

Systemic Equality

2024 Mini-report

Introduction

In Colorado, housing is increasingly salient in communities across the state. In a 2023 poll conducted by the Colorado Health Foundation, respondents named the cost of living and affordable housing as the two most important issues facing Colorado.¹ Additionally, 79% of respondents said that houselessness is a serious problem, while 82% of respondents said the cost of housing is a serious problem.²

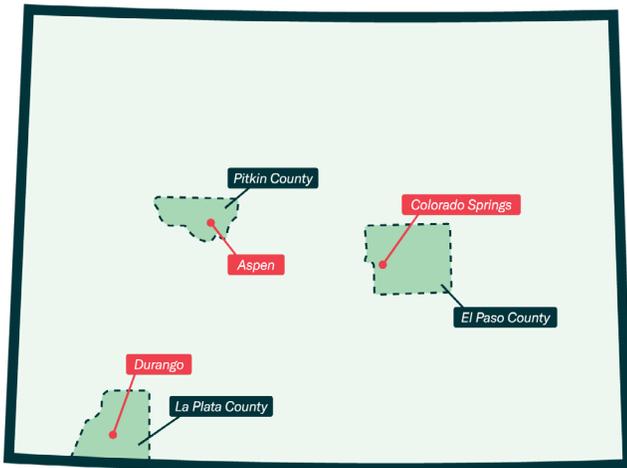
Housing costs across the state severely strain the finances of low, very low, and extremely low-income households. About 74% of extremely low-income households spend over 50% of their monthly income on housing, as do about 36% of very low-income and 7% of low-income households.³ It is generally recommended that households should only spend up to 30% of their income on housing.⁴

Additionally, market rate housing — both existing and under construction — is largely inaccessible to households with low, very low, and extremely low incomes. According to the National Low Income Housing Coalition’s (NLIHC’s) Out of Reach Report from 2022, Colorado had a deficit of over 110,000 homes for extremely low-income households and over 140,000 homes for very low-income households. Yet, the report found a surplus of housing for higher income families (those at 81-100% area median income).⁵ In fact, if housing costs continue to rise at their current rate, average monthly rent in Colorado is expected to hit \$2,700 by 2032, which would require an income of \$106,000 per year (\$51 per hour).⁶ As of 2022, area median income at 80% for El Paso, Pitkin, and La Plata Counties was about \$51,600, \$60,500 and \$54,950 for a household of one, respectively.⁷

This report explores the housing landscape in the largest cities, and county seats, within those three counties. The data collected on housing in each of the cities and regions highlighted in this report gives us some insight on what smaller surrounding cities and towns are likely facing. This ACLU of Colorado report uplifts the necessity of affordable housing throughout the state. The three

Income Definitions

Low-income	51-80% area median income
Very low-income	30-50% area median income
Extremely low-income	less than 30% area median income



▲ Colorado regions and cities highlighted in this mini-report.

geographic regions covered by this report highlight the fact that both rural and metropolitan areas need policies that ensure access to affordable housing. This report analyzes the three counties' fair market rent prices — which are meant to control costs and are calculated at the 40th percentile for standard units up for rent in an area — along with average salaries of essential workers in the area to underscore the inability of individuals to access what has been deemed “affordable housing.” As such, the state of Colorado must look to policy changes that can increase access to affordable housing in urban, suburban, and rural regions alike.

La Plata County

Located in the southwest corner of the state, La Plata County is home to a substantial tourism industry because of its proximity to the Animas River, the San Juan National Forest, and the San Juan Mountains. Additionally, Durango, La Plata's county seat, is home to about 3,000 students enrolled in Fort Lewis College. Of these enrolled students, 27% identify as Indigenous; the county includes the Southern Ute Indian Reservation as well as other nearby municipalities such as Ignacio, Bayfield, and Marvel.⁸

Despite potential avenues for economic development, the county faces a housing crisis. As of 2022, more than 400 people were unhoused in La Plata County — including some children and

students. In 2023, Durango residents completed a National Community Survey to assess the needs of the city.⁹ Respondents named overall economic health as a priority for the next few years. Though most residents praised the quality of business and commercial success in the city's downtown area, as well as the overall economic health of the city, only 3% of respondents regarded the availability of quality, affordable housing as positive and present in the area.

