Housing, Health, and Equity

Sixty percent of Coloradans say their community is in a housing crisis. This housing crisis is also a health crisis that affects Coloradans from all walks of life.



How are Housing and Health Connected?



Affordability: People who struggle to afford a place to live are often forced to make difficult decisions between health care, food, and keeping a roof over their heads



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: Some neighborhoods have been designed to have less access to amenities like parks and sidewalks and services like transportation that support health. When people don't feel safe, they experience chronic stress and are less likely to go outside to exercise.

Past and present policies and practices have created additional barriers to housing security, including people of color, people with disabilities, and families with low incomes. We can remove these barriers to housing security and support the health of all Coloradans by adopting policies that center those most affected by our current housing crisis. For example ...

What's happening now?

- Today, black Coloradans have the lowest homeownership rates (46 percent), followed by Latinx Coloradans (54 percent). Nearly three-quarters of white Coloradans own their homes.
- Most evictions in Denver happen in neighborhoods that are predominantly home to people of color.

What are some policies that led to this?

- 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 and wealth-building opportunities for people of color.
- Some Colorado communities established restrictive covenants that prohibited people of color from owning homes
- During the subprime mortgage crisis, communities of color were targeted with high-cost loans.
- There is overlap between neighborhoods that were excluded from investment and neighborhoods that are now gentrifying, which can lead to the displacement of longtime residents.

How can policy help?

- Stemming displacement by offering preferences in housing lotteries to people who live in a neighborhood or were previously displaced
- Reducing unnecessary evictions by offering a right to legal counsel in housing cases.
- Support manufactured home owners who want to buy their communities.
- Ensuring access to rentals for those with housing vouchers by prohibiting source-of-income discrimination.

Change is possible, and we know where to start: With community-first policies that remove barriers for those most affected by our current housing crisis. For more information visit **colo.health/housingequity**