



COLORADO **HEALTH** INSTITUTE

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# Home Equity

A Vision of Housing Security, Health and Opportunity

**AUGUST 2019**

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The Colorado Health Institute (CHI) thanks these members for being collaborative partners in this work and for sharing their time and expertise on the complex subjects of housing and health. Members provided depth and context for these issues as experienced by many Colorado communities, which CHI alone would not have been able to capture or understand in such a short time period.

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## EXECUTIVE SUMMARY

***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.<sup>1</sup>

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.

## Introduction

# *In the past decade, Colorado has become one of the least affordable states. A housing shortage is affecting rural, urban, and suburban Coloradans.*

Every day in Colorado, 50 households are evicted from their homes.<sup>2</sup> Some of those families become homeless. Among the estimated 3,250 Coloradans in families with children who lack a home, more than a third have no shelter at all.<sup>3</sup>

A secure, affordable home provides much more than just a roof and walls. It is the key to some of society's most important opportunities, such as education, employment and the opportunity to live a healthy life. But past and current policy and practice have ensured that these goals are more out of reach for some communities. For example:

- Fewer than half of black Coloradans and just 54 percent of Hispanic or Latinx Coloradans own their homes, compared with nearly three-quarters of white Coloradans.
- Evictions in Denver are significantly more common in communities of color.
- Nearly 40 percent of black Coloradans are burdened by housing costs, compared with 24 percent of white Coloradans.
- Just 1 percent of residences in the state are designed to be accessible for people who use wheelchairs.
- Rural Coloradans receive fewer housing subsidies per capita than urban Coloradans.

Housing is often viewed as an economic issue, a material good to be afforded and consumed. But in many ways, *housing is health*. Dr. Megan Sandel, an esteemed researcher on the link between housing and health, has likened housing to a vaccine: "An affordable home that connects people to opportunity through health care as well as good schools, jobs, and transit is a foundation for a healthy, productive life."<sup>4</sup>

## Takeaways

- Housing plays an essential role in health. The quality, affordability, accessibility, safety, and stability of housing directly affect a person's opportunity to live a healthy life.
- Systemic racism keeps this opportunity from many Coloradans, especially people of color and immigrants who lack documentation.
- New policies and practices can change the systems currently in place and increase the opportunity for every person to have a home that serves as a foundation for a healthy life.

Health is affected by all the dimensions of housing insecurity: affordability, instability, home and neighborhood quality, and accessibility.

That's why organizations that are invested in health and health equity are seeking strategies to help end Colorado's housing crisis.

***Fewer than half of black Coloradans and just 54 percent of Hispanic or Latinx Coloradans own their homes, compared with nearly three-quarters of white Coloradans.***

Policy decisions have created the current barriers to housing security that exist for some Coloradans, and Colorado can enact policies to remove these barriers. The opportunity is here to create a system that ensures all Coloradans can benefit from affordable, high-quality, secure housing.

Across Colorado and the country, there are glimpses of what a future system might look like. States and cities are adopting policies that creatively address housing insecurity, such as boosting renters' rights, creating housing trust funds, and putting second homes to use as long-term rentals in rural communities.

## The Health Equity Advocacy Cohort and Housing

The Health Equity Advocacy Cohort understands the health implications of Colorado's growing housing insecurity, and the group has decided to act. The cohort is comprised of 18 diverse organizations throughout the state, supported by The Colorado Trust. The cohort is committed to building the capacity of organizations and communities to improve health equity and proactively pursue and pass legislation that addresses systemic and structural inequities.

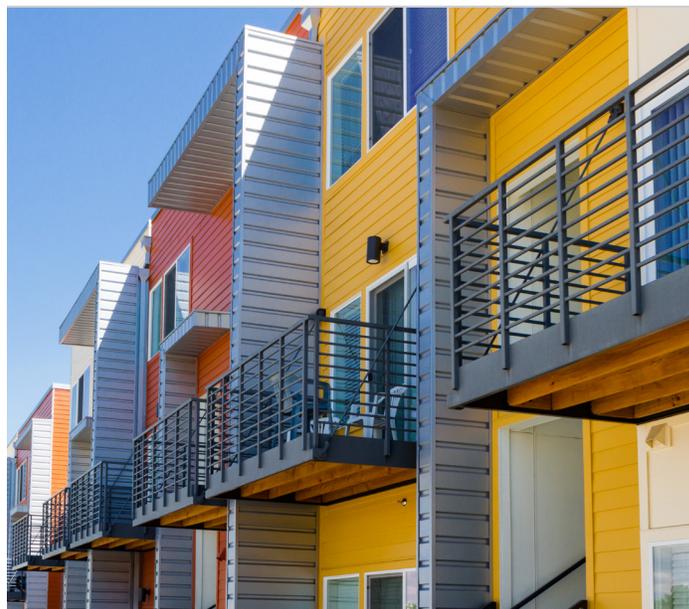
The cohort collaborated with the Colorado Health Institute (CHI) to develop this report, which aims to provide context to help inform the cohort's approach to housing and health.

The cohort identified seven communities on which to focus this report and subsequent efforts:

- **Families with children**
- **Low-income households**
- **Communities of color**
- **People with disabilities**
- **Immigrants without documentation**
- **Rural communities**
- **People experiencing homelessness**

The housing and health sectors have not consistently worked together to address challenges. The cohort and similar organizations have an important role to play as intermediaries between health care providers and housing providers to educate, build trust, facilitate dialogue, and lead or support the implementation of solutions.

The cohort's member organizations have already taken steps to build their capacity and advocate for housing equity through community engagement, education, and organization; leadership development in affected communities; and legislative engagement. They have worked on 12 related issues, including affordable housing, housing equity, and tenants' rights. Organizations in the cohort have already partnered with more than two dozen other organizations on housing issues.



### How to Use this Report

*This report has three goals. It aims to create better understanding of the essential role housing plays in health. It examines the housing challenges faced by seven groups of Coloradans. And it identifies policies that could help create systems that allow all Coloradans to access stable, secure housing.*

**Part One** introduces key aspects of housing insecurity, how they're connected to health, and how they manifest in Colorado.

**Part Two** examines how these issues affect communities of interest.

**Part Three** highlights real-life policy options that help create more equitable systems.

**The Conclusion** describes how the cohort and like-minded organizations can take steps to bridge the worlds of housing and health.

*Although each section follows logically from the previous one, they also stand alone. Readers can pick sections that fit their needs, whether they are making the case that housing is a health issue, looking for Colorado data on specific populations, or exploring policy solutions.*

## How Health Equity and Housing Connect for Real Coloradans

The Health Equity Advocacy Cohort defines health equity as follows: “Health equity means everyone has a fair shot at living the healthiest life possible. In order to achieve health equity, we must replace inequitable systems that allow only a few to thrive by creating new programs and policies that support everyone.”

CHI’s statewide conversations have revealed that the housing insecurity is indeed an issue that is affecting the health and opportunities of people around the state.

## What does inequity in housing and health look like in Colorado?

- **It means living with chronic stress due to fear of eviction.** In Pitkin County, a health impact assessment of changes to a manufactured housing park revealed that people are living with significant day-to-day stress about the potential loss of their homes.
- **It means children missing critical time in the classroom because of asthma.** Where a house is located is just as important as the structure and how much it costs. Children and families who live close to I-70 in Denver are paying housing costs twice over: in rent and in medical bills related to polluted air.

## How This Report Talks About Race and Ethnicity

This report includes information from more than 100 sources on housing policy, health policy, and the connection between the two. Different sources use different language to talk about different communities of color. In some cases, those language differences are due to meaningful differences in groups the data is describing. Data about African Americans, for instance, may not include recent immigrants who are black. A survey may ask people to self-identify as Hispanic or Latinx, and people may self-identify as one but not the other. Some sources treat Hispanic as a distinct race, while others use the phrase to refer to an ethnicity that may include people with different racial identities.

This report uses standardized language where possible, but in some cases it employs the language used by the source in order to accurately reflect the content of its sources. That means this report uses the terms “black” and “African American” and “Latinx” and “Hispanic,” sometimes within the same section, because those terms are not always interchangeable. The footnotes in this report can point interested readers to more information about the specific groups included in different research reports.

This report also discusses “communities of color” throughout. Communities of color are not

monolithic: a given community includes people and groups with diverse experiences. And yet there are common threads worth exploring in how Coloradans who are not white have been affected by policies created, in some cases, to explicitly benefit white Coloradans over other groups.

This report includes more information about Hispanic/Latinx Coloradans and black and African American Coloradans than about other communities of color, partly because research and data were more available for these groups.

It’s also important to note that there are many aspects of an individual’s identity, of which race is just one. A person from a community of color may also be part of one of the other communities identified in this report (people with disabilities, rural communities, families with children, low-income Coloradans, immigrants without documentation, people experiencing homelessness), and therefore have distinct experiences related to the intersections of those identities. For instance, people of color who also have disabilities may experience discrimination based on both of these aspects of their identity.

Policy solutions that seek to address the challenges outlined in this report should be co-created with communities of color in order to be responsive to their needs and wants.

- **It means losing hospital workers in places where services are already scarce because they can't afford to live nearby or to commute several hours.** In Summit County, Centura Health is losing nurses and other workers because they can't afford the rent. These employment opportunities are out of reach to many Coloradans because of the high cost of housing.
- **It means having few protections in place for renters.** The 2019 legislative session resulted in some new protections for Colorado renters. But renters still have no assurance that rent

won't increase by 20% when their lease comes up for renewal or that they could be turned away simply because they have a voucher for subsidized housing.

- **And it means paying for services that some people are prohibited from accessing.** Many immigrants without documentation pay taxes but are barred from using tax-supported health and housing services.

This report is a next step toward understanding the challenges and opportunities for housing security in Colorado.

## Defining Terms

### Housing Insecurity

A spectrum of issues that includes unaffordability, instability, inaccessibility, unsafe homes, and unsafe neighborhoods.

### Housing Instability

The frequency with which people have to move because of foreclosure, eviction, or rising prices. Housing instability is one form of housing insecurity.

### Housing Cost Burdened

A household that spends more than 30 percent of its take-home pay on housing, which includes utilities and property taxes, is cost burdened, according to the U.S. Department of Housing and Urban Development (HUD). The intent of the 30 percent standard is to ensure households have enough money to pay for other essentials.

### Severely Housing Cost Burdened

A household that spends more than half its take-home pay on housing is severely cost burdened.

### Health Equity

Health equity means that everyone has a fair and just opportunity to be as healthy as possible. This requires removing obstacles to health such as poverty, discrimination, and their consequences, including powerlessness and lack of access to good jobs with fair pay, quality education and housing, safe environments, and health care.<sup>5</sup>

### Gentrification

The movement of higher-income people into low-income neighborhoods, potentially changing the neighborhoods' previous cultural and financial landscape. Shifting racial demographics is often, though not always, a factor. Gentrification can lead to problems with housing affordability and stability, such as involuntary displacement of long-time residents.<sup>6</sup>

### Displacement

Housing displacement can come about in a variety of ways, according to HUD: direct displacement, as residents are forced to move out because of rent increases, building rehabilitation, or a combination of factors; exclusionary displacement, in which housing choices for low-income residents are limited; or displacement pressures, where an entire neighborhood changes and the services and support systems that low-income families relied on are no longer available.

### Systemic Racism

A system in which public policies, institutional practices, cultural representations and other norms work in various, often reinforcing ways to perpetuate racial group inequity over time. Systemic racism is not something a few people or institutions choose to practice. Rather, it has been a feature of the social, economic, and political systems in which we all exist.<sup>7</sup>

PART 1

# Housing and Health: Hand in Hand

In a recent poll, 60 percent of Colorado residents said their community is in a housing “crisis.”<sup>8</sup> But only a third of the people who answered the same poll believe that housing is tied closely to health.

Yet the research is clear: Without affordable, quality, and stable housing, it’s nearly impossible to achieve good health. Home is the foundation for broader mental and physical well-being.

This report uses a multifaceted definition of **housing insecurity**, informed by the work of researchers at the University of Southern California, to frame housing challenges and their connection to health. The definition has five parts: affordability, stability, accessibility, home quality, and neighborhood quality.<sup>9</sup> Each dimension is related to but distinct from the others.

This section defines each dimension of housing insecurity, explores how it connects to health, and gives an overview of how it manifests in Colorado. Part 2 provides a deeper exploration of how housing insecurity in specific Colorado communities.

## Dimensions of Housing Insecurity

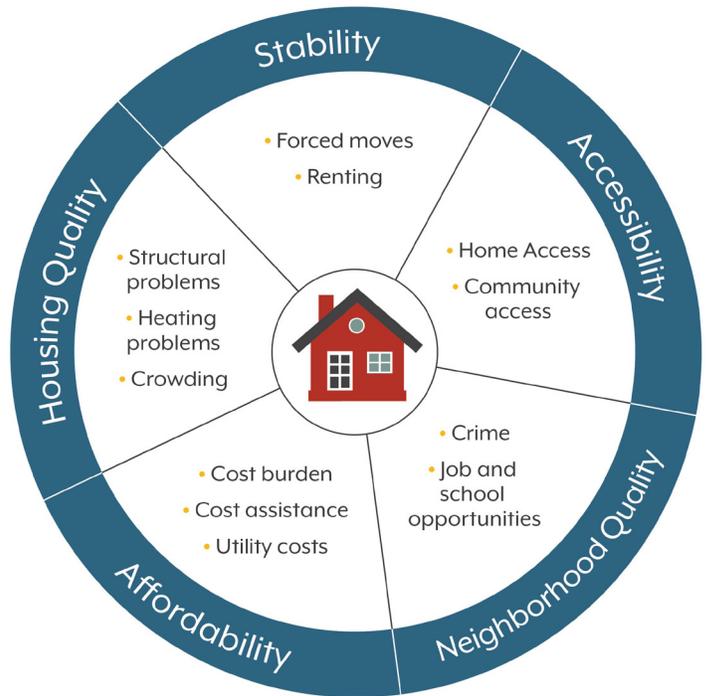
### AFFORDABILITY

Housing affordability matters both to people looking for a home and those who already have one. High prices can keep people with low- and moderate-incomes from finding or sustaining secure housing. Affordability can be measured relative to income and the assistance available for people to pay for their housing.

Affordability has a direct tie to health. People often must choose between paying rent and meeting other basic needs, such as medicine, utilities, or food — the “treat, heat, or eat” dilemma. When faced with this situation, most prioritize housing above health care.<sup>10</sup>

Among households earning less than \$50,000 per year that rent their homes, just over half have delayed medical care due to costs, with 42 percent putting off a checkup and 35 percent skipping medications.<sup>11, 12</sup> This has a direct effect on health: Going without preventive care or medicine can lead to illnesses going unnoticed or worsening over time.

Figure 1. The Multiple Dimensions of Housing Insecurity



Source: Colorado Health Institute, adapted from Cox et al., University of Southern California, 2017

Housing insecurity and food insecurity also often go hand in hand. Families with children that are burdened by housing costs spend \$190 less a month on food than households with similar incomes that have affordable housing.<sup>13</sup>

Other households cope by cutting their energy costs to an extreme.<sup>14</sup> However, going without heat or air conditioning increases the risk of hospitalization, poorer health (such as exacerbated asthma and episodes of depression), and even developmental issues for children.<sup>15,16</sup> In 2018, one in 10 U.S. households reported keeping their homes at unhealthy or unsafe temperatures for at least a few months of the year, or forgoing necessities like food or medicine to pay the energy bill.<sup>17</sup>

### Measures of Housing Affordability

**Housing cost burden:** A household is considered housing cost burdened by the U.S. Department of Housing and Urban Development (HUD) if at least 30 percent of its income goes to housing costs, including utilities and property taxes.

