A Housing Market Panel Discussion

Hosted by the Housing & Building Association of Colorado Springs

Friday, November 17, 2017
Centennial Hall – 200 S. Cascade Avenue
Kevin Walker
*Walker Schooler District Managers*
*HBA Public Policy Chair*

Andrea Barlow
*N.E.S.*
*HBA Land Use Chair*

Mike DeGrant
*Oakwood Homes*
*2018 HBA President*
Introductions – Panel Members

Tatiana Bailey, Ph.D. – Director of the UCCS Economic Forum

Tom Binnings – Senior Partner, Summit Economics, LLC

Laura Nelson – Exec. Dir. of the Apartment Association of So Co

Todd Anderson – Principal of Shepherds Staff Consulting, LLC

Aimee Cox – CEO, Community Health Partnership
Tatiana Bailey, Ph.D.

UCCS Economic Forum

Tatiana Bailey has her Master’s in economics and her doctorate in public health, both from the University of Michigan. In the health care arena, Dr. Bailey has focused on programs that aim to increase access and quality while reducing costs particularly for at-risk populations. She also presents to audiences who wish to be better informed about the general framework of the health care system in the United States. In the economic development field, she has focused upon economic growth initiatives primarily through the venues of workforce readiness and entrepreneurship.

Currently, she is the Director of the UCCS Economic Forum within the College of Business and serves as an economic development resource to local businesses and government. She aims to inform audiences about our national and local economy and participates in initiatives that leverage the region's many assets.
Colorado & US Growth Rates


Colorado population
1990: 3,304,042
2050: 8,461,295
2015–16 Net Domestic Migration

2016 percent of the population moving from a different state to

El Paso County: 7.3%  Colorado: 4.1%  United States: 2.4%

Source: U.S. Census Bureau; American Community Survey 1-year estimates
Demographics: EPC Population Projections 2015 to 2050

Source: Colorado State Demography Office
### 2016 Median Age

<table>
<thead>
<tr>
<th></th>
<th>El Paso County</th>
<th>Colorado</th>
<th>United States</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Median Age</strong></td>
<td>33.9</td>
<td>36.7</td>
<td>37.9</td>
</tr>
</tbody>
</table>

*Source: U.S. Census Bureau, American Community Survey 1-year estimate*
El Paso County
Population Projections by Age Group

Source: Colorado Department of Local Affairs
2016 Adult Population with Veteran Status

- El Paso County: 16.4%
- Colorado: 8.8%
- United States: 7.4%

84,870 veterans in El Paso County

Source: U.S. Census Bureau, American Community Survey 1-year estimates
Median Home Prices – 10 Most Expensive States

Sources: Trulia for state prices, May–Aug, 2017; National Association of REALTORS® for U.S. 2017, Q2
2016 Types of Housing Structure

El Paso County
- Single unit: 75.1%
- Multi-unit: 21.7%

Colorado
- Single unit: 70.0%
- Multi-unit: 25.9%

United States
- Single unit: 67.4%
- Multi-unit: 26.3%

Source: U.S. Census Bureau, American Community Survey 1-year estimates
Higher Housing Affordability Indices mean greater affordability; Measures median household income relative to income needed to purchase a median-priced house. Sources: National Association of REALTORS®

2016 Housing Affordability Index

<table>
<thead>
<tr>
<th>City</th>
<th>Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austin</td>
<td>162</td>
</tr>
<tr>
<td>Boulder</td>
<td>114</td>
</tr>
<tr>
<td>Colorado Springs</td>
<td>162</td>
</tr>
<tr>
<td>Denver</td>
<td>125</td>
</tr>
<tr>
<td>Huntsville</td>
<td>229</td>
</tr>
<tr>
<td>Salt Lake City</td>
<td>157</td>
</tr>
<tr>
<td>San Antonio</td>
<td>174</td>
</tr>
<tr>
<td>San Francisco</td>
<td>69</td>
</tr>
<tr>
<td>U.S. Composite</td>
<td>165</td>
</tr>
</tbody>
</table>
Increases in average home price:
- 2014: 2.6%
- 2015: 6.9%
- 2016: 6.5%

Increases in median home price:
- 2014: 2.7%
- 2015: 8.1%
- 2016: 7.3%

Increases in home sales:
- 2014: 3.8%
- 2015: 18.3%
- 2016: 15.6%

Source: Pikes Peak REALTOR® Services Corp. (RSC)
In 2017 Q3, Colorado Springs had a median price of $283,900 which is an 7.3% increase from 2016 Q3 (up 5.3% in U.S.)

Denver: 8.1% increase and the median price was $418,100. Boulder’s median price $563,500 (up 9.4% Q3 to Q3).

Boulder is the 7th most expensive city for median home price and Denver is 14th out of 178 measured MSAs.

