts in our area. Our construction workers that live in Loveland should be able to work close to or in Loveland as much as possible. When there is a big development or construction, I would like to see our economic development division have lists of businesses to recommend to developers/large businesses so that they can use a local workforce to execute the work on those developments, contracts and construction.

3. How do you view the current homeless issue and its impact on Loveland businesses?
The homeless situation seems like it is a bigger issue than just a local Loveland problem. I think this problem needs to be tackled from several angles. Our approach as a city should be preventative, constant and remedial. City council should work together to put measures in place to detect when someone is on the verge of being displaced. One example of a preventative measure would be monitoring utility bills and making direct calls to these households which could help notify city staff of the amount of people that could enter the "streets." Next, the consistency of working with non-profits, faith based organizations, community directives and our local citizens will prove useful in establishing a database or a census of "who, when, where, why,.. This will help the city understand the mixture of individuals in Loveland living on the street, where they are coming from and why they are homeless. Our local police force can help gather information in addition to our community partnership division. I think if we know why the homeless are here, then we can begin a strategy that works for years into the future. Finally, a remedial approach to reduce this population could be a consolidated campus of sorts that will process and provide resources to our homeless. I think we should move our soup kitchen, neighborly service center and the temporary shelter to a southern location away from the downtown area. For families that go homeless I would like to partner with or see a community organization that sources housing for these individuals that are displaced by economic tragedy. For youth that go homeless, I would like to partner with a similar organization that offers temporary shelter for the kids that need food, water, a place to shower and a lead on potential employment. My approach to homelessness will include a 5-8 year plan that will limit resources while leveraging creative partnerships with the community.

Have a great weekend!

Kindly,
Zeke

Submitted by: John Fogel

1. How do you see economic Development and incentives as beneficial to the City of Loveland? What should these look like?

   While distasteful to some and seen as corporate welfare, incentives are not only beneficial to Loveland, they are necessary for Loveland to remain competitive in the larger region of NOCO as a whole. Every city around Loveland has a defined incentive policy, as does Loveland, and these published guidelines are readily available to companies and employers seeking to locate their businesses in NOCO.

   To keep Loveland competitive and ‘win’ these new investors – we need to present a complete package of livability, quality of life, attraction to employees and employers – and finally economic incentives to assist new or relocating businesses with infrastructure and fees.

   New ‘blood’ is the lifeline of a successful economic development program. Growth is inevitable given the attractive region we call home, and economic growth needs to be balanced with residential growth to provide services and employment for all of Loveland’s citizens.

   All incentives need to be evaluated on an ‘ROI’ basis. Every incentive needs to provide a positive return on investment for the City, and the Region.

2. What programs and incentives would you support, if any, to make housing more attainable in Loveland?

   For years Loveland has supported various Affordable and attainable housing organizations. Reinventing the wheel is always an expensive project. I support ‘upping’ our game with Loveland Housing Authority and Habitat for Humanity though the use of State and Federal funds that are currently available. Prop 123 is a great example of an innovative new program and could be used to allow Loveland to start a ‘land bank’ of property reserved for Attainable housing in the future. Affordable housing is closely tied to Federal funding and Loveland needs to be ready with property and permit incentives to take advantage of the current environment of increasing Federal incentives.
3. How do you view the current homeless issues and its impact on Loveland Businesses?

Our current homeless situation has been lessened but is still at a critical level that is adversely affecting our downtown businesses and southern corridors.

For the last two months I have been working with Legal, Police, and other staff to address the legal and lawless aspects of what is going on in Downtown. We have already changed the laws regarding warning periods for unlawful camping. From 72 hour warning, we have lowered the minimum to 2 hours and expanded Police discretion in dealing with these ever changing situations. We also changed the warning period for abandoned property to the same 2 hour period. Both of these changes should be visible throughout the community in the next few weeks.

Also of note is the research and movement toward a partial ban on Panhandling. Warning signs are going up now, with a goal of discouraging panhandling, with an eventual ban on panhandling in our medians coming in a few weeks.

4. What do you consider the top three priorities for the City of Loveland moving forward?

Safety for our citizens (including ongoing work on Homelessness), Increased housing stock (Affordable, Attainable and retail), job growth with high paying jobs (including business attraction)

John H. Fogle