Colorado has the 14th-highest rate of housing cost burden of any state and the second-highest, after Nevada, of the non-coastal states.<sup>18</sup> In the past decade (2008-18), the average Colorado home price increased 77 percent, while the state's median income went up just 4.5 percent.<sup>19</sup>

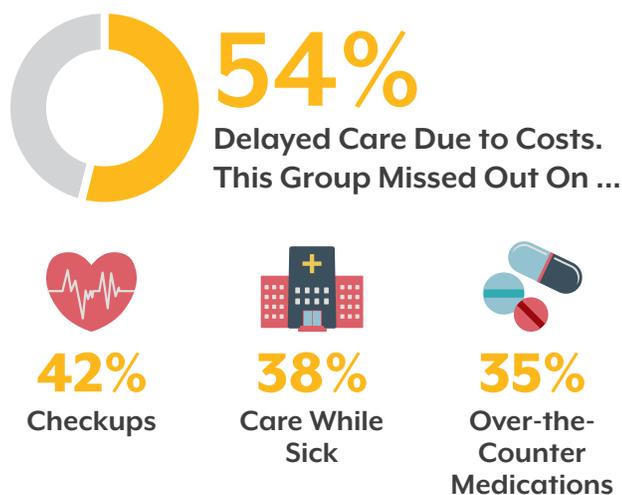
As a result, nearly half of all renters in Colorado (45 percent) are now housing cost burdened. So are about one in five homeowners (19 percent). More than a tenth of Coloradans (11 percent) is severely cost burdened, meaning they spend more than half of their household income on housing costs.

**Utility expenses:** Housing costs include more than just rents and mortgages. On average, Coloradans spend \$317 per month on basic utilities such as electricity, gas, water, and fuel — and this doesn't include other regular costs such as internet, HOA fees, or home repairs. About a third of Coloradans (31 percent) are spending more than \$500 per month on these bills.<sup>20</sup>

**Availability of subsidies:** A range of government programs subsidize housing costs for low-income households, including public housing, housing choice vouchers, and new construction subsidies. These subsidies can make the difference between affordability and unaffordability for families.

Housing authorities and other entities in Colorado receive federal assistance to subsidize housing. This assistance can come in a variety of forms, from public housing to housing vouchers. These programs help place people in apartments, townhomes, and houses they might otherwise find unaffordable.

**Figure 2. Of Colorado Households Making \$50,000 or Less ...**



Source: 2017 Colorado Health Access Survey

## INVESTING IN AFFORDABLE HOUSING

*Colorado's state government has historically not invested heavily in affordable housing. In the 2018-19 fiscal year, just 0.14 percent of the state's general fund was devoted to housing.*

*In Colorado, state law prohibits localities from slowing the rate of rent increases for cost-burdened residents through rent control. Instead, localities use other methods to maintain affordability, such as requiring developers to include and fund a certain amount of affordable housing. Denver's Office of Hope and Opportunities for People Everywhere (HOPE) introduced a pilot program through a public-private partnership to offer vouchers.*

But for every Coloradan who receives housing assistance, three are severely housing cost burdened or homeless. The need for housing subsidies is simply greater than the supply.

## STABILITY

Housing instability can take many forms. At its most severe, housing instability results in homelessness. It can also mean frequent moves because of evictions, foreclosures, or the increasing cost of living.

The cumulative toll on health of being homeless is profound. Those who are chronically homeless live 30 years less on average than people who have never been homeless.<sup>21</sup> Those without homes often face violence, are exposed to extreme heat and cold, are more likely to suffer traumatic injuries, and are at higher risks of alcohol and drug use and overdose than people who have stable homes.<sup>22</sup> Infections and diseases, such as tuberculosis and viral hepatitis, spread more easily among those who are homeless.<sup>23, 24</sup> Heart disease, cancer, and other chronic illnesses are common causes of mortality for people who lack a home because they don't have a stable environment to treat and manage complex health conditions.<sup>25, 26</sup>

But all forms of instability, from homelessness to frequent moves, affect health. People at risk of involuntary displacement often live with stress that can become chronic or reach toxic levels. For instance, people who lost their homes in the housing crisis that began in 2008 have experienced increased

## LEGAL AID

*Medical-legal partnerships provide legal aid to people who come through medical centers, such as hospitals or clinics, and need help fighting eviction. Salud Family Health Centers, which has clinics throughout the Front Range, makes legal aid referrals, and as a result has seen reductions in the number of poor physical and mental health days among its patients.<sup>30</sup>*

rates of psychological distress and diagnosed depression.<sup>27</sup> These households also have used the hospital and emergency room more frequently.<sup>28</sup>

Housing instability can affect an entire community's mental health. Simply living in neighborhoods with many foreclosures is associated with a higher risk of depression, anxiety, psychological distress, and suicide, even among those who are not in foreclosure.<sup>29</sup>

### Measures of Stability

**Homelessness:** In 2018, nearly 11,000 people in Colorado experienced homelessness on any given day. Two in five of them were unsheltered, meaning they were staying in locations deemed unsafe for habitation, such as on the street or in a car. This is higher than the national rate of unsheltered people who are homeless (35 percent).<sup>31</sup> An estimated 800 Colorado youth were homeless in 2018.<sup>32</sup>

However, Colorado has seen a 30 percent drop in homelessness since 2010, when recovery from the Great Recession had just begun.

**Chronic homelessness:** Nearly 3,000 Coloradans are chronically homeless, meaning they have been homeless for at least 12 months over the past three years. While the overall homeless population is declining, the number of people experiencing chronic homelessness is on the rise in Colorado, with 445 more chronically homeless in 2018 than in 2017 (a 21 percent increase).<sup>33</sup>

**Frequent moves:** Coloradans tend to move more often than other Americans. Nearly one in five Coloradans (18 percent) moved in the past year. Most (74 percent) of those who moved relocated within the state.<sup>34</sup> Nationwide, only 14 percent of people moved within the past year.<sup>35</sup>

Moving often can be a result of eviction, foreclosure, or the threat of eviction or foreclosure. Frequent moves can disrupt employment prospects and children's schooling.

**Gentrification:** Gentrification, which makes housing unaffordable for some longtime residents and disproportionately harms people of color, can be one factor that pushes people to move. Denver is witnessing the second-largest involuntary displacement of Hispanic residents of any U.S. city.<sup>36</sup> Rural areas are seeing gentrification, too, as residents who work in resorts have to look farther and farther away to find affordable housing.<sup>37</sup>

**Rental rate:** Coloradans who rent are at higher risk of unstable housing than people who own. One-third of Coloradans rent their homes, which is on par with the rest of the United States. But prior to the 2019 legislative session, Colorado ranked 43rd among states when it comes to renter protections.<sup>38</sup> This lack of protection puts Coloradans who rent at greater risk of eviction, housing cost burden, and exploitation by landlords.



## LEGISLATIVE WINS

*Housing advocates scored several victories in the 2019 legislative session. In particular, the length of time landlords must give for notice of eviction increased from three days to 10 for most rental housing. The state will now have a legal aid fund to help tenants fight evictions, and landlords cannot collect unreasonable rental application fees until they sign a contract with a renter. But an effort to allow municipalities to stabilize rent did not proceed.*

## ACCESSIBILITY

Accessibility can be evaluated in two ways. First, is the home itself accessible? Can someone with a disability or a functional limitation safely live in the residence? Second, is the community accessible? Is it possible to get to clinics, schools, and grocery stores, and are transportation options like bus routes readily available? Both aspects of accessibility affect Coloradans' health.

### Measures of Accessibility

**Accessible Features.** Only one-third of homes in Colorado have an entrance designed without steps, known as zero-step entry, which is necessary for some people with disabilities.<sup>42</sup> Less than 1 percent are more broadly wheelchair accessible.<sup>43</sup>

The Americans with Disabilities Act, which regulates accessibility for many buildings, only applies to public entities and public spaces in private buildings.<sup>44</sup> While the Federal Fair Housing Act requires that private residences meet certain accessibility standards, these regulations apply only to buildings with at least four units. Most residences in Colorado are single-family homes.<sup>45,46</sup>

That means that homes that meet rigorous accessibility standards typically do so because the owner has elected to modify the structure, not because meeting these standards is required by law.<sup>47</sup>

**Accessibility of Transportation.** In 2017, nearly 300,000 Coloradans (6 percent of the population) said they skipped a medical appointment because they couldn't get to the doctor's office.<sup>48</sup> Access to transportation, and the accessibility of that transportation, is especially important for people who are less mobile or are more likely to need care, such as older adults.

It is also important for people with low incomes, who often rely in whole or in part on public transportation. In some communities, such as Durango, most low-income housing is located far enough from a bus line that residents cannot rely on transit, which requires more spending on personal vehicles and often results in people using vehicles that have defects. This also makes it difficult for those unable to drive to leave their homes, which can lead to isolation and can cause health problems, including but not limited to depression.

## FALL PREVENTION

*Nationally, falls are the leading cause of fatal injury and trauma-related hospital admissions for adults aged 65 and older.<sup>39</sup> And over one-third of older adults in Colorado have had at least one fall in the last year.<sup>40</sup> Home modifications can help reduce the risk of falls, but are expensive. Nearly one in four older adults needs a home modification of some kind.<sup>41</sup>*

**Food Deserts.** Food deserts are defined by the U.S. Department of Agriculture as areas that are more than a mile from a full-service grocery store or, in rural areas, more than 10 miles from a full-service grocery store. About 14 percent of Coloradans live in a census tract that has been designated as a food desert, the same as the U.S. average.<sup>49</sup>

## HOME QUALITY

The physical qualities of a home can place people at risk of injury or illness. Tobacco smoke, asbestos, and pollutants from heating and cooking with gas can cause respiratory problems.<sup>50</sup> [Radon, the second leading cause of lung cancer](#), is above recommended levels in over half of Colorado homes.<sup>51</sup> And 9 percent of Colorado children have asthma, which can be triggered by mold, household pollutants, or pests, like cockroaches or rodents.<sup>52</sup> In 2016 alone, asthma accounted for more than 16,800 emergency department visits and 2,400 hospitalizations in Colorado.<sup>53</sup>

Home maintenance can also play a role in the quality of homes over time: Water damage can turn into mold, which can cause respiratory infections in both healthy and immune-compromised people alike.<sup>54</sup> Wobbly stairs and poorly maintained entries can lead to falls, especially for older adults.

Home quality can even affect affordability: Energy-inefficient homes lead to higher heating and cooling bills for people who are already cost burdened.<sup>55</sup>

Home quality for renters often depends on whether landlords take care of their properties. The city of Boulder requires owners to register their rental property, meet safety standards, and undergo regular inspections. This type of proactive rental inspection doesn't exist in most Colorado

communities, but it is the gold standard nationally for promoting health and safety among renters.

Overcrowding is another aspect of home quality. Overcrowding is typically measured by the number of people per room in a home. More than one person per room is considered overcrowded. Overcrowding can cause negative health consequences, including psychological distress and respiratory diseases.<sup>56</sup>

### Measures of Home Quality

**Overcrowding.** The rate of overcrowding in Colorado (2.7 percent) is lower than the national average (3.3 percent). However, overcrowding in Colorado has grown steadily since 2009, when the rate was 2.1 percent.

Overcrowding is much more common for renters (5.2 percent) than homeowners (1.3 percent). People at higher risks for instability and housing cost burden are also much more likely to live in overcrowded conditions.<sup>57</sup>

**Presence of rodents.** Pests like rodents can spread disease and can signal other unhealthy conditions in a home. In Colorado, 13 percent of homes show evidence of rodents, the same rate as in the U.S. as a whole.<sup>58</sup> Rodents can cause negative health outcomes, including respiratory illnesses like asthma.

**Lead paint.** Lead paint is a risk in the 47 percent of Colorado homes built before 1978, when lead paint was banned.<sup>59</sup> Ingesting paint or even breathing dust from deteriorating paint can damage children's brains and nervous systems.<sup>60</sup>

## SAFETY PROTECTIONS

*The legislature in 2019 strengthened the warranty of habitability, which covers rental homes that become unsafe to inhabit due to conditions such as structural problems or infestation. The new legislation expands the number of circumstances under which a residence is considered to be uninhabitable to include the presence of mold and non-functional appliances. It also increases protections for renters making such a complaint, such as prohibiting landlord retaliation and requiring landlords to provide renters facing the most hazardous conditions with a temporary comparable residence at no additional charge.<sup>61</sup>*

## NEIGHBORHOOD QUALITY

The characteristics of a neighborhood, including access to services, employment opportunities, and amenities like safe public spaces — here summed up as “neighborhood quality” — greatly influence health.<sup>62, 63, 64, 65</sup>

Decades of discriminatory policies and practices have undermined economic growth, school quality, and employment opportunities in many areas. These policies and practices also mean that some neighborhoods, including many that have historically been home to people of color, have less access to key services like public transportation. Rural communities also often lack public transportation, which can affect residents’ employment opportunities and access to other services.

Others have less access to employment opportunities, which also affects health: People without jobs are much more likely to be uninsured and in worse health. Unemployed Coloradans report much worse health, with 28 percent rating their health as fair or poor compared with 9 percent of the employed.<sup>66</sup> Unemployed people are twice as likely to report poor mental health than those with jobs (22 percent vs. 11 percent).<sup>67</sup>

Some neighborhoods also have less access to safe public spaces, which can raise stress levels and limit access to outdoor recreation and exercise.

The high school graduation rate and school quality also vary by neighborhood. Education is strongly tied to income, broader social networks, and knowledge and skills that can promote health.<sup>68</sup>

And, while school choice policies like Denver’s mean that not all public school students attend their neighborhood school, not everyone has transportation options that allow them to get their kids to schools farther away from their homes.

### Measures of neighborhood quality

**Perceived neighborhood danger.** Five percent of Colorado adults say that, due to crime, they do not feel their neighborhood is safe.<sup>69</sup>

**Unemployment rate.** At 3.2 percent, Colorado’s unemployment rate is one of the lowest in the country. The rate is a third of what it was in December 2010, when the Great Recession was still dragging on the economy.<sup>70</sup> But that means there are still



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129,000 Coloradans out of work and looking for a job. This does not include Coloradans who are underemployed, which means they are working below their qualifications or at jobs that offer fewer hours or lower pay than they desire.

**School quality.** There are many ways for measuring the quality of schools in a community, and the relationship between these measures and other socioeconomic factors is complex. Some measures include third-grade literacy (the percentage of third graders who are proficient at reading), on-time graduation rates (the percentage of students who graduate within four years), and the percentage of students attending school in districts flagged as in need of improvement by the state (“turnaround” or “priority improvement” districts).

One in three third graders in Colorado (35 percent) is not reading-proficient, and 1 percent of Colorado’s kids attend a district flagged by the state as in need of improvement.<sup>71</sup> About one in five (21 percent) Colorado students do not graduate high school on time — slightly more than in the country as a whole.<sup>72</sup>

## Health Affects Housing, Too

Just as unstable housing can lead to poor health, poor health can contribute to housing instability.