In Durango, housing is unaffordable, especially for workers making lower incomes. In October 2023, the median home sale price in Durango was \$689,000, an increase of 3% since the previous year. At the same time, new home listings have gone down by 3.4%.¹⁰ As the number of homes sold have decreased, the prices of homes listed for sale have steadily increased; from October 2018 to October 2023, median house prices increased from \$400,000 to just under \$700,000.¹¹

The cost of housing is also too high for many of La Plata County's renters. As of 2023, fair market rent in the county is more expensive than 96% of other areas in the state.¹² In La Plata County, the fair market rent for a two-bedroom apartment was \$1,476 per month in 2023. This is a 4.46% increase from 2022.¹³ In the beginning of 2024, the fair market rent for a two-bedroom apartment in La Plata County increased to \$1,716.¹⁴ In order to afford the average fair market rent price of a two-bedroom apartment, residents must make around \$60,000 a year. Salaries for necessary employees like teachers, first responders, healthcare, and service workers don't meet the threshold to afford average rent prices, as they only range from \$34,000 to \$53,000 per year.^{15 16}

As of 2022, more than 400 people were unhoused in La Plata County — including some children and students. In April 2023, representatives from the ACLU of Colorado visited Durango to assess the city's housing crisis as it enacts camping bans and upholds barriers to accessing shelters.¹⁷ This visit was

one of many. The ACLU found that sobriety mandates, pet allowances, and other issues have decreased unhoused people's access to places to live, including shelters. Additionally, the city's college students have faced barriers to accessing affordable housing. In 2019, Fort Lewis College surveyed about 1,000 students and found that nearly 30% have experienced being unhoused.¹⁸ In 2023, 135 students were surveyed, and 27% reported having experienced housing insecurity.¹⁹

El Paso County

El Paso County is the most populous county in the state of Colorado.²⁰ This county includes cities and municipalities such as Colorado Springs, Monument, and Fountain. Colorado Springs, the county's seat and the state's second-largest city, has experienced exponential population growth in recent years. From 1960 to 2017, Colorado Springs' population increased from under 100,000 to almost 500,000.²¹ From 2005 to 2022, the city gained roughly 105,000 new residents. At the same time, average home prices have risen 119%.²² This dramatic rise in home prices is caused by a housing deficit that has been unable to keep up with the city's growing population.²³ In 2022, it was found that Colorado Springs would need between 11,000-20,000 new units to overcome its housing deficit.²⁴ This increased demand for housing has, in turn, led to sale prices that household incomes cannot keep up with. As such, there has been a 107% increase in the number of hours needed to work to afford the average monthly mortgage costs in the area.²⁵ The median home price in Colorado Springs in January 2024 was \$455,000. Although the city's housing market is now shifting to favor buyers, as of November 2023, increased interest rates seem to be deterring buyers from purchasing homes at list price.²⁶

Colorado Springs' population growth has also affected the city's rental market, with rental demand outpacing supply. According to the U.S. Department of Housing and Urban Development's 2018 Housing Market Analysis, from 2014 to 2017,

the vacancy rate increased from 3.6 to 4.8%.²⁷ At the same time, rents were increasing by an "average of 8% annually."²⁸ At the beginning of 2024, the average fair market rent for a two-bedroom apartment is \$1,734 per month in El Paso County, which is 18.8% higher than average fair market rent prices for two-bedroom apartments throughout the state of Colorado.²⁹ As such, the growing demand for both rentals and homes for sale has caused a rise in housing costs for Colorado Springs residents.

The current state of the housing and rental markets in Colorado Springs and greater El Paso County poses a challenge to essential workers such as teachers, first responders, healthcare workers, and service workers. On average, these workers make about \$37,000 to \$57,000 per year in El Paso County, which is not enough to cover the county's expensive rent and home sale prices, especially if residing in Colorado Springs.³⁰³¹ To afford fair market prices for rentals in the city, residents need to make about \$65,000. Like La Plata County, El Paso County's essential workers are left unable to access affordable housing.

In Colorado Springs, specifically, the growing cost of housing has also affected its unhoused population. From 2017 to 2022, the city's unsheltered population (individuals not residing in a congregate shelter) decreased from about 28% to about 19% of the city's general population.³² These changes were a result of the \$18 million expansion of the Springs Rescue Mission, the city's largest houselessness shelter, which increased its shelter capacity from 37 to 450.³³ While more room in the city's shelters has helped shelter more unhoused individuals, the amount of unhoused individuals in the city (1,302 in 2023) shows how persistent the housing affordability crisis is in the area.³⁴ As rental demand continues to rise without adequate affordable housing units being built to support the city's growing population, providing people with temporary housing at congregate shelters will not be able to address the systemic issue of housing inaccessibility.

