

Housing affects health. The affordability, stability, quality, and accessibility of housing all play a role in individuals' and communities' health. The connection is clear, but it's a complicated undertaking to build a system that addresses needs and inequities in both housing and health.

A rapid increase in Colorado housing prices is straining many Colorado households. Discriminatory policies in the past and present make the situation even more challenging for people of color. The statistics are striking:

- The average Colorado home price increased 77 percent in the past decade, but the state's median income went up just 4.5 percent.
- Overall, 26 percent of white Coloradans live in households that are cost burdened, meaning they spend more than 30 percent of their income on housing; among African Americans, it's 39 percent.
- Denver has the nation's second-highest rate of involuntary displacement of Hispanic residents (behind only San Jose, California).

The good news is that across Colorado, people are working to build a more equitable system that will allow everyone to have a stable home, which in turn provides the foundation for good health.

This report provides data and evidence of the close ties between housing and health. Next, it examines how past and present policies and systemic racism have made housing instability worse in many communities in Colorado. Finally, it identifies policy options that other cities and states have used to build a more equitable housing system.

Housing Instability

The effects of housing on health may be most apparent for those who have no home. People who experience chronic homelessness live 30 years less, on average, than other Americans. Across Colorado, an estimated 11,000 people do not have a place to live, and a third of them are in families with children. More than 40 percent are people with disabilities, according to recent studies from the Colorado Coalition for the Homeless.¹

A more widespread problem is housing instability, which has profound effects on health.

Instability has five facets:

Affordability

People who struggle to afford a place to live are often forced to make difficult decisions about providing food, health care, or housing.

Stability

Evictions, gentrification, and rising rents can lead to frequent moves or even homelessness.

Accessibility

Few Colorado homes are accessible to people with disabilities, and entire neighborhoods lack reasonable access to essentials like transportation, jobs, grocery stores, and doctors' offices.

Home quality

Lead paint, radon, pests and rodents can make people sick; overcrowding due to high housing costs strains residents and can jeopardize their health.

Neighborhood quality

When people don't feel safe in their own neighborhoods, they experience chronic stress and they are less likely to go outside to exercise.

Seven Colorado Communities

The Health Equity Advocacy Cohort identified seven communities on which to focus this report and the cohort's ongoing efforts. It is worth noting that there are significant overlaps and intersections between these communities. Each community listed below includes people from each of the other communities; many people in Colorado are part of several of these communities.

Families with children

Affordability and stability are some of the biggest challenges for families with children, and they are more likely to be evicted than households without kids.

Low-income households

Coloradans with low incomes are less likely to own their homes and move more often than people with higher incomes.

Communities of color

Race plays a role in housing insecurity regardless of income or class, and people of color are much less likely to own their homes than white Coloradans. Systemic racism has shaped and continues to shape housing opportunities for communities of color.

People with disabilities

Disabilities create a unique combination of housing challenges. People with disabilities often shoulder a heavier cost burden than those who are not living with a disability. Some have fewer choices in where to live because many homes are not accessible.

Immigrants without documentation

Immigrants without documentation who pay taxes that fund housing programs are not eligible for federal housing assistance and experience discrimination because of their status.

Rural communities

A shortage of affordable housing and the gentrification of resort towns is creating housing instability for many rural residents.

People experiencing homelessness

Homelessness is often the culmination of housing insecurity challenges.

Practical Options

Across the country, people are addressing housing instability and inequity with creative policies. This report highlights 11 intriguing ideas and analyzes how they might be implemented in Colorado. Briefly, those ideas are:

- Convert manufactured home parks into resident-owned communities.
- Promote medical-legal partnerships.

- Prohibit source-of-income discrimination to expand the supply of affordable housing to voucher holders.
- Certify health workers to do building inspections to ensure the safety and quality of homes.
- Incentivize the conversion of short-term rentals into affordable long-term rentals in resort communities.
- Give priority for affordable housing to qualified applicants from the neighborhood where the project is being built.
- Develop an investment fund to preserve naturally occurring affordable housing for Coloradans.
- Inform the distribution of Colorado's housing trust fund dollars.
- Create a tax rebate or credit for lower-income renters.
- Create "right to counsel" for tenants in housing cases.
- Support permanent supportive housing options.

Part 3 of this report includes profiles of each option.

The evidence is clear: Health is more than health care. Access to safe, affordable, and sustainable housing is linked to better health outcomes for all Coloradans.

The needs are profound: Past and present policy and practice have ensured that not all Coloradans, especially people of color and immigrants without documentation, have the same access as others.

The tools are available: Change is possible, and we know where to start. New policy decisions can correct or undo policies that have created today's inequitable status quo.

Now is the time to take steps to create a system where all Coloradans, including people of color, low-income people, immigrant communities, rural communities, families with children, and people with disabilities, have access to and can benefit from affordable, safe, and sustainable housing.