High medical costs add to a household’s financial challenges, particularly for those who are already housing cost burdened. In some cases, medical spending and housing costs can be directly in conflict. Medical bills can make it less likely that rent will be paid on time, for instance. Medical debt may lead to a property lien, bankruptcy, difficulty qualifying for a mortgage, or, in dire cases, homelessness.<sup>73</sup>

A quarter of Americans say they don’t have even \$400 on hand in case of an emergency.<sup>74</sup> And most workers in Colorado don’t have access to paid family and medical leave to deal with a crisis. Taking leave can mean losing pay or even losing a job.<sup>75</sup>

Homelessness offers another example. Homelessness has many different causes, most notably a lack of adequate affordable housing. But certain health conditions, including chronic mental illness, may limit employment opportunities. This can lead to a lack of income and a housing crisis if the right supports aren’t available.<sup>76</sup>

For those living with disabilities, the severity of the housing cost burden can be exacerbated by ongoing costs, such as transportation or utilities to support medical devices.

## PART 2

# Housing Insecurity in Colorado's Communities: Systemic Challenges, Systemic Opportunities

Any person can experience housing insecurity. But past and current housing policy and systemic racism have ensured that not all Coloradans have had equal access to secure housing, even though the desire for economic security, stability, and opportunities is shared across communities.

In this report, the Health Equity Advocacy Cohort is focusing on communities of color, immigrants without documentation, families with children, people with disabilities, rural communities, low-income households, and people experiencing homelessness.

The following section looks at each of these communities through the five dimensions of housing security. The available data vary for each community.

These communities overlap and intersect: An individual or a household may fit into one, two, or all of these categories, and the effects of various policies may combine to compound the challenges faced by a given individual or household.

While this report focuses on the challenges facing these communities, each possesses significant assets and complexities that are not captured in the data. This report focuses on disparities to highlight areas where policy and practice have created inequities that should be addressed. But that understanding should be paired with the knowledge that there are many ways in which communities and community members are thriving.

Woven throughout this section are summaries of the policy context that has shaped the current state of housing insecurity in Colorado. The past and present of housing policy are complex, and we encourage readers to see these summaries as an introduction, not a complete explanation of the current system.

## Communities of Color: Facing a Continuing History of Discrimination

Homeownership is the primary way Americans have built wealth over generations, yet decades of discriminatory policies have sought to block people of color from this opportunity. The disparities in housing experienced by Colorado's communities of color are a direct result of federal, state, local, and community-level policies and practices that have promoted housing segregation. Denying stable housing to people of color has made it harder for subsequent generations to achieve economic security.<sup>77</sup>

For instance, after World War II many black veterans were denied the ability to reap the full benefits of the G.I. Bill, including taking out G.I.-sponsored home loans.<sup>78</sup> These veterans lost opportunities to build family wealth through home and property ownership. Black households today have just 10 percent as much wealth as white households.<sup>79</sup>

Another example: Until the late 1960s, the U.S. Federal Housing Administration refused to insure home loans for people of color, especially black Americans, which enabled lenders to "redline" entire communities. This resulted in fewer homeownership opportunities and segregated communities where people of color were relegated to poorer quality homes with fewer amenities and less opportunity to build equity. Banks refused to make mortgage loans to people in neighborhoods comprised of people of color under the guise that they were riskier investments, even though that was not the case.

The consequences have been long-lasting. Most neighborhoods that were redlined nearly 80 years ago remain low-to-moderate income communities of color today.<sup>80</sup>

There is overlap between neighborhoods that were excluded from affordable housing opportunities in the past and neighborhoods that are now gentrifying, which often causes the displacement of longtime

***One study found that in the two years after a community gentrified, a third of displaced residents had experienced a period of homelessness, two out of three children had to change schools, and displaced people's access to health care was significantly impaired.***

residents.<sup>81</sup> That displacement can have profound effects on communities and families: One study found that in the two years after a community gentrified, a third of displaced residents had experienced a period of homelessness, two out of three children had to change schools, and displaced people's access to health care was significantly impaired.<sup>82</sup>

While some policies are no longer in effect, others, including discriminatory lending practices and high eviction rates, are ongoing issues.

When noting the disparities in homeownership and wealth among races, it's important to remember that they're a direct result of policies that, for nearly a century, aimed to prevent people of color from owning their homes and barred them from living in some areas. This history is often overlooked in present-day conversations about housing and development, but policy strategies should take it into consideration.

### ***Exclusionary Zoning, Race, and Income***

Local governments around the country have historically used exclusionary zoning to create segregated housing, with people of color being zoned next to polluting industries and away from neighborhoods with single-family homes, which were designated for white families.<sup>83</sup>

Zoning today, though not overtly discriminatory, often prohibits multi-family housing or requires lots to be a minimum size, which can shut out lower- and middle-income families from neighborhoods with more opportunities and services.<sup>84</sup>

Infrastructure and industry that higher-income communities prefer to be farther from often end up in lower-income communities, bringing pollution, disruption, and eventually displacement. The current I-70 expansion has disrupted and displaced residents of Denver's Globeville Elyria-Swansea neighborhood, for instance — a neighborhood that also experienced disruption during the initial construction of highways in the 20th century.

Some local governments around the country have taken steps to introduce inclusionary zoning policies that foster mixed-income, and often mixed-race, communities by incentivizing developers to designate housing units for lower-income residents. But such policies can face legal challenges.

### ***Discriminatory Housing Practices***

Housing discrimination is a present-day problem. A 2012 HUD study found that white home-seekers are shown more homes than similarly qualified people of color.<sup>85</sup> Black and Latinx households are denied home loans at double the rates of white households based on race alone.<sup>86</sup>

And although redlining is now illegal, “reverse redlining” has taken its place. This happens when financial institutions target communities of color with high-cost loans, increasing the risk of default. For instance, in the aftermath of the subprime mortgage crisis, the city of Los Angeles and Cook County, Illinois, which includes Chicago, sued Wells Fargo for steering black and Hispanic borrowers into higher-cost home loans, which led to more foreclosures.<sup>87</sup>

### ***Evictions and Their Consequences***

High eviction rates in communities of color have also been linked to discrimination by landlords. Black and Latinx people in Colorado and elsewhere are more likely to live in communities with higher eviction rates.<sup>88,89</sup> Mothers and children, in particular, are more likely to experience eviction.<sup>90</sup>

Eviction has a significant short- and long-term effect on health. A study found that mothers of color who had been evicted reported greater material hardship and depression more than two years after an eviction, than their peers who were not evicted, suggesting the mental health and financial impacts can be long-lasting.<sup>91</sup>



*California passed a law that states all contracts, including housing contracts, must be translated if one of the people involved needs it. This can help prevent evictions by ensuring that people can read and understand their contracts.*

## An Ongoing Legacy of Discrimination

In 2019, race plays a role in housing insecurity independent of income or class. Historically, people of color\* have had fewer opportunities to own homes than white people because of government policies like redlining and community-level discrimination like covenants that forbade homeowners from selling their homes to people of color.

That legacy affects present-day homeownership: Today, black Coloradans have the lowest homeownership rates (46 percent), followed by Hispanic or Latinx Coloradans (54 percent). Nearly three-quarters of white Coloradans own their homes.<sup>92</sup>

A national study found that homes owned by African American families in neighborhoods that are majority non-white are undervalued by an average of \$48,000.<sup>93</sup> That means that even when people of color do own homes and build wealth, they're building less equity than their white counterparts.

The challenges fall along the entire spectrum of stability and affordability. People of color are more likely to rent their homes than white people, and they often face discrimination in the rental market.<sup>94</sup> Black families are charged more than white families to rent identical housing.<sup>95</sup> Black and Latinx renters, especially mothers, are more likely to be evicted than white renters. And 15 percent of Latinx Coloradans spend half or more of their household income on housing, while other racial groups are less housing cost burdened (Figure X).

In the Denver area, people of color often must leave their homes against their will, either through eviction or as a result of the high prices and other pressures that come with gentrification. Hispanic residents, in particular, are being involuntarily displaced more in Denver than in any other U.S. city besides San Jose, California.<sup>96</sup>

The causes of this displacement are complex and include:

- Development decisions by local policymakers and an influx of newcomers driving up housing prices in neighborhoods that have historically been excluded from investment.

- Decision-making processes about development that don't involve the existing community or benefit it.
- School choice policies that favor families with the resources to buy inexpensive homes in gentrifying areas and drive long distances to school, which both displaces longtime residents and leaves neighborhood schools with fewer resources.

## Housing Insecurity Among Communities of Color

The history described above manifests in every aspect of housing insecurity. The data described below illustrate how housing policies that have limited opportunities for people of color have resulted in disparities in affordability, stability, accessibility, home quality, and neighborhood quality.

### Affordability

Communities of color are cost burdened at higher rates than the white non-Hispanic population. About 26 percent of white people live in households that are housing cost burdened, while 35 percent of people of all other races and ethnicities live in cost-burdened households. The disparity is especially notable for black Coloradans: 39 percent live in cost-burdened households.

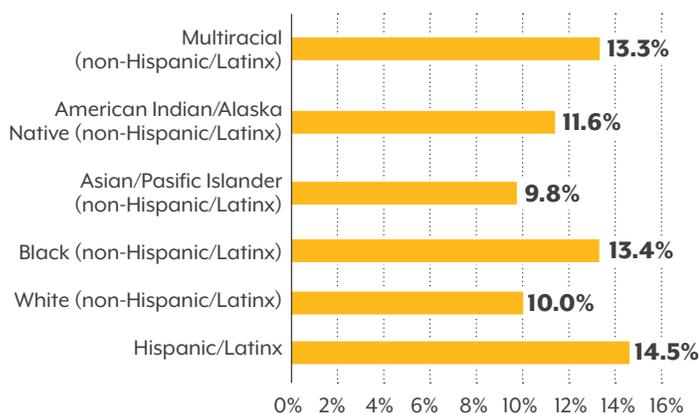
This is in part due to a racial wealth gap that stems from a long history of systemic racism in housing policy that restricted people of color from building equity and passing their wealth on to their children.<sup>97</sup> In 2016, the median household net worth of white families in Colorado was \$127,113, compared with a state average of \$78,398.

### Stability

People in communities of color are more likely to rent their homes than white non-Hispanic Coloradans. Low rates of homeownership correspond with higher rates of moving. Some 25 percent of African Americans in Colorado moved in the past year, compared with 16 percent of white non-Hispanic Coloradans.<sup>98</sup>

*\*This section includes more information on black and African-American Coloradans and Hispanic and Latinx Coloradans, groups for which data was more readily available. Other communities of color in Colorado have distinct housing challenges that merit further exploration.*

**Figure 3. Percentage of Coloradans Spending Half or More of Their Household Income on Housing**



Source: American Community Survey

### Accessibility

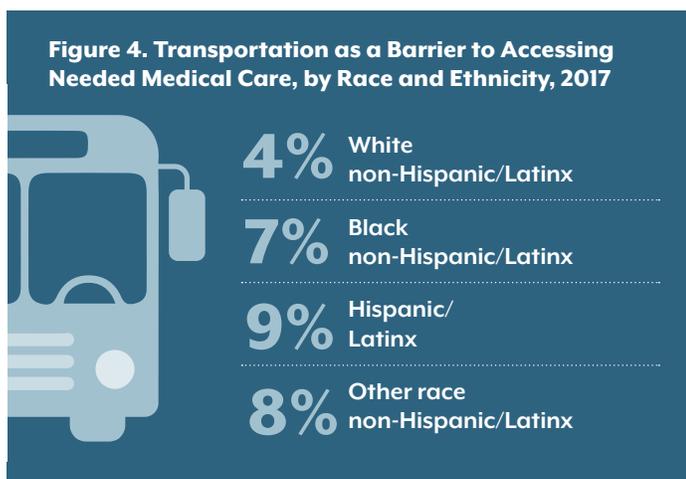
People of color are more likely to report that they could not access health care because of transportation issues.

### Home Quality

There are major differences in overcrowding by race and ethnicity. Just 1.2 percent of white non-Hispanic households are overcrowded, compared with 4.7 percent of African American and 8.5 percent of Hispanic households.

### Neighborhood Quality

Nine percent of Hispanic Coloradans say their neighborhood isn't safe — triple the rate of white non-Hispanic Coloradans.<sup>99</sup> Lower levels of neighborhood safety are often tied to decades of disinvestment and discriminatory policies that can limit opportunities.



Source: 2017 Colorado Health Access Survey

## Coloradans Without Documentation: Legal Protections Are Lacking

About one in 10 Coloradans is an immigrant,<sup>100</sup> and an estimated 37 percent of that group lacks documentation to legally reside in the United States.<sup>101</sup> Housing challenges of all sorts are exacerbated for this community because of their legal status, but affordability and housing quality rank among the biggest challenges.

Despite paying billions in taxes nationally, immigrants without documentation are not eligible for federal housing assistance.<sup>102</sup> While immigrants without documentation are covered by the Fair Housing Act, which prohibits landlords from refusing to rent to a person because of their religion, race, or national origin, some still experience discrimination based on their immigration status.<sup>103</sup>

HUD has proposed stricter guidelines for federal assistance that would evict immigrants without documentation from subsidized housing.<sup>104</sup> Currently, a parent who lacks documentation can receive a partial subsidy if citizens live in the home. It's expected that families will leave their homes to avoid being separated if the rule takes effect. The proposal's chilling effect might cause some families to leave their homes even if the rule never is adopted.<sup>105</sup>

Fear of persecution is already leading immigrants with and without legal documentation in Colorado to seek out health care less frequently. A 2018 report from the Mile High Health Alliance found that Denver-area health clinics reported seeing a decrease in appointments made by patients from the immigrant and refugee population and an increase in cancellations and no-shows.<sup>106</sup> Medical providers also reported that some families have dropped Medicaid coverage to avoid having their information in a "government system" or have avoided applying for benefits for which they or their family members are qualified.

## Housing Insecurity Among Coloradans Without Documentation

### Affordability

Immigrants who lack documentation are more likely to be severely housing cost burdened than those with legal status.<sup>107</sup>

*“No one’s really thinking about housing affordability for people lacking documentation. These families can’t live in buildings that have tax credits tied to them or any type of public funding, which you typically need in rural areas. And it’s hard to find developers, period. The line is already long just to remodel a kitchen, let alone build a home, and for people without legal status, funding must come entirely from the private sector.”* Kody Gerkin, Tri-County Health Network

### Stability

In Colorado, 90,000 children have immigrant parents without legal documentation, which means immigrant families could experience greater housing insecurity in the future if HUD implements the proposal described above.<sup>108</sup>

### Home Quality

Immigrants without legal documentation report more structural deficiencies in their homes than documented immigrants as well as more overcrowding.<sup>109</sup> But they report finding it harder to complain to a landlord about the safety and quality of their homes without fear of eviction because they are concerned their legal status will result in retribution.

Farmworkers who lack documentation in rural Colorado sometimes live in very poor conditions. For example, some ranchers in Western Colorado live in campitos, which lack running water, electricity, and toilets.<sup>110</sup> These campitos are inspected just every three years, and one study found that ranchers report being threatened with deportation or visa blacklisting if they complain about conditions.