Colorado Springs ranked 30th.

Sources: National Association of REALTORS®; PPAR (RSC)
Pikes Peak Region Annual Average & Median* (Single-Family) Home Prices

Source: Pikes Peak REALTOR® Services Corp. (RSC); Forecasts by UCCS Economic Forum.
*Includes all homes: new and existing.
Homeownership rate was 63.9% in Q3, 2017 – not statistically different from Q3, 2016 (63.5).

Homeownership rate for those under age 35 was 35.6% in 2017 Q3.

El Paso County homeownership rate was 72.2% in 2006 and down to 64.1% in 2016.

Source: U.S. Bureau of the Census for homeownership rates; Homeownership was 71.2% in 2007.
Value of Owner-Occupied Housing Units in EPC and COS(city)

Source: U.S. Census Bureau, American Community Survey, 5-year estimates
Pikes Peak Single & Multi-Family Permits

Source: Pikes Peak Regional Building Department
The increases in the types of housing units (whether occupied or not) has been fairly similar between the county and city. Both also saw a similar decrease in mobile homes.

Source: U.S. Census Bureau, American Community Survey, 5-year estimates
Despite an increase in completions, apartment markets remained balanced or nearly balanced in most major metropolitan areas in the Rocky Mountain region.

<table>
<thead>
<tr>
<th>Market Condition</th>
<th>2Q 2016 (%)</th>
<th>2Q 2017 (%)</th>
<th>Percentage Point Change</th>
<th>2Q 2016 ($)</th>
<th>2Q 2017 ($)</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casper</td>
<td>Soft</td>
<td>14.4</td>
<td>14.8</td>
<td>981</td>
<td>906</td>
<td>-8</td>
</tr>
<tr>
<td>Colorado Springs</td>
<td>Balanced</td>
<td>4.0</td>
<td>4.5</td>
<td>911</td>
<td>1,000</td>
<td>10</td>
</tr>
<tr>
<td>Denver</td>
<td>Balanced</td>
<td>5.0</td>
<td>5.4</td>
<td>1,313</td>
<td>1,372</td>
<td>4</td>
</tr>
<tr>
<td>Fargo</td>
<td>Slightly soft</td>
<td>6.4</td>
<td>8.4</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Ogden</td>
<td>Slightly tight</td>
<td>3.7</td>
<td>3.7</td>
<td>941</td>
<td>980</td>
<td>4</td>
</tr>
<tr>
<td>Provo</td>
<td>Balanced</td>
<td>6.2</td>
<td>5.5</td>
<td>1,078</td>
<td>1,122</td>
<td>4</td>
</tr>
<tr>
<td>Salt Lake City</td>
<td>Balanced</td>
<td>3.3</td>
<td>4.3</td>
<td>901</td>
<td>958</td>
<td>6</td>
</tr>
<tr>
<td>Sioux Falls</td>
<td>Slightly soft</td>
<td>6.1</td>
<td>6.6</td>
<td>827</td>
<td>844</td>
<td>2</td>
</tr>
</tbody>
</table>

2Q = second quarter. NA = data not available. 
Note: Fargo apartment vacancy rates as of June 1. 
Sources: Market condition—HUD, PD&R, Economic and Market Analysis Division; vacancy rate and average monthly rent—(a) Apartment Insights; (b) Appraisal Services, Inc.; (c) Reis, Inc.; all other metropolitan areas: Axiometrics, Inc.

2016 percentage of renter occupied housing units:

El Paso County: 37.4%
Colorado: 35.2%
United States: 36.9%

Source: U.S. Census Bureau, American Community Survey 1-year estimates
Note: In Colorado Springs in 2016, 23% of owners paid 30% or more of their income on housing, while it was 48% of renters.
Source: U.S. Census Bureau, American Community Survey 1-year estimates
MSA Rental Households Paying 30% or More of Income on Housing

Note: In Colorado Springs in 2016, 23% of owners paid 30% or more of their income on housing, while it was 48% of renters.
Source: U.S. Census Bureau, American Community Survey 1-year estimates

For both 2006 and 2016, the percentage of renters paying 50% or more of their income in rent was about 23% for both U.S. and EPC.
Per Capita Personal Income by MSA, 2015
US. (metro portion) $49,827
Colorado $50,971

2016 MSA data not available until November 2017.
Source: U.S. Bureau of Economic Analysis
Private Industry

Average Annual Wages, 2017 Q1

El Paso County

% difference from CO: -19.4%

% difference from U.S.: -17.1%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW)
Tom Binnings
Summit Economics, LLC

Mr. Binnings is a Senior Partner with Summit Economics, a regional applied economics consulting firm providing research and analysis for decision support. He has 40 years of experience in this realm and has been active in all aspects of the affordable housing market since the mid-1980s – including research, site selection, development, and management. He helped organizations like AspenPoint (formerly Pikes Peak Mental Health), Greccio Housing, and Rocky Mountain Land Trust with their affordable housing efforts.