Pitkin County

Pitkin County, located on the Western Slope of Colorado, is home to tourist destinations such as Aspen and Snowmass Village, with a booming recreation-based economy. The county's seat, Aspen, is a ski town that has made it difficult for residents to access affordable housing in the area. Because this area is a popular travel destination with limited land and housing supply, fair market rent prices in Pitkin County are more expensive than 98% of other areas in the state.³⁵ For a two-bedroom apartment in Pitkin County, where Aspen is located, the fair market rent for a two-bedroom apartment is \$2,060 for 2024.³⁶

Housing is incredibly expensive throughout Pitkin County, which puts the area's lower-income essential workers at a disadvantage when looking for a place to live. Based on U.S. Census data from 2018-2022, the median household income in Pitkin County was \$96,123.³⁷ Based on this data, 3,151 households made from \$75,000 to over \$200,000 annually, which appears to account for a higher median household income in the county. At the same time, 3,331 households in the county had an annual income that was less than \$10,000 to \$74,999.³⁸ So, while half of the county's population earn a high enough wage to access affordable housing, the other half makes significantly less and is unable to access affordable housing. Pitkin County's teachers, first responders, healthcare, and service workers make an average of \$37,000 to \$57,000 per year.³⁹ In order for these essential workers to be able to afford the fair market rent prices in the area, they would need to earn about \$78,000 per year. Additionally, housing prices in Aspen have skyrocketed from 2018 to 2023, with median home prices listed from from just under \$2 million in 2018, to \$4 million in 2023.⁴⁰ While Aspen's higher income residents have more access to housing, the town's lower-income, essential workers are left with extremely high rent and homeownership prices that are inaccessible.

Furthermore, the high cost of living in Aspen has created barriers to accessing quality,

affordable housing, making houselessness a pertinent issue in the area. As of 2022, about 6.4% of Aspen residents live below the poverty line, with 4.6% of residents living below 50% of the poverty line.⁴¹ Across Pitkin, Eagle, and Garfield Counties, all on the Western Slope, about 136 individuals were experiencing houselessness in April 2023. For the population size of the area, this is a higher amount of unhoused people than one would expect.⁴²

Policy Recommendations

To deal with the ramifications of rising housing costs and stagnant wages, communities have workshopped various strategies to create more affordable housing for everyone. Many of these responses include building more affordable housing, widening access to shelters and treatment programs, and proposing legislation that strengthens tenants' rights.

In Aspen, several agencies and organizations are working to achieve the community's housing goals. In 2023, the Valley Alliance to End Homelessness Coalition received a \$2.7 million grant from the state to fund emergency shelters, improve systems for regional collaboration, and increase street outreach.⁴³ Additionally, Aspen's City Council published a strategic plan to add 500 units to the city's affordable housing stock by 2026.⁴⁴ Aspen City Council has also prioritized purchasing expiring deed restrictions, which can set limits relating to occupancy and cost.⁴⁵

In Durango, city officials have worked to support shelters and transition residences while recognizing the need to shift to more systemically-focused initiatives. Many of its initiatives are focused on providing support to people without stable housing because it has such a large population of unhoused people. As such, Durango is providing de-escalation training to its employees, supportive sobriety and treatment programs, as well as implementing housing-first models that ensure people are offered resources instead of being jailed. These programs, in turn,

are expected to lower the costs that accompany keeping people in jail.⁴⁶ In terms of the affordable housing crisis in Durango, the city is in the process of converting a 72-unit motel into 120 affordable living units.⁴⁷

Residents in Colorado Springs, on the other hand, have been fighting to pass city ordinances that would result in the construction of more affordable housing units in the city. However, the city council has failed to support these initiatives to date.⁴⁸

At the state legislature, the ACLU of Colorado has supported numerous housing bills that aim to provide state residents with more access to affordable housing and would strengthen tenants' rights. The ACLU also supported HB23-1115, which would have repealed laws prohibiting rent control on private residential property or housing units, and HB23-1171, which would have required a just cause for landlords to evict their tenants. Both bills failed to pass.

This year, the ACLU of Colorado is supporting another bill that requires a landlord to have cause for eviction (HB24-1098), which has passed through the legislature and will hopefully be signed into law by the governor. The ACLU also supported HB24-1007, which would prohibit residential occupancy limits; this bill was signed into law.

Additionally, the ACLU is supporting the following proposed legislation that would benefit tenants in Colorado:

- **HB24-1057**, which would prohibit landlords from using algorithmic devices to set rent;
- **HB24-1099**, which would eliminate eviction filing fees for defendants;
- **HB24-1175**, which would allow local governments to provide long-term affordable housing;
- **SB24-064**, which would require the judicial department to make residential eviction-related information available to the public; and
- **SB24-094**, a bill that clarifies actions that constitute a breach of the warranty of habitability (currently awaiting the governor's signature).

Because the affordable housing crisis is negatively affecting communities throughout Colorado, state-level policy solutions are necessary to rectify the demand for housing and the shortage of affordable units that many areas are experiencing. Bills at the state level that not only support tenants' rights but also provide resources to local initiatives aiming to create more affordable housing in these communities must be prioritized. □

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ACLU

Colorado

303 E. 17th Ave., Suite 350
Denver, CO 80203-1256
aclu-co.org