## Colorado’s Families with Children: A Compounded Cost Burden

Families with children are particularly at risk for housing insecurity. Affordability and stability are some of the chief challenges for families with children, especially if the children are younger than school age. Households with children are more likely to experience an eviction<sup>111</sup> and are shown fewer rental units than families without children.<sup>112</sup>

Low-income families face high housing costs that can be particularly hard to manage when they also have to pay for child care. Colorado households with young children spend nearly half their monthly income on housing and child care alone.<sup>113</sup> Nationally,

nearly two-thirds of low-income parents face hardships affording housing, utilities, food, and medical care, which makes it difficult to meet the basic needs of their families.<sup>114</sup>

## Housing Insecurity Among Families

### Affordability

Families with children are often spending for more rooms and space on the same income. Affordability challenges can sometimes lead to multiple families occupying one unit in order to pay reasonable housing costs, leading to overcrowding.

Families with children also have higher utility costs. For a family with one child, the average monthly utility cost is \$369 — more than \$50 higher than the state average. As families grow, so do utility costs. Households with three or more kids pay an average \$441 a month.<sup>115</sup>

### Housing Quality

Families with lower incomes are more likely to live in housing that is under-insulated, lacks air conditioning, and costs more to heat. Radon is the second leading cause of lung cancer. Thirteen percent of Colorado families live in a county with a high radon risk.

### Stability

Affordability problems can force families to move often. Housing instability can affect a child’s education, with frequent moves from school to school leading to worse academic performance and higher absenteeism.<sup>116</sup> In some Colorado districts, including Colorado Springs and Mapleton, for instance, more than 15 percent of students moved out of or into the district in the past year.<sup>117</sup>

Families with children make up a large part of the state’s homeless population. Of the estimated 10,857 homeless in Colorado, 3,250 are people in families



BRIAN CLARK/CHI

with children, and a third of Colorado families who are homeless are unsheltered — which puts Colorado among the worst-performing states in sheltering its families who are homeless. When families do seek homeless services, they run a risk of being separated. A 2018 federal research brief found that one-third of children in families experiencing homelessness had been separated from their family at some time, often for 18 months or more.<sup>118</sup>

## Coloradans with Disabilities: Accessible Housing is Scarce and Expensive

People with disabilities have a unique combination of housing challenges. They often shoulder a heavier cost burden than those who are not living with a disability, and they have fewer choices in homes because so few residences are accessible.

There are many forms of disability. Some need no housing accommodation at all. Others may require specific accommodations, such as blinking doorbells for people who are deaf. Others need accommodations to support their mobility.

People with disabilities routinely face discrimination that makes it difficult to find accessible and affordable housing. While discrimination on the basis of disability is prohibited by federal and state law, it's the most common complaint received by federal agencies and other fair housing groups.<sup>119</sup>

Paired testing — where two people who are similar in all ways except for disability status apply for housing — has revealed that people with disabilities are less likely to get callbacks or be told about available rental units.<sup>120</sup>

Many older adults (65 and older) also face these challenges, especially those who live on fixed incomes. It's estimated that two in three older adults develop a disability, such as cognitive impairment or functional limitations, and will need supports to continue living in their community.<sup>121</sup>

## Housing Insecurity Among Coloradans with Disabilities

### Affordability

Of the 11 percent of Coloradans with a disability, 35 percent live in households that are cost burdened and 18 percent are severely cost burdened. Coloradans without disabilities are much less likely to be cost burdened (27 percent) or severely cost burdened (10 percent).

One reason is because supplemental security income, which is a major source of income for 40,600 Coloradans with disabilities, just doesn't go very far.<sup>122</sup> The 2019 check is just \$771 a month, which would not cover the rent for a typical one-bedroom apartment in Colorado, let alone other basic needs on top of housing costs.<sup>123</sup>

People with disabilities who work earn 30 percent less than non-disabled peers doing the same job. And just 30 percent of people with disabilities have full-time and full-year jobs.<sup>124</sup>

Many people with disabilities use federal housing subsidies, though there are not enough to meet demand. One-quarter of households in Colorado that receive HUD rental assistance include an adult or child with a disability.<sup>125</sup> And among those 62 and older who receive a subsidy, 47 percent have a disability of some kind.<sup>126</sup> But finding accessible units that will accept vouchers can be a challenge.

***“One consumer I work with has had a hard time finding an affordable home that’s also accessible. That kept him in a nursing home longer than he should have been. He ended up eventually accepting an apartment that didn’t fully meet his accessibility needs, so that means Medicaid pays more for caregivers to help him with showers and other activities.”*** Randy Kilbourn, Atlantis Community

### Accessibility

The Americans with Disabilities Act has accessibility standards for many buildings, but they do not apply to private homes. The Fair Housing Act does have such standards for private residences, but they only apply to buildings with at least four units. This means that most housing units in the U.S. are not required to accommodate someone with even moderate mobility disabilities.

Most homes are not physically accessible to people with mobility impairments, and discrimination further limits their opportunity to find a home. For instance, just 1 percent of Colorado homes are wheelchair accessible, and 4 percent of homes nationally are accessible for those with moderate disabilities who are not wheelchair users. Matching those homes to the people who need them is a challenge.

Accessibility problems extend outside the home, too. People whose health limits their activities are five times more likely to skip medical care than those without limitations (16 percent compared with 3 percent).<sup>127</sup>

### Home quality

People with disabilities face a higher risk of health issues related to rodents regardless of where they live. In Colorado, 19 percent of homes in which someone with a disability lives had signs of mice or rats in past year, compared with 11 percent of other households.

***“Bias and discrimination impact people of color who are disabled even more. It also affects families who are trying to support a child who may be disabled. And with a growing aging population, there will be an even greater need for accessible housing.”***

Dawn Howard, Colorado Cross-Disability Coalition

## Rural Communities: Housing in Short Supply

Rural communities are critical to the economy, environment, culture, and recreation in the Centennial State. One in eight Coloradans lives outside the Front Range. But in many rural communities, residents are being forced out by a shortage of affordable housing and the gentrification of resort towns.

Financing the development of new housing, especially for low-income populations and people with health needs, is often costly and difficult. Most developers are reluctant to build at the smaller scales required in rural areas because it’s more difficult to return a profit. And key rural HUD and U.S. Department of Agriculture programs that support rural development have been underfunded.

Some communities have taken it upon themselves to fund projects: For example, Telluride created an affordable housing trust fund. But this is less feasible in parts of the state with less tax revenue.

Rural housing stakeholders often focus on workforce housing, but providing supportive housing and transitional housing for low-income or higher-need individuals is important, too.

In some rural communities, especially in Colorado’s mountains, second homes make up a significant share of the housing stock, while workers and full-time residents lack convenient and affordable housing options.

Homelessness is a major concern in rural Colorado, even though it’s less visible than urban homelessness. Rural Colorado has the fourth-largest homeless population of all rural HUD regions in the country. Rural communities have less access to critical services like shelters, and the weather in many rural areas can be cold and extreme.

Manufactured homes make up much more of the



BRIAN CLARK/CHI

housing stock in rural Colorado than in cities. Some 13 percent of homes in rural areas are manufactured homes compared with 3 percent in urban areas. Manufactured homes play an important role in offering affordable housing in rural communities, but older manufactured homes, in particular, come with some unique health and safety considerations, as there were no federal building standards for manufactured housing until the 1970s.<sup>128</sup>

People who live in manufactured housing also face a unique set of issues: Many are in “land leases,” which means that while they own their home, the land it is on is owned by someone else, often a private company. This means they are subject to rent increases, health hazards due to park owners not maintaining the property, retaliation from park owners if they raise concerns, and the disruption that can come along if the land where the park is located is sold. As the value of real estate increases, the owners of manufactured home parks may want to sell their property.

## Housing Insecurity in Rural Communities

### *Affordability*

Rural residents are nearly as likely as urban residents to be cost burdened.<sup>129</sup> But rural Colorado receives fewer HUD subsidies per capita than urban areas.

Many rural communities tend to lack affordable rental housing. The rural census tracts of Boulder and all of Saguache County rank among the U.S. places with the most severe rental housing needs.<sup>130</sup>

### *Home Quality*

A quarter of Colorado rural homes have signs of mice or rats compared with 9 percent of urban homes.<sup>131</sup>

### *Stability*

Nearly 4,000 people in rural Colorado are estimated to be homeless.

## Low-income Coloradans: Steep Costs and Little Help

For many in Colorado, the rent is too high. Just under half of all Coloradans who rent their homes are cost burdened.<sup>132</sup>

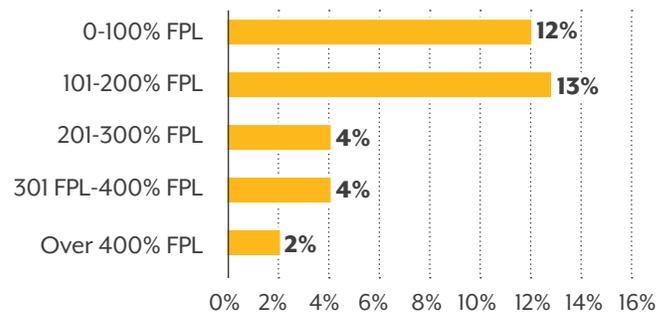
It's no surprise that people with extremely low incomes (\$25,750 or less for a family of four) are the worst off. Coloradans with low incomes are less likely to own their home and move more often than higher-income earners, putting them at increased risk of housing instability.<sup>133</sup>

Who are these Coloradans who earn incomes less than one-third of the local median wage? Many are retired (17 percent), people with disabilities (13 percent), or stay-at-home caregivers (8 percent). Nearly half work or are looking for a job, which suggests that housing challenges are related to employment challenges, such as the need for more jobs with living wages.

Among those who work, an average of just \$197 is left over each month after taxes and housing bills to cover remaining expenses – not nearly enough to meet even basic needs.

Most Coloradans who are cost burdened receive no assistance for their housing costs from the government. They must find housing they can afford on the private market and go without other necessities if the rent is too high.

**Figure 5. As Income Increases, Transportation as a Barrier to Seeking Medical Care Becomes Less Common**



Source: 2017 Colorado Health Access Survey

## Housing Insecurity Among Low-Income Coloradans

### Affordability

Nearly nine in 10 (88 percent) extremely low-income renters in Colorado are housing cost burdened. As income rises, the burden lessens — 24 percent of middle-class Coloradans and only 4 percent of upper-income Coloradans are housing cost burdened.<sup>134</sup>

Only one in four rental homes in Colorado is both affordable and available to the lowest-income households, making subsidies important for many of these populations.<sup>135</sup>

But there aren't enough federal subsidies for all the households that need them. In some areas, such as Summit, Pitkin, and Elbert counties, fewer than one

## AROUND COLORADO

*“Aspen is a kind of pressure cooker. As the housing market heats up, challenges are pushed down the valley to commuter towns where housing prices are increasing, too.”*

Karen Koenemann, Pitkin County Public Health

*“In rural southern Colorado, some people who are homeless live in the Iraqi flats (the local term for the desert-like remote stretches of Costilla County), where they are off the grid, in the desert, with makeshift structures. These individuals are living without electricity or water, and firewood is their only source of heat or to cook food. One woman living there was on oxygen, and we were able to provide solar panels so she could continue using it.”* Judith McNeilsmith at La Puente Home

*“Gentrification is also happening in Grand County, but we call it valley migration. It's people moving in and building businesses as well as second homes as rentals. It's also a lack of understanding of equity. Leadership puts a priority on tourism, not locals.”*

Jen Fanning, Grand County Rural Health Network

subsidized unit per 1,000 residents is available. Other parts of the state like Las Animas, Hinsdale, and Otero counties have more than 30 units per 1,000 people.

The higher the cost of housing in a community, the less likely someone who gets a voucher is to be able to find a unit. Even if landlords are required to accept vouchers, vouchers only cover a certain amount of rent deemed reasonable by HUD. What landlords charge and what HUD deems reasonable are frequently different amounts. If the rent is too high, a tenant is not allowed to use the voucher, even if they could share rent with someone else.

### Stability

Coloradans with low incomes move more often. Twenty-nine percent of people in households below the poverty line moved in the past year, compared with 16 percent of those in households above the poverty line. Less than half of Coloradans below 200 percent of the poverty line (46 percent) own their homes, compared with three-quarters (76 percent) of those above that threshold.

Moving is also expensive. Even if a person has support to cover the costs of a physical move, security deposits and other fees associated with moves can add up. The average cost of an in-state move is about \$2,300, according to the American Moving and Storage Association.

### Accessibility

Low-income Coloradans are more than three times as likely as those making above 200 percent of the federal poverty level to report challenges getting to a doctor's appointment (see Figure X).

Food deserts also disproportionately affect people with low incomes, with 14 percent of families in poverty living in food deserts — twice the rate of families not in poverty. The median household income in food desert census tracts is \$48,797, dramatically lower than the \$76,628 median income in non-food desert tracts.

### Neighborhood Quality

Ten percent of Coloradans whose income is below the poverty line say they live in a neighborhood that is not safe. Just 3 percent of those making more than twice the federal poverty line feel unsafe in their neighborhoods.

## Housing Vouchers and Source-of-Income Discrimination

Housing vouchers from HUD help subsidize rent payments for 65,000 Coloradans.<sup>136</sup> But many more people are eligible for vouchers but do not receive them. Funding from HUD has been flat or declining in real terms since 2004, while the U.S. population has grown by over 10 percent (or 30 million).<sup>137</sup> Unlike Medicaid, where all eligible people can receive benefits, the lack of funding and no guarantee of benefits means HUD subsidies aren't available to everyone who meets the eligibility criteria. Those lucky enough to get a housing choice voucher in Colorado wait an average 22 months.<sup>138</sup>

But people who receive them often have a hard time finding a place to live. While voucher holders theoretically can use their voucher anywhere in their region, they often are turned away, especially in higher-income areas, because landlords aren't legally required to accept vouchers.<sup>139</sup> Research has shown when families move out of high-poverty neighborhoods, their young children enjoy long-lasting health improvements.<sup>140</sup> But discrimination against people with housing vouchers often blocks them from having the freedom to live where they want.

Colorado does not prohibit housing discrimination against people who receive housing vouchers or disability income. But Boulder and Denver have both banned source-of-income discrimination. Laws that prohibit source-of-income discrimination could also help Coloradans with other forms of income, such as child support and student income.

In some cases, even if landlords are required to accept vouchers, housing is still out of reach for potential renters: Vouchers only cover a certain amount of rent, which is often less than what many landlords are charging.

### VOUCHER DISCRIMINATION

*A metro Denver survey of housing choice voucher holders found that 39 percent experienced discrimination. They identified having a voucher as one reason for the discrimination, but they also cited other reasons like racial discrimination, having a disability, or having a large family.<sup>141</sup>*

*“Many people experiencing homelessness in Pitkin County are in the workforce. They can’t even find a place to live. Then there are the homeless who are doubling up with friends and aren’t as visible. People here who would be in the middle class someplace else are often one paycheck away from becoming homeless. And the business and housing communities here are more interested in investing in workforce housing. Housing for the more marginalized groups, for the homeless, people with disabilities, and others, is hardest to gain traction for.”*

Karen Koenemann, Pitkin County Public Health

## Coloradans Experiencing Homelessness: Many Stories

Some 19 of every 10,000 people in Colorado are experiencing homelessness.

People experiencing homelessness have many stories and circumstances. Homelessness is often the result of a culmination of housing insecurity challenges.

Many of those Coloradans are families with children, and Colorado does worse than most states at helping families find shelter. Two-thirds of all unsheltered families live in just four states, and Colorado is one of them.<sup>142</sup> This points to a lack of transitional housing options for people who are in crisis.

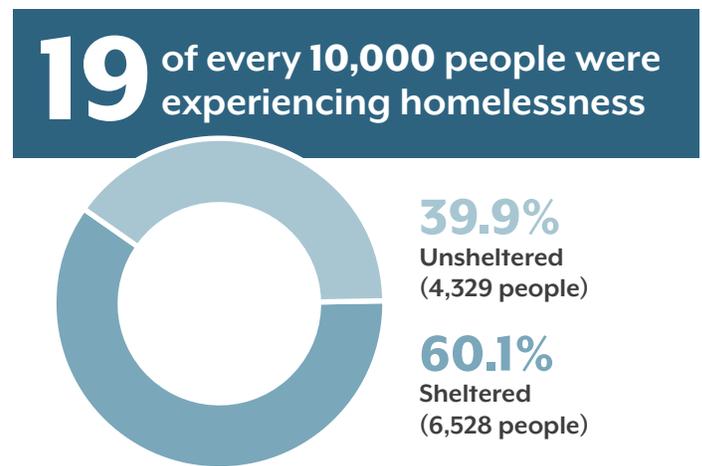
Youth homelessness and rural homelessness are also significant challenges in Colorado. More than 800 youth in Colorado are experiencing unsheltered homelessness. Nearly half have been in the justice system, and 43 percent have been in foster care at some point.

Homelessness is at least as much an issue in rural Colorado as it is in cities. Nearly 4,000 of the approximately 11,000 Coloradans who are homeless live in rural areas, despite the fact that rural areas account for only 14 percent of Colorado’s total population. And people experiencing homelessness in rural areas are much more likely to be unsheltered (67 percent compared with the statewide average of 40 percent). Rural communities have less access to shelter systems, transitional housing, and meal programs. People in rural communities who are homeless also tend to have less access to health care and substance use treatment.<sup>143</sup> They may also not be as visible, living in motels, on friends’ couches, or in remote areas unfit for human habitation.<sup>144</sup>



SHUTTERSTOCK

**Figure 6. Homelessness in Colorado**



Source: U.S. Department of Housing and Urban Development

The opioid and substance use crisis has exacerbated homelessness, especially in rural areas.<sup>145</sup>

Official estimates probably undercount the true number of Coloradans experiencing homelessness. HUD requires communities that receive federal homeless funding to perform an annual point-in-time count of people experiencing homelessness, and this count is commonly cited as the best estimate on the topic. However, it’s very difficult to accurately estimate the number, particularly in rural areas.<sup>146</sup>

## PART 3

## Policy Profiles: Strategies for Change

Creating a Colorado in which everyone has a fair shot at secure housing will require a range of policy changes to counteract discriminatory policies that have been in place for generations.

Communities around the country, including in Colorado, have already taken steps to improve housing security through policies that target both the root causes of inequities, such as a lack of legal representation, and the inequities themselves, such as the higher tax burden of some renters.

This report offers 11 solutions as examples, selected to address the needs of the communities the cohort has identified. As a set, the solutions address each of the dimensions of housing insecurity.

For each solution, this report lays out:

- **Problem.** What challenge is this approach intended to meet?
- **Potential.** How could this approach help?
- **People.** Who is this approach designed to support?
- **Policy in Practice.** A profile of real-life implementation of the idea, including how it works, stakeholders, and funding

- **Evidence of Impact.** Data, stories, and other information about how this approach is addressing housing challenges
- **Colorado Considerations.** Local factors that could inform how this policy might be implemented

These 11 ideas are not a complete list of policy options to address housing challenges. Instead, they offer a starting point for the cohort and others to explore the range of possible approaches and how they have played out in other places grappling with challenges similar to Colorado's.

For each solution, we have profiled one real-world example. However, many of these plans could be implemented in different ways. For instance, an ordinance supporting manufactured home owners could be passed at the state or local level. A policy or program could offer legal services to a specific population, such as residents of public housing, or could guarantee representation to a broader group.

The cohort supports the co-creation of policies, which means that those who are affected by a policy play a key role in its development. Insights from people who are part of the cohort's communities of interest could inform how these policies could be best adapted to Colorado's context.



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# Equity in All Policies

***As Coloradans develop policies that address housing insecurity, the following questions can be used as a guide to ensure communities are front and center in these conversations.***<sup>147|48</sup>

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**“Are there communities that could particularly benefit from this policy, or are there communities that may be at risk of being excluded entirely?”**

*Example: Affordable housing may only reach people with moderate incomes, and not those with extremely low incomes due to the lack of financing or opposition from neighbors.*

**“Do we have the right partners and funders to reach the communities that are most housing insecure?”**

*Example: Some housing funding streams do not reach those who need it most, such as people who lack proper documentation. Are there policy or funding alternatives for serving these communities?*

**“Will this policy or program have a disproportionate impact on people of color?”**

*Example: The United States has a long history of racial discrimination in housing policy. It’s essential to ensure laws and policies do not permit discrimination by landlords against people of color and that, where possible, they address the effects of past discrimination.*

**“Are there potential unintended consequences of this policy or program that could do more harm than good?”**

*Example: Efforts to conduct home quality inspections may appear as a net positive, but low-income home owners may not be able to afford repairs and could be fined for violating city code as a result.*

**“Are new policies paired with evaluation and enforcement?”**

*Example: Without enforcement of tenants’ protections, new policies or laws will be rendered useless. Similarly, it is important to establish indicators of progress and measure against benchmarks to ensure that communities are benefiting as intended.*

**“Were affected communities involved in policy development?”**

*Example: The Globeville and Elyria-Swansea (GES) Coalition started a community land trust where residents have a voice in how affordable land is preserved in their neighborhood. And 9 to 5 Colorado was instrumental in mobilizing residents in Aurora to win a moratorium on redevelopment of manufactured housing.*

## Eleven Solutions in Brief

Use this table to see what solutions work best for your community.

HOUSING STRATEGY	WHO IT IMPACTS	ASPECT OF INSECURITY
Convert manufactured home parks into resident-owned communities	Low-income Coloradans People in rural areas Communities of color Families with children	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Housing Quality</li> <li>● Neighborhood Quality</li> </ul>
Promote medical legal partnerships	Families with children Communities of color People who lack documentation Lower-income Coloradans People with disabilities People in rural areas Coloradans experiencing homelessness	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Housing Quality</li> <li>● Accessibility</li> </ul>
Prohibit source-of-income discrimination	Families with children Communities of color Lower-income Coloradans People with disabilities People in rural areas	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Neighborhood Quality</li> <li>● Accessibility</li> </ul>
Certify health workers to do building inspections to ensure the safety and quality of homes	Low-income Coloradans Communities of color People with disabilities Rural communities Families with children People who lack documentation	<ul style="list-style-type: none"> <li>● Housing Quality</li> <li>● Accessibility</li> </ul>
Incentivize the conversion of short-term rentals into long-term rentals in resort communities	Low-income Coloradans Rural communities Families with children	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Neighborhood Quality</li> </ul>
Give priority for affordable housing to applicants from the neighborhood where the housing is being built	Low-income Coloradans Communities of color Families with children	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Neighborhood Quality</li> <li>● Accessibility</li> </ul>

HOUSING STRATEGY	WHO IT IMPACTS	ASPECT OF INSECURITY
<b>Develop an investment fund to preserve naturally occurring affordable housing for Coloradans</b>	Low-income Coloradans Communities of color Families with children People who lack documentation People with disabilities People in rural areas Coloradans experiencing homelessness	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Neighborhood Quality</li> </ul>
<b>Inform the distribution of Colorado’s housing trust fund dollars</b>	Low-income Coloradans Communities of color Families with children People who lack documentation People with disabilities People in rural areas Coloradans experiencing homelessness	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Accessibility</li> <li>● Home Quality</li> <li>● Neighborhood Quality</li> </ul>
<b>Create tax rebate or credit for lower-income renters</b>	Low-income Coloradans Communities of color Families with children People who lack documentation People with disabilities People in rural areas	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> </ul>
<b>Create “right to counsel” policy for tenants in housing eviction cases</b>	Low-income Coloradans Communities of color Families with children People who lack documentation People with disabilities People in rural areas Coloradans experiencing homelessness	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Neighborhood Quality</li> </ul>
<b>Support the creation of permanent supportive housing</b>	Coloradans experiencing homelessness	<ul style="list-style-type: none"> <li>● Affordability</li> <li>● Stability</li> <li>● Accessibility</li> </ul>

## 1. Convert manufactured home parks into resident-owned communities.

### Communities of interest:

Low-income; rural communities; communities of color; families with children

### Aspects of insecurity:

- Affordability
- Stability
- Housing Quality
- Neighborhood Quality

**Problem:** Manufactured home communities are an important form of affordable housing.<sup>149</sup> But owners of manufactured homes often do not own the land underneath their home. This makes them subject to rent increases, health hazards when park owners don't maintain the property, retaliation from park owners, and displacement if an owner sells the property.<sup>150</sup>

**Potential:** When owners of manufactured homes own both their home and the land under it, they experience more stability, better-maintained communities, and the possibility of building equity.<sup>151, 152</sup> When the resident-owned community is run as a nonprofit cooperative, it also can be eligible to receive federal funding to make improvements.<sup>153</sup> Resident-owned communities can foster a sense of civic engagement and community for residents.

**People:** This strategy would help support low-income Coloradans, people in rural areas, and communities of color. Nationally, people who live in manufactured housing have a median household income under \$30,000. A higher proportion of rural Coloradans live in manufactured homes. In Denver and other urban areas, a significant portion of manufactured home owners are Latinx.

**Policy in Practice:** A handful of states, including Oregon, have laws to encourage the owners of manufactured home parks to sell to the community. Landlords of manufactured housing communities must notify their residents if they decide to sell. The community has 10 days to decide whether to buy the land. Once the community verbally expresses

interest, the park owner is required to provide additional information and give another 15 days to the community to submit a written purchase order. Oregon Housing and Community Services, the state's housing department, oversees the process and helps the community select a board, find funding, and prioritize improvements to the park.

A second state law makes profits from the sale of a park to its residents tax-exempt. Park owners have cited this incentive as a reason that they sold to a community cooperative or nonprofit.<sup>154</sup>

If a park is sold and closed, the park owner is required to pay a one-time stipend of up to \$9,000 per household to help them relocate. Eugene, Oregon, has an additional ordinance in place that supplements state law, making this stipend larger. Being required to pay this stipend to all park residents may serve as an incentive to sell to the residents instead.<sup>155</sup>

**Evidence of Impact:** Creating resident-owned communities is a way of preserving affordable housing. New Hampshire adopted its resident

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*New Hampshire adopted its resident purchase opportunity law 34 years ago. Since then, residents have purchased over 100 communities.*

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purchase opportunity law 34 years ago. Since then, residents have purchased over 100 communities. Some 5,600 homes have been preserved in parks ranging in size from six to 392 homes.<sup>156</sup> None of the resident-owned communities in New Hampshire have filed for bankruptcy or gone into foreclosure. Lenders have taken notice and made single-family mortgage loans available to residents who buy or improve manufactured homes in resident-owned communities.<sup>157</sup>

### Colorado Considerations:

Colorado doesn't have a state law to encourage the conversion of manufactured home parks into resident-owned communities. Absent state laws, cities and counties could change their codes to support these conversions.

Two manufactured home communities — one in Cañon City and one in Longmont — are examples of resident-owned land and homes. With more proactive policies in place, other communities could transition to being resident-owned, especially with the help of groups like Boulder-based Thistle and 9 to 5 Colorado, which organizes residents in

manufactured housing communities across the state.

There are other creative ways to improve the quality and affordability of manufactured housing. For example, Boulder County purchased a manufactured housing community and converted resident's loans from chattel loans, which are designed like loans for personal property such as a vehicle, to lower-interest rate secured loans, giving residents the ability to build wealth in their homes. In Aurora, the city council at one point placed a temporary moratorium on redeveloping parks while debating policies that would affect their residents.

**Building on the 2019 Legislative Session:** House Bill 19-1309 will require the Colorado Division of Housing to institute new regulations for manufactured housing parks and grant cities the authority to enact ordinances that support the safe and equitable operation of these communities. For example, tenants will be able to confidentially report complaints to the division, which can conduct investigations. Tenants at risk of eviction also now have at least 30 days to move or sell their home as opposed to as little as 48 hours before this law was passed.

## 2. Promote medical-legal partnerships

### Communities of note:

Families with children; communities of color; lower-income Coloradans; people who lack documentation; Coloradans with disabilities; rural communities; Coloradans experiencing homelessness

### Aspects of insecurity:

- Affordability
- Stability
- Housing Quality
- Accessibility

**Problem:** Often, people need both a doctor and a lawyer. But many health providers don't know how to connect patients with legal services that could improve their health. Poor housing conditions and evictions are among the most common legal issues for people who use medical-legal partnerships, which integrate lawyers into health care settings to help address social determinants of health.<sup>158,159</sup>

**Potential:** Health systems and providers can partner with legal aid groups, which have been effective in preventing homelessness and other

negative consequences of housing instability. These partnerships address families' legal needs, including issues that may be causing health problems, such as mold that can trigger asthma. In some cases, medical-legal partnerships can save health systems money by reducing the frequency of inpatient and emergency room visits by high utilizers.<sup>160</sup>

**People:** The specific populations that benefit depend on where the medical-legal partnership is based and the type of legal aid provided. People of color and families are at higher risk of eviction, for instance, and may benefit from legal aid focused on housing stability.

**Policy in Practice:** In Cincinnati, the Child Health-Law Partnership (Child HeLP) is a collaboration between Cincinnati Children's Hospital and the Legal Aid Society of Greater Cincinnati (LASGC) to share data and train medical residents.

Health care providers at the hospital regularly administer a screening focused on the social determinants of health and identify patients' legal needs. The results are entered into an electronic health record system, which automatically generates a notification to LASGC. This allows the legal team to open the case immediately and contact the person who needs assistance, often before they leave the hospital. Once the case is completed, the legal team communicates the outcome to the provider via email. This process allows providers to see the value of their screenings and referrals and helps them to holistically care for their patients.

Training for medical providers is important in this context because medical education does not typically address social determinants of health.<sup>161</sup> The Child HeLP curriculum aims to help physicians understand the needs patients may have in different parts of their lives.<sup>162</sup>

**Evidence of Impact:** Since it was launched more than a decade ago, the Child HeLP model has led to positive housing outcomes and cost savings for patients. Of the thousands of children and adults served over the years, 13 percent saw improvements in their housing conditions and/or avoided homelessness through the prevention of evictions.<sup>163</sup> Child HeLP has also helped people recover more than \$340,000 in public benefits since 2008.<sup>164</sup>

The program has uncovered systemic issues: In one case, attorneys learned that 19 housing complexes

reporting pest infestations had a common owner. Many of the children living there had health conditions like asthma or developmental delays, which poor housing conditions can make worse.<sup>165</sup> Legal aid worked with the city to order repairs and also helped form a tenants' association to pressure the landlord to fix the problems.<sup>166,167</sup>

Medical residents who received Child HeLP training were more comfortable discussing issues. They documented issues more often, and they made slightly more referrals to legal aid.<sup>168</sup>

#### Colorado Considerations:

Several health care providers in Colorado have established medical-legal partnerships, including the Denver Medical Legal Partnership and Salud Family Health Centers. Unlike Child HeLP, these programs are not based in hospitals, and screenings and referrals are often conducted by community health workers or medical assistants rather than doctors. and. But such partnerships can be difficult to launch and even more difficult sustain financially.

Educating legal professionals about the health care system and health care professionals about the legal system can be a challenge. In some smaller clinics, electronic health records systems like those in use in Cincinnati are not yet developed. Creating financial support for legal aid programs and incorporating them into the workflow of health care organizations are also hurdles.

The National Center for Medical-Legal Partnership offers resources to support medical-legal partnerships. Promoting education and communication between legal and medical providers, developing a curriculum on social determinants of health and equity could build greater understanding of the connection between patients' housing, health, and legal needs.

Even if a formal medical-legal partnership is not in place, hospitals and clinics could incorporate a legal aid question focused on housing in screening tools. For example, Cincinnati Children's asks: "Are you currently being threatened with eviction or losing

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*In one case, attorneys in Cincinnati's Child HeLP program learned that 19 housing complexes reporting pest infestations had a common owner.*

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your home?" This type of question could generate a referral to legal aid organizations. If the legal aid organization were to share the results of these referrals back to the hospitals, it could demonstrate the value of providing these services in the form of a more formal partnership.

**Equity Considerations:** Half of Child HeLP's referrals to legal aid are for patients and families who do not identify a legal need on the screening questions. In addition to the screening tool, Child HeLP employs a community resource liaison who talks with families in the waiting room pre-visit to help identify needs that they may not be comfortable sharing with a doctor.

Legal aid organizations that accept Legal Services Corp funding are not allowed to serve people who lack proper documentation, but there are examples of other organizations provide representation to this community. In the case of Child HeLP, the legal aid group does accept this funding, but it makes referrals to a partner organization so immigrants without documentation can get the help they need.

### 3. Prohibit source-of-income discrimination

#### Communities of note:

Families with children; communities of color; lower-income Coloradans; people with disabilities

#### Aspects of insecurity:

- Affordability
- Stability
- Neighborhood Quality

**Problem:** The federal and state government provide a limited number of housing vouchers, which cap renters' cost burden at 30 percent of their income. However, Coloradans who have these vouchers often struggle to use them because landlords don't have to accept them.<sup>169</sup> The vouchers also have caps, and the rent in available units often exceeds those caps.

**Potential:** Laws or ordinances that prohibit discrimination based on source of income — which includes housing vouchers but also can include other forms of income, such as disability — can ensure that housing subsidies are used effectively. This is an important form of tenant protection. But passing these policies can be politically difficult, so instead localities can use contracts with landlords that forbid them from discriminating. These contracts can also include other tenant protections as well.

**People:** Low-income people and families who qualify for housing vouchers would benefit from this idea.

**Policy in Practice:** Austin, Texas, began prohibiting discrimination in renting based on a person's source of income, including housing vouchers, in 2015.<sup>170,171</sup> Any developer receiving public funding must abide by this anti-discrimination requirement.

Developers of projects that use public funding also must sign a lease addendum with the city that ensures specific tenant protections that are not currently in city code.

Austin municipal staff review city-funded developments every three years, including a property inspection and examination of financial records to ensure that renters are properly income certified. Owners in violation must pay back money they have received from the city, and the city can place a lien on the property.

Austin's law successfully weathered a legal challenge related to a state law that protected source-of-income discrimination by landlords.

**Evidence of Impact:** Austin's strategy to expand protections for renters is a promising practice. City staff say there is support from city council as well as an increasing number of developers. And in late 2018, city residents voted for \$250 million in new bonds for affordable housing.<sup>172</sup> All new funding will be subject to the anti-discrimination ordinance.

**Colorado Considerations:** Boulder and Denver recently created ordinances that would prohibit source-of-income discrimination.<sup>173</sup> Other counties or cities could follow their lead, but statewide legislation would have a broader impact. Massachusetts, Washington, and several other states already have such statewide laws.<sup>174</sup>

New local or state anti-discrimination ordinances may face legal challenges that could block or delay implementation.

**Equity Considerations:** Austin officials collaborated with criminal justice stakeholders and landlords to negotiate specific tenant protections for people with prior criminal convictions, who face significant barriers to finding housing. Lease language now limits the look-back period to three years for misdemeanors and seven years for felonies.

## 4. Certify health workers to do building inspections to ensure the safety and quality of homes.

### Communities of note:

Low-income Coloradans; communities of color; people with disabilities; rural communities; families with children; people who lack documentation

### Aspects of insecurity:

- Home Quality
- Accessibility

**Problem:** Renters rely on landlords to keep their homes safe and healthy. This upkeep is not always performed. Common issues for renters include a lack of basic safety measures, such as smoke detectors, and more serious health risks, such as the presence of rodents, mold, or broken stairs. Yet many municipalities don't require regular, proactive inspections of rental properties.

**Potential:** Workers at local health departments or other nonprofits could be certified to conduct

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*In Erie County, New York, inspectors at the local health department are trained and certified to perform home inspections.*

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home inspections. These workers can undertake a combination of outreach and enforcement to improve housing quality and safety in the absence of broader legal protections. The Colorado Division of Housing already does this with many of its programs, contracting with human service organizations such as independent living centers, community-centered boards and

mental health centers. Where nonprofits take on this work, home inspections can become an employment opportunity for clients.

**People:** Low-income homeowners, families, and people with disabilities can be served by this type of program, which can operate in urban as well as rural areas.

**Policy in Practice:** In Erie County, New York, home of the city of Buffalo, inspectors at the local health department are trained and certified to perform home inspections through the Healthy Neighborhoods Program.

The Healthy Neighborhoods Program employs a strategy that blends outreach and enforcement in a county where a proactive rental inspection ordinance — which would require the local government to inspect rental units at regular intervals for health and safety — does not exist. Local health inspectors receive training and certification to ensure homes comply with Erie's health code.

In most places, health inspectors are not allowed to issue citations for building code violations, and they lack the knowledge of how to improve safety and quality issues. Erie's health inspectors receive training so that they can issue violations and give guidance to owners and tenants about why, for instance, water damage is occurring or why the sewage system is not working. In other words, they don't just point out problems; they help solve them.

Tenants and owners often invite inspectors into their homes because they offer smoke detectors and other basic assistance free of charge.

Health inspectors can also issue citations for landlords and homeowners with critical violations of the housing code and require them to appear in court.

The program has partnerships with a multitude of organizations, including schools and the local hospital. Doctors at the hospital, for instance, refer patients with asthma to the program. Health inspectors then visit a patient at home to provide asthma education, review their medications and triggers, and advise them on how to use tools, such as a peak flow meter to monitor symptoms. Staff have received training from the local asthma coalition to do this work.

The Healthy Neighborhoods Program currently operates on a budget of about \$300,000, with funding from the state of New York. It's a small program with just a few staff, but they focus on targeted outreach to homes. Every county in New York has a program like this.

**Evidence of Impact:** An evaluation of other programs like Erie's in New York found that people with asthma who used the program had fewer asthma triggers, smoked less, and had less mold and fewer cockroaches in their homes.<sup>175</sup> Program participants were more likely to understand their personal triggers and report that their asthma was controlled compared with a control group.

Other research has found that interventions that include home visits can produce a cost benefit of between \$5.30 and \$14.00 for every dollar invested.<sup>176</sup> Erie's program saves two dollars for everyone one invested, with significantly higher returns for people with asthma, according to officials.<sup>177</sup>

**Colorado Considerations:** Housing codes are complex and vary across the country and across the state. In Colorado, home inspections are overseen by a variety of entities, including cities, health departments, and the Division of Housing. Some municipalities conduct regular inspections. In some cases, health systems employ community health workers or other staff to support home inspections when there are health issues that may be related to home quality. Health departments also focus on inspecting homes for lead.

But other communities have no regular inspections for renters. In such communities, implementing a program like Erie's through the health department could be more feasible than changing local policies to require landlords to inspect for quality. Communities can partner with health systems to identify patients in need of housing safety and quality improvements, and over time, health systems may become funders as well. Colorado's Medicaid program does not have a mechanism to reimburse for healthy home visits, but some states do. This could help financially support such visits.

**Equity Considerations:** Home inspections can have unintended consequences. Early in the program, Erie's health department tested every home on a block and found evidence of lead. But older adults who lived there, many on fixed incomes, couldn't afford to repaint their homes. Erie staff said the program's success depends on a delicate balance between outreach and enforcement. In Colorado, some cities set aside funds to support necessary repairs for lower-income renters.

**Building on the 2019 Legislative Session:** HB 19-1170 strengthened Colorado's Warranty of Habitability, which outlines requirements for safe, quality housing. Tenants will now have more protections, including restrictions that prevent landlords from retaliating when tenants report complaints. Mold and a lack of functioning appliances are also now included as issues that would qualify as a breach of the law.

## 5. Incentivize the conversion of vacation rentals into long-term rentals.

### Communities of Note:

Low-income Coloradans; rural Coloradans; families with children

### Aspects of Insecurity:

- Affordability
- Stability
- Neighborhood Quality

**Problem:** Housing in mountain communities, especially resort towns, is often limited and prohibitively expensive. The situation has gotten worse in recent years as owners convert existing housing to short-term rentals through companies such as Airbnb and VRBO.<sup>178</sup> The housing that is available is often unaffordable: One in four people living in rural Colorado spend 30 percent or more of their household income on housing.<sup>179</sup>

**Potential:** Incentivizing the conversion of short-term rentals into long-term housing can increase the availability of housing and help prevent the displacement of residents who struggle to find affordable housing near the places they work.<sup>180</sup> If this strategy is paired with subsidies for renters, it could help make long-term rentals both more available and affordable.

**People:** This idea could help low- and moderate-income people and families in rural resort towns or other areas where second homes are prevalent.

**Policy in Practice:** Summit County has moved forward with this idea. Most families in Summit County spend at least 50 percent of their income on housing.<sup>181</sup> And yet the area has many second homes that largely sit vacant or are filled only sporadically by vacationers.

The Family Intercultural Resource Center (FIRC) in Summit County is leading the Housing Works Initiative (HWI), which connects renters with long-term rental properties and incentivizes owners to turn short-term rentals into long-term rentals.

FIRC helps find and screen potential tenants for second homeowners, running background checks and credit checks. Omni, a local property management company, offers discounted property

management fees. HWI leases are yearlong, giving property owners a stable source of income. All of this can make participating in the program appealing to second home owners.

HWI was not started specifically to help low-income people and families; its goal was to find long-term housing for the workforce. Therefore, the program does not prioritize those who earn the least. All program participants pay no more than 45 percent of their income toward rent. Those who can't afford rent don't qualify for the program unless financial assistance is available. Local churches subsidize several households in this program to make rent affordable. However, a program like this could serve more low- and moderate-income people and families if there were funding and a system to provide subsidies.

**Evidence of Impact:** The HWI Program has been in existence for three years and has already secured 42 rental units.<sup>182</sup> Of the 90 people served so far, nearly one third were children. The adults worked in industries such as housekeeping, mining, resorts, and health care.<sup>183</sup>

The program offers anecdotal evidence to demonstrate progress. Staff say that most program participants remain in the homes they rent for at least a year, but it would be helpful to track data for longer periods of time and to measure whether the program is housing lower-income people.

**Colorado Considerations:** Though the HWI is relatively small today, it has the potential reach more residents with a few changes. The program could leverage housing choice vouchers to help subsidize rent and reach lower-income renters. Summit County does not currently accept Section 8 funding from the federal government. However, other rural communities could partner with their local housing authorities to use vouchers for a similar program.

Another option is engaging local employers to help subsidize rents and offset the costs of the program. Alternatively, organizations that lead programs like HWI could engage in master leasing, where they hold the lease for an employer and tenant, thereby assuming liability and responsibility for making the housing match. FIRC already does this for two employers in Summit County. The employer benefits by having a third party assume the time and labor of finding housing for its employees and by avoiding becoming a property owner.

Other cities, including Los Angeles, have set restrictions on Airbnb and other rentals by owner to free up available units for long-term residents and reduce nuisances associated with tourists.

## 6. Give priority for affordable housing to applicants from the neighborhood where it is being built.

### Communities of Note:

Low-income Coloradans; communities of color; families with children

### Aspects of insecurity:

- Affordability
- Stability
- Neighborhood Quality
- Accessibility

**Problem:** People who have lived in a neighborhood or community for years or even decades increasingly find themselves priced out and forced to sever ties to friends, jobs, and networks of all kinds. Involuntary displacement is occurring in urban and rural places alike, but in both settings, it affects lower-income people disproportionately.

**Potential:** Preference policies aim to prevent or reverse the displacement of long-time residents. A neighborhood resident preference policy would offer residents easier access to new development near where they live.

**People:** This strategy could reduce the risk of displacement, especially for low- and moderate-income people and communities of color in gentrifying neighborhoods.

**Policy in Practice:** San Francisco created its Neighborhood Resident Housing Preference in 2015. The idea was to help residents stay in the city and in their neighborhoods.<sup>184</sup> Affordable housing is notoriously hard to come by in San Francisco, which has some of the most expensive housing in the world.<sup>185</sup> The program was particularly aimed at preventing displacement of residents of color. Much of the city's new development is in neighborhoods with majority Latinx, African-American, or Asian residents.<sup>186</sup>

The Neighborhood Resident Housing Preference plan requires 40 percent of units in new affordable housing buildings developed by the city and private sources to be reserved for people in the neighborhood.<sup>187</sup> The program applies to all inclusionary or affordable housing units funded by the city, and potential tenants are screened to ensure their income falls within the range of the building.

Neighborhood preferences raise concerns about violating the Fair Housing Act. While the new program was designed to help people of color remain in neighborhoods and communities, similar policies and practices in the past were often used to discriminate against people of color.<sup>188</sup> San Francisco conducted an in-depth analysis of whether its program would have a disparate impact on racial or ethnic groups and determined that it would not.

**Evidence of Impact:** The program is meeting its targets. Twenty developments that met conditions for the program were built in 2018, and 39 percent of their 483 units were occupied by neighborhood residents.<sup>189</sup> However, the success of preference policies like San Francisco's is significantly limited by how quickly new affordable housing can be built.

**Colorado Considerations:** Colorado communities could consider this preference policy as one strategy among many aimed at addressing involuntary displacement. Other preference policies may be more tailored to Colorado's needs. For instance, Portland, Oregon and San Francisco have created preference policies that aim to support people who were displaced during previous waves of development.

San Francisco city officials say that the Neighborhood Resident Housing Preference's success is due to a combination of political will on the part of the city's leaders and sound legal and policymaking reasoning that was responsive to conditions in the city. The support of city leadership allowed government to spend time studying the potential and real impact of the policy even in the face of potential legal barriers. San Francisco also had technology and programs in place that helped facilitate the program.<sup>190</sup> Affordable housing tenants already apply online, and the city already supported nonprofits that help people navigate the process. Colorado municipalities considering such programs would likely need to

*San Francisco's Neighborhood Resident Housing Preference is particularly aimed at preventing displacement of residents of color.*

take similar steps to develop a program that is sound, suited to the needs of the city, technologically feasible, and able to withstand legal challenges.

**QUOTE:** “Communities were watching these big buildings go up with plenty of housing and couldn’t afford it. There was an outcry of—how are they letting this building happen in the city without giving preference to people in the communities where they’re being built?” — Maria Benjamin, director of homeownership and below-market rate programs in the San Francisco mayor’s office.

## 7. Develop an investment fund to preserve naturally occurring affordable housing.

### Communities of Note:

Low-income Coloradans; communities of color; families with children; rural Coloradans, Coloradans experiencing homelessness; people with disabilities

### Aspects of Insecurity:

- Affordability
- Stability
- Neighborhood Quality

**Problem:** The supply of affordable housing in Colorado is shrinking. Still, some people with lower incomes have homes that remain relatively affordable.

But this unsubsidized housing won’t necessarily remain affordable. As redevelopment occurs, affordable housing units are often converted into higher-priced units, pushing long-time residents out of the market and preventing new lower-income residents from moving in. There are few mechanisms in place to ensure that affordable housing remains affordable.

**Potential:** Naturally occurring affordable housing — housing that is affordable and was not designed by a government to be so — is disappearing faster than new affordable housing can be built. A preservation fund has the potential to slow the loss of affordable housing for a city, region, or state.

**People:** Communities served by preservation funds can vary depending on where they are located and how the criteria are developed. In Minnesota, people of color disproportionately live in naturally occurring affordable housing, and therefore may benefit from this strategy.

**Policy in Practice:** The Minneapolis NOAH (Naturally Occurring Affordable Housing) Impact Fund is used to preserve affordable housing for low- and moderate-income people at risk of losing their homes. The Greater Minnesota Housing Fund, a community financial institution, started the NOAH Impact Fund in 2017. The fund has \$25 million invested by several community banks, Hennepin County, the Minnesota Housing Finance Agency, and the McKnight Foundation.

The NOAH Impact Fund has several goals. It seeks to:

- Preserve properties at risk of becoming unaffordable;
- Preserve properties in high opportunity areas (schools, jobs, transit, health amenities);
- Prevent displacement of low-income households; and
- Ensure that properties are maintained and improved over time.

Investors loan money to the NOAH Impact Fund. The Fund uses the loans to buy rental properties with at least 45 units. The Fund owns 90 percent of the equity in the property, and nonprofit or socially minded housing developers own the other 10 percent. All properties are required to keep rent affordable for at least 15 years. An investment committee decides which properties to buy, prioritizing neighborhoods with high rates of displacement and those near amenities like public transportation.

While Minneapolis’ program is still in its infancy, some challenges have emerged. The most significant is the acquisition of suitable properties. The Fund competes against for-profit developers and has only succeeded in acquiring five percent of the properties it has targeted.

Another challenge is that naturally occurring affordable housing typically requires some investment because these buildings tend to be older and in need of repair. The Fund conducts a physical needs assessment to identify quality issues and allocates capital accordingly.

**Evidence of Impact:** The NOAH Impact Fund in the Twin Cities is just beginning to gather evidence to demonstrate that it’s preventing displacement.

Still, in less than two years, the Fund has preserved 700 homes and kept approximately 2,000 people stably housed in units they can afford.<sup>191</sup> This is less than 1 percent of the estimated 170,000 naturally-

occurring affordable homes in the region. But for the 2,000 people who remain in stable and affordable homes, the impact is real.

**Colorado Considerations:** A fund like Minneapolis' could operate at a local, regional, or even state level. The Colorado Housing and Finance Authority (CHFA) is involved in preserving affordable housing and operates a preservation database and network of stakeholders statewide. This database keeps track of all properties that receive public subsidies, but it is expanding to include naturally occurring affordable housing units. CHFA and partners have expressed an interest in developing a preservation fund in Colorado, similar to Minneapolis's model.

There may be advantages to establishing a preservation fund at a state level, including access to more public and private investors as well as the opportunity to invest in rural areas where it may be more difficult to start a local or regional preservation fund.

**Equity Considerations:** The NOAH Impact Fund could require buildings to serve more people with lower incomes, but doing so would make it harder to repay investors. However, the Fund does require owners of every preserved rental building to accept housing choice vouchers, which makes units accessible to lower income tenants.

## 8. Inform the equitable distribution of Colorado's housing trust fund dollars.

### Communities of Note:

Low-income Coloradans, communities of color, families with children, people with disabilities, rural Coloradans, people who lack documentation, Coloradans experiencing homelessness

### Aspects of Insecurity:

- Affordability
- Stability
- Accessibility
- Home Quality
- Neighborhood Quality

**Problem:** In Colorado today, just 28 of every 100 homes on the market is available and affordable to

residents with very low incomes (30 percent or less of the area median income).<sup>192</sup> Some communities, including many in rural areas, have a harder time raising capital to fund affordable housing projects.

*In less than two years, the Minneapolis NOAH has preserved 700 homes and kept approximately 2,000 people stably housed in units they can afford.*

**Potential:** State housing trust funds finance the supply and preservation of affordable housing. The Colorado General Assembly established Colorado's first housing trust fund during the 2019 session. The state must now decide how to allocate those funds. Colorado can look to other states for lessons in how to do this in a rigorous, transparent, and equitable way.

**People:** Housing trust funds tend to target people with low incomes or people experiencing homelessness. They can also serve people with specific health

conditions, such as behavioral health issues. If statute does not prohibit it, trust funds can be an important source of affordable housing for immigrants without proper documentation.

**Policy in Practice:** The Washington Department of Commerce administers a statewide housing trust fund to develop and preserve affordable housing, prioritizing low-income residents, people with special needs (such as developmental disabilities), rural residents, and others. The Washington Housing Trust Fund was created in 1986 and awards approximately \$120 million per year to develop new housing or rehabilitate existing homes that must remain affordable for 40 years or more.<sup>193,194</sup>

State statute outlines some requirements for how the fund can allocate resources but provides flexibility in how the funds may be distributed.<sup>195</sup> The Department of Commerce partners with a Policy Advisory Team of low-income housing stakeholders to define the process and who will benefit.

The Policy Advisory Team informed the initial development of the scoring process and has a say every time adjustments are made to this process. The team does not have voting power, but members do have a seat and voice at the table. Importantly, this team collaborates with the Department of Commerce to set additional preferences for target populations. This allows the state to direct funds to projects that serves people who are most in need of affordable housing, as required by statute.<sup>196</sup> The Washington Trust Fund has been an important source of financing for seasonal farm workers because federal home

funds are only allowed to be used for year-long housing.<sup>197</sup>

Washington does not have a formal process for reporting on expenditures, administrative costs, and other activities.<sup>198</sup>

**Evidence of Impact:** Washington has no requirements that a certain percentage of the fund must serve low-income residents, but over the past 30 years, two-thirds of the funding has gone to people earning less than 30 percent of the area median income and another quarter to people earning between 31 and 50 percent of the median.<sup>199</sup> Rural areas have received a third of the investments. For every \$1 the housing trust fund spends, it leverages \$6 in other funds for affordable housing.<sup>200</sup>

**Colorado Considerations:** The Colorado legislature in 2019 passed two bills, HB 19-1245 and HB 19-1322, that established a Housing Development Grant Fund administered by the Colorado Division of Housing. This is the state's first housing trust fund. It will invest up to \$78 million in the 2019 fiscal year.

The bills included language about how the funds will be distributed, but questions remain. For instance, HB 19-1245 requires one-third of the funds to be used for projects that serve people with incomes below 30 percent AMI, but it's not clear whether that also applies to funding from HB 19-1322, which mentions other income levels. HB 19-1322 includes a list of allowable uses of the funds, but no information on how priorities and projects will be selected.

Colorado could consider creating a detailed [handbook](#) similar to Washington's, which outlines the fund's rules and guidelines.

The Division of Housing is organizing a listening tour to garner community input on the fund. Following Washington's lead, it could create a permanent community engagement process to bring together low-income housing stakeholders and Division of Housing staff.

**Equity Considerations:** One-third of the Washington Housing Trust Fund's funding each year is allocated to rural communities with fewer than 25,000 residents. Staff at the Department of Commerce evaluate rural projects separately from urban projects to ensure that relevant criteria are considered in funding decisions for rural communities.

## 9. Create a tax rebate or credit for lower-income renters.

### Communities of note:

Low-income Coloradans, communities of color, families with children, people who lack documentation, people with disabilities, people in rural areas

### Aspects of insecurity:

- Affordability
- Stability

**Problem:** Many Colorado renters are significantly cost burdened. The high cost of rent prevents them from affording other fundamental needs, including health care. Renters who have trouble affording their rent are at risk of evictions, which can have serious health consequences.

Federal and state tax policies favor homeowners, who can deduct mortgage interest from their federal taxes. In Colorado, older adults homeowners and veterans with disabilities can benefit from state property tax exemptions. But with few exceptions, including low-income seniors and people with disabilities, low-income Coloradans who rent don't receive similar assistance from the state, making it harder to save for a future down payment or build wealth.

**Potential:** A rental rebate program or tax credit offers lower-income renters an infusion of cash that helps offset the cost of rent and level the financial playing field between renters and homeowners.

**People:** Communities impacted would include lower-income Coloradans, who are more likely to rent; families, who are disproportionately cost burdened and may find support from this rebate; people with disabilities and others on fixed incomes; rural renters; and people who lack documentation, who are more likely to rent their homes.

**Policy in Practice:** The Vermont Renter Rebate Program was established in 1970 in conjunction with similar programs for homeowners in that state as part of an effort to target property tax relief to lower-income households. Vermont renters who have a household income of \$47,000 or less and live in Vermont year-round are eligible for a rebate.

The rebate is calculated on a sliding scale, with the lowest-income people getting a bigger rebate. The

rebate is limited to \$3,000 per household, regardless of family size.

**Evidence of Impact:** In 2012, the program distributed \$8.7 million in rebates, most of which supported households making \$30,000 a year or less. While the rebate is capped at \$3,000, the average rebate was \$641 in 2012. The average rebate increased each year between 1999 and 2013 (the most recent year for which data was publicly shared), reflecting the rising cost of rent.

*In 2012, the Vermont Renter Rebate program distributed \$8.7 million in rebates, most of which supported households making \$30,000 a year or less.*

Although the average rebate was well under the \$3,000 maximum, the state found that rebates cover a substantial portion of the rent for many recipients. The rebate contributes substantially to housing and financial stability for most recipients.

The Vermont Department of Housing collected stories of renters for whom

the rebate was the difference between paying their rent and being evicted. Others reported that the rebates helped them afford car repairs or medical expenses.

Vermont officials report that this program is making an impact in rural areas. A 2015 report, however, suggested that there is room for improvement and that more people could benefit from the program if there were some changes to the program, including more education about the rebate; clearer, more efficient administrative systems; and reduced paperwork for landlords.

**Colorado Considerations:** Colorado already has a partial property tax exemption — known as the homestead exemption — for veterans with disabilities and Coloradans age 65 and up who have owned their homes for at least 10 years. But this exemption is not means-tested and is available to eligible taxpayers regardless of whether they are housing cost burdened. Moreover, renters, who are more cost burdened than owners in Colorado, don't benefit at all. Creating a state rebate similar to Vermont's could improve housing affordability and stability for renters.

As a first step, housing and health organizations

could compile data on the cost burden on renters and the effectiveness policies in other states to encourage lawmakers to consider a renter rebate program. They also could join stakeholders who have already begun discussing reforming the homestead exemption.

**Building on the 2019 Legislative Session:** HB 19-1085 expanded an existing program that provides financial assistance to low-income adults 65 and up and individuals with disabilities who struggle to pay housing costs, including utility bills. The bill also ties program funding to inflation to keep pace with future needs.

**Equity Considerations:** Rental tax rebates can be tailored to incorporate income for an entire household or for an individual. Vermont officials recommend allowing each individual to apply for a rebate to reflect the fact that many households consist of several independent renters.

## 10. Create a “right to counsel” policy for tenants in housing eviction cases.

### Communities of note:

Low-income Coloradans, communities of color, families with children, people without documentation, people with disabilities

### Aspects of insecurity:

- Affordability
- Stability

**Problem:** Eviction court cases have a striking pattern: Most landlords have a lawyer, while nearly all tenants do not. The Colorado Center on Law and Policy and the Colorado Coalition for the Homeless found that just 1 to 3 percent of Denver-area residents facing eviction are represented by an attorney in housing court. In the same cases, landlords almost always have an attorney.<sup>201</sup>

**Potential:** Studies have shown that having an attorney significantly increases the likelihood of tenants remaining in their units and paying substantially less to their landlords. Even when a tenant may have to move, attorneys can help tenants avoid disruptive displacements, such as homelessness or the loss of belongings, by negotiating more favorable terms such as additional time to move, having the eviction not appear on the tenant's record, or helping the tenant secure new

housing. These outcomes can increase long term housing stability and financial security.

**People:** Most right to counsel laws focus on people with low incomes. Evictions disproportionately affect people of color, who would benefit from this policy. Right to counsel applies to people regardless of immigration status, so this law would help Coloradans lacking immigration documents, as well.

**Policy in Practice:** In New York City, the 2017 Universal Access to Legal Services Law gives tenants access to an attorney in housing eviction cases, including most types of administrative eviction proceedings.

Many states guarantee a right to counsel in a variety of situations, including child custody cases. But New York City’s law was the country’s first creating a right to counsel in housing cases. It’s being phased in in select ZIP codes and soon will cover the whole city.<sup>202</sup> Any renter whose income is less than 200 percent of the federal poverty level is eligible for free legal representation in housing courts. Tenants whose income exceeds the limit have a right to a brief legal consultation.

The city awards contracts nonprofit organizations that implement the program. Tenants are referred to legal services when they appear for court, or they can seek out services from one of these organizations. Advocacy groups have launched education campaigns to inform people of this new right.<sup>203</sup>

*New York City, San Francisco and Newark, NJ, have created a right to counsel in housing cases. Several states and other cities are considering the idea.*

Newark, NJ and San Francisco have also created a right to counsel in housing cases. Several states, including Minnesota, and other cities are considering the idea. Advocates in New York are pushing to expand eligibility to those making up to 400 percent of the federal poverty level.

**Evidence of Impact:** This program appears to be preventing evictions. In its first full year, 84 percent of tenants who had a lawyer and were being threatened with eviction — nearly 22,000 households — remained in their homes, according to a New York City report.<sup>204</sup>

Since this law passed, evictions in New York city as a whole have decreased 14 percent, according to a 2018 report.<sup>205,206</sup> In ZIP codes where the right to counsel has been implemented, evictions have decreased by 64 percent. Eviction filings in the city have dropped by 5 percent.

**Colorado Considerations:** Colorado could consider creating a right to counsel law at the state level or in a specific city. It could, like New York’s, include all residents, or could focus on a specific community, such as public housing tenants facing breach of lease cases.

New York’s Universal Access to Legal Services passed only after a three-year organizing campaign led by tenants and dozens of community and legal organizations. According to the Right to Counsel Coalition, early steps towards a Right to Counsel for housing include:

- Tenant-driven organizing and an engaged coalition that includes housing, legal, and other stakeholders;
- Compiling data showing the potential impact, including the financial impact, of a right to counsel;
- Creating a right to counsel for a smaller group — whether regional or demographic — to test the idea.

[The National Coalition for a Civil Right to Counsel](#) offers resources and information on right to counsel issues, including housing.

**Building on the 2019 Legislative Session:** In 2019, Colorado created a legal aid fund for renters facing eviction. A right to counsel policy could potentially draw on this legal aid fund.

## 11. Support permanent supportive housing.

**Communities of note:** Coloradans experiencing homelessness

**Aspects of instability:**

- Affordability
- Stability
- Accessibility

**Problem:** Some Coloradans experiencing homelessness have complex physical and

behavioral health care needs that make it challenging to maintain housing stability without supportive services. Services that are part of permanent supportive housing can be expensive and difficult to secure through traditional funding sources.

**Potential:** Permanent supportive housing combines affordable housing, health care, and other supportive services to help people lead more stable lives.

**People:** Coloradans experiencing homelessness

**Policy in Practice:** In 2017, the state of Washington obtained a Medicaid waiver to expand access to supportive services as part of permanent supportive housing models. People eligible for this benefit include those who are chronically homeless, people who receive care in institutional or residential settings, and people who have poor health and high medical bills.<sup>207</sup> Washington had data showing that a significant number of Medicaid members were leaving treatment centers and becoming homeless.

Supportive services are not typically reimbursable through Medicaid. But the waiver allowed such services to be provided by a variety of Medicaid-approved entities in the state, including affordable housing organizations, that operate permanent supportive housing programs. The supportive services available through the waiver include:<sup>208, 209</sup>

- Assistance with employment applications and employer outreach;
- Job placement, development, and coaching;
- Vocational discovery or assessments;
- Housing assessments; and
- Assistance identifying housing resources.

This waiver is just one part of creating permanent supportive housing. Capital investment in infrastructure and subsidized rent are also important components. Permanent supportive housing programs in Washington can leverage state Housing Trust fund dollars for capital investment — to which Washington's legislature allocated \$35 million for permanent supportive housing alone — and the state government has committed several million dollars in general funds to subsidize rent.

The Washington Low Income Housing Alliance (WLIHA) and the Corporation for Supportive Housing

led the charge to get the Medicaid waiver approved by first making the case for supportive services. They developed a report describing how supportive housing improves health, the barriers that stand in the way of scaling permanent supportive housing, the potential cost-savings of a waiver, and considerations for future implementation.<sup>210</sup>

A major implementation challenge was helping nonprofit affordable housing organizations and other non-traditional providers become licensed Medicaid providers. WLIHA led trainings that positioned these organizations to obtain licenses and provide supportive services under the new waiver.

**Evidence of Impact:** A Medicaid waiver can expand permanent supportive housing offerings for people with the lowest incomes and with the most complex health needs.<sup>211</sup>

**In Washington state, more than 4,200 Medicaid members have used services funded by the state's waiver to expand supportive services as part of permanent supportive housing models.**

Washington's waiver is still relatively new, so the state has not evaluated the extent to which new permanent supportive housing programs have opened. That evaluation report is forthcoming. But over 4,200 Medicaid members have used services funded by the waiver, and 20 percent were eligible for both Medicaid and Medicare.<sup>212</sup> The fiscal impact remains unknown at this point, but federal waivers require the services to be revenue neutral. Preliminary cost modeling by housing advocates predicted a sizable return on investment of providing supportive services, but future research will be necessary to determine if those goals have been realized.<sup>213</sup>

**Colorado Considerations:** In Colorado, Medicaid pays for some of the health services provided to Medicaid members who are in permanent supportive housing developments that are also connected to federally qualified health centers, but does not pay for supportive services, such as social workers or case managers. Those supportive services can be difficult to fund, but are a critical part of keeping people housed. A waiver would allow those providers to be reimbursed for those services.

Colorado could create a report, similar to Washington's,<sup>214</sup> that includes evidence of need and impact, cost modeling, and a prospective look at implementation in order to support the creation of a Medicaid Supportive Housing Services Benefit. The process of developing this report can also build momentum by engaging advocates and stakeholders. The report could include data on housing status for all Medicaid members to learn more about who would benefit from permanent supportive housing.

Organizations such as the Corporation for Supportive Housing offer training and technical support for health centers and housing providers that are aiming to partner to create permanent supportive housing.

It is important to note that there are longstanding concerns in the disability community about tying housing to health care or other supportive services and benefits. Health care is a private subject, and landlords have significant power over their tenants. There are concerns that having an organization associated with a landlord knowing about personal health information could lead to bias or discrimination. Advocates for supportive housing argue that laws could ensure confidentiality and privacy.

**Building on the 2019 Legislative Session:** HB 19-1009 expanded the Colorado Division of Housing's voucher program to include people with substance use disorders or mental illnesses transitioning from treatment centers or the criminal justice system.



BRIAN CLARK/CHI

# The Health Equity Advocacy Cohort: Bridging Housing and Health

Which policy area is more complicated: housing or health? It's a toss-up. It is no wonder that housing and health stakeholders often have a difficult time speaking each other's language and understanding details, like who is eligible for what services.

And yet these two areas are inextricably linked. There is a need for messengers to connect the issues, ensuring people who are housing-insecure have their health needs considered and that people with health needs have their housing needs considered.

Organizations and people focused on health equity, like those in the Health Equity Advocacy Cohort, are well-positioned to play this bridging role by promoting policies and practices that aim to create opportunities for all Coloradans. Many cohort organizations have experience working with health systems and on broader health equity issues. More importantly, they have deep relationships with the communities they work with.

Creating a Colorado in which everyone is truly housing secure will require ambitious actions that involve many stakeholders. There are real-world examples of steps towards that vision, such as those laid out in this report, that provide a glimpse of what is possible.

## Ways Forward

The cohort can consider taking other steps to move the conversation about housing and health equity in Colorado forward.

What might this look like?

### ***Building a “table” of housing and health stakeholders to foster understanding and collaboration.***

While there is no current source of data that confirms this, it's likely that many Medicaid members in Colorado are housing insecure. Colorado could create a policy group of public and private stakeholders — including representation from the governor's office, the Division of Housing and Department of Health Care Policy and Financing, health plans, hospitals, and others to figure out how

to leverage federal and private funds and how to share data. This work could set an agenda for the state and quickly discover what works and what doesn't. This integration of housing and health data is happening locally in some places in Colorado, such as Boulder and Chaffee counties, and in other states, including Louisiana.

These conversations could also extend beyond data, identifying opportunities for public and private housing and health stakeholders to work together on upstream interventions, such as legal aid to prevent unnecessary evictions or housing funds that keep housing from becoming unaffordable.

### ***Using data to make the case for new housing policies.***

Stakeholders can start small by leveraging existing data to make their case for the level of need and the potential cost savings. Child HeLP in Cincinnati shared data from the legal department with medical residents to show that their patients were avoiding eviction and potential homelessness because of the screening and referrals doctors were implementing. Stakeholders can also use data to show the health effects of housing investments and housing policy, not only to protect the interests of those who receive services, but also to inform smarter decision-making in the future.

Stakeholders in Colorado can push for new data sources and links. In Washington, the state had housing status data about Medicaid patients, which enabled the state to create buy-in for more permanent supportive housing from the state Medicaid agency.

### ***Sidestepping politics by identifying community-level solutions that can make a difference and build support for far-reaching policy changes.***

Colorado housing advocates made major progress in the 2019 legislative session, especially in the area of renters' rights, but it hasn't always been as easy to pass housing bills in Colorado. Landlords and investors can be staunch opponents of tenant protections. Strategies like those used in Austin

and Erie, N.Y., demonstrate that passing sweeping policies is not the only way to bring about change, even in complex areas like tenant protection or housing quality. Incentivizing desired outcomes without mandating them can be an effective way to create enduring change. These strategies can adjust behaviors and attitudes and build support for more far-reaching policy changes.

***Leveraging private philanthropy to jump-start housing policies and programs that may not be possible otherwise.***

Funding from multiple sources is needed to successfully launch an affordable housing program for communities with complex health and social needs. Private philanthropy can be instrumental in providing start-up funding, which is often in short supply. Needs include pre-development costs, such as environmental assessments, and pre-tenancy supports, which includes identifying people who would benefit from permanent supportive housing.

Colorado's philanthropic community might consider investing in two specific communities for which their role as gap funder is particularly needed. These communities are (a) people without proper documentation, for whom publicly funded housing is off limits, and (b) rural communities, which generally have less capacity than cities to address housing needs.

***Advocating for state-level changes, including funding for rent assistance, and targeting it to reach people who are the most at risk of insecure housing and poor health.***

The cohort can partner with advocacy organizations, including its own members who focus on housing policy, to push for state-level changes.

For instance, state funds for housing comprise just 0.14 percent of Colorado's general fund, even as many residents say the state is in a housing crisis.<sup>215</sup> States have the ability to set aside funding for direct rental assistance, the component of financing affordable housing that can often make or break projects, and other states do this on a larger scale than Colorado. In 2019, Colorado set aside funds for housing vouchers for people in residential treatment centers. The state could take similar actions in future years.

***Educating the public about poverty and the role of racial discrimination in housing inequities that exist today.***

The cohort organizations can work to promote a deeper understanding of how historical and current practices and policies have led directly to the disparities in homeownership and other housing-related outcomes, and how those disparities affect the health of Coloradans. It is important that all Coloradans, especially white Coloradans, understand how systematic discrimination and white privilege have shaped individual fortunes so we can all work together to repair the damage of the past. People cannot fix what they do not understand.

While this report suggests the use of vouchers, tax credits, and Medicaid services, programs like these are not a sufficient answer to poverty. Such programs require people to maintain a low income and often have a cliff effect, which means people lose their eligibility as soon as their income crosses a certain threshold. The policies and practices underlie poverty must be addressed to create real change.

## The Next Steps

Identifying the right next steps to promote health equity and housing security in Colorado will require cross-sector collaboration, grassroots engagement, and additional research to identify precisely how any of these proposals might work in this state.

The cohort and advocates will need to continue being vocal supporters of the seven communities highlighted in this report to ensure they remain a priority in any efforts to address housing insecurity.

Developing this report in partnership with the Colorado Health Institute is a promising first step toward understanding the deep connection between health equity and housing, how it plays out in Colorado, and policy approaches that can address this issue.

## Methodology

The Colorado Health Institute's (CHI) research was guided by the priorities and partnership of the Health Equity Advocacy Cohort (the cohort). In 2018, the cohort surveyed its 18 members and 46 network partners to inform the scope of the housing and health research. CHI then collaborated with the Housing Small Group, a subgroup within the cohort, to solidify the scope in January and February of 2019.

The research involved a mixed methods approach including quantitative data analysis, secondary data collection, and a series of interviews with cohort members as well as interviews with state and national experts to inform actionable housing strategies. The sections below describe the methods used in more detail.

### Priority Communities

The cohort initially selected the following communities to focus on for this research:

- Communities of color
- Low/no income individuals and families
- Individuals experiencing homelessness
- Individuals without proper documentation
- Families with children

At a February 2019 convening session, the group decided to include people with disabilities in this list. Geography was initially a lens through which to analyze housing challenges, but CHI decided to identify rural Colorado as a seventh community of focus.

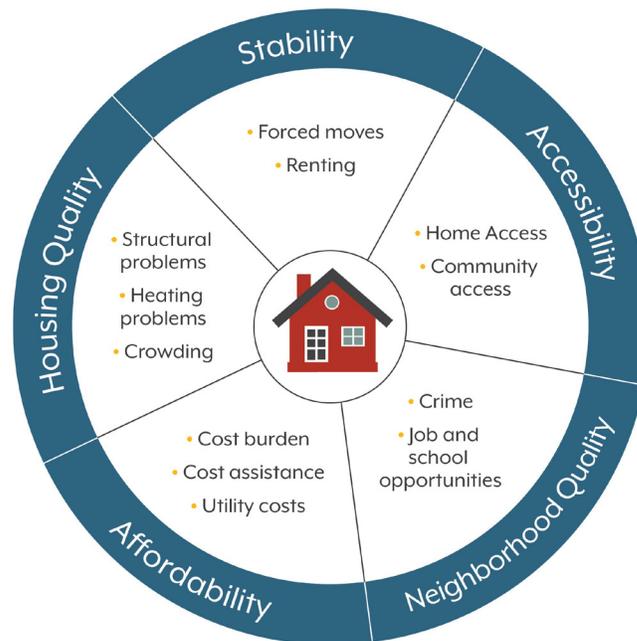
Each of these communities is diverse and nuanced, more so than this report could convey in text. In particular, communities of color comprise many racial and ethnic communities, each with different histories and present-day lived experiences when it comes to housing and health. Furthermore, each of these communities is not distinct because people have multiple identities. People may find themselves represented in multiple communities, not just one.

### Housing Insecurity Challenges

The cohort decided this report should cover housing insecurity broadly in order to provide a high-level overview of housing and health challenges for Coloradans. As a result, trade-offs in depth of

analysis were made and future research will be required if the cohort decides to dive deeper into any of these areas.

The concept of housing insecurity that guided this research was adapted from Robynn Cox and colleagues at the University of Southern California, who proposed a definition of housing insecurity (see Figure below).<sup>216</sup>



### A-1: Housing Insecurity

CHI used this framework of housing insecurity alongside the list of priority communities to research the impact of the housing challenges in Colorado. CHI reviewed literature and collected data, with a focus on Colorado sources, whenever possible.

For each component of housing insecurity — affordability, stability, accessibility, housing quality, neighborhood quality — CHI identified at least two metrics and gathered data for those metrics for each of the priority communities (see Part 2 of the report). Data sources included:

- The American Community Survey
- The American Housing Survey (Colorado supplement)
- The U.S. Department of Housing and Urban Development
- Eviction Lab
- The Colorado Health Access Survey
- Behavioral Risk Factor Surveillance System

Data were not available for every community for every metric. In particular, people lacking proper documentation often did not have data available for housing insecurity metrics. CHI developed a statistical model and applied it to 2017 American Community Survey data to estimate the number of Coloradans impacted by housing insecurity for many of the housing insecurity metrics used throughout the report.

CHI also interviewed 10 cohort member and network partner organizations about housing challenges specific to the communities they serve.

### Policy Solutions

CHI aimed to highlight at least 10 housing policy approaches that the cohort could act on, or that a broader audience, at either a local or state level, could advocate for.

Each strategy had to meet the following criteria. The approach:

- Is either local or state public policy or ordinance, or a cross-sector partnership;
- Impacts at least one of the five components of housing insecurity: stability, affordability, housing quality, accessibility, and neighborhood quality;

- Has evidence to show it can positively impact housing and/or health for multiple priority communities;
- Leverages existing efforts of housing and health advocates, including from the 2019 legislative session; and
- Involves, where possible, health stakeholders in issues of housing in new or strategic ways.

CHI interviewed approximately two dozen state and national experts first to identify a list of possible approaches from which to start. From there, CHI narrowed that list by identifying which ideas were substantive and had evidence of effectiveness or at least held promise of future impact. CHI presented a condensed list to the Housing Small Group and Policy and Advocacy Team in the spring of 2019, and members ranked strategies to help prioritize those that were of greatest interest.

Then CHI then created a final list and contacted the organizations and people leading those efforts to learn more and supplemented that information with literature and reports. A complete list of who CHI contacted for each idea can be obtained through request to the cohort.

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