In Search of Affordable Housing

Please excuse my passion!!

Summit Economics, LLC
Peer into the future before it becomes the present

www.summiteconomics.com

Tom Binnings
Equilibrium Forces

**Driving Price Up**
- Low mortgage rates
- Low inventory
- High demand
- Layering building codes
- Land use regulations
- Investment appeal of housing
- Litigation threats
- Construction labor shortage
- Developable land availability

**Driving Prices Down**
- Mortgage qualifying standards are higher
- Competitive markets
- Innovation
- Neighborhood decline
- Physical & functional depreciation

**What is the Fundamental issue**
Housing Markets – Supply Side

New Feasible
4,500

Land use regs & codes, building codes, litigation threats, land entitlement in face of NIMBY

Existing Resale
Depreciated Assets
14,000

New & Partitioned
NOT Feasible
THE LATENT MARKET
????

Dividing single-family homes, tiny homes, ADU’s, modular homes, mobile homes

Second Home Deletions
1,400 to 2,800

Demographic, macro economic state regulatory on disclosures
Resales: High Demand Low Supply

Single Family Resale Home Listings Month of June
Colorado Springs Metro Area, 1996 - 2016
Resales: High Demand Low Supply

![Single Family Resale Home Sales](chart)

Source: Pikes Peak Association of Realtors (MLS). File MLS Activity
## Analysis of New Single Family Inventory
(Under Construction and Finished) Apr 1, 2017

<table>
<thead>
<tr>
<th>Price Range</th>
<th>Presold and Unsold Inventory Apr 1 2017</th>
<th>Annual Closings Apr 2016 thru Mar 2017</th>
<th>Months of Presold and Unsold Inventory</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $250,000</td>
<td>26</td>
<td>161</td>
<td>1.9</td>
</tr>
<tr>
<td>$250,000 to $299,999</td>
<td>396</td>
<td>843</td>
<td>5.6</td>
</tr>
<tr>
<td>$300,000 to $349,999</td>
<td>439</td>
<td>660</td>
<td>8.0</td>
</tr>
<tr>
<td>$350,000 to $399,999</td>
<td>206</td>
<td>347</td>
<td>7.1</td>
</tr>
<tr>
<td>$400,000 to $499,999</td>
<td>239</td>
<td>325</td>
<td>8.8</td>
</tr>
<tr>
<td>$500,000 and Over</td>
<td>197</td>
<td>234</td>
<td>10.1</td>
</tr>
<tr>
<td>Total</td>
<td>1,503</td>
<td>2,570</td>
<td>7.0</td>
</tr>
</tbody>
</table>

Source: Metrostudy survey
Conventional 30-Year Fixed Mortgage Rate
Colorado Springs Metro Area, Jan 1993 - Mar 2017
(Monthly Data)

Source: Federal Reserve Bank

Summit Economics, LLC
Where’s the attached housing

<table>
<thead>
<tr>
<th>Period</th>
<th>Market Share</th>
<th>Avg Detached</th>
<th>Avg TH, Condo, Dup*</th>
</tr>
</thead>
<tbody>
<tr>
<td>End of 1990's Expansion (1999-2001)</td>
<td>8.9%</td>
<td>4,655</td>
<td>456</td>
</tr>
<tr>
<td>Early 2000's Housing Boom (2002-2007)</td>
<td>16.7%</td>
<td>4,528</td>
<td>905</td>
</tr>
<tr>
<td>Housing Bust (2008-2010)</td>
<td>21.4%</td>
<td>1,467</td>
<td>399</td>
</tr>
<tr>
<td>Housing Recovery (2011-2014)</td>
<td>7.8%</td>
<td>2,187</td>
<td>186</td>
</tr>
<tr>
<td>16 Year Average</td>
<td>13.8%</td>
<td>3,335</td>
<td>535</td>
</tr>
</tbody>
</table>

* Townhomes, Condominiums, Duplexes (Paired Housing)

Pikes Peak Regional Building Department, Summit Economics, LLC, Tom Binnings
Market Share of Attached Single Family in For Sale Homes
El Paso County 1992-2015

PPAR, PPRBD, Summit Economics
Laura Nelson
Apartment Association of Southern Colorado

Laura Nelson is the Executive Director of the Apartment Association of Southern Colorado. Laura began her career with the Apartment Association in May of 2000 as the Director of Education and Government Affairs. After receiving a Bachelor of Arts degree in both Sociology and Political Science in 2002 and a Masters of Public Administration in 2005 from the University of Colorado, Laura was promoted to Executive Director in 2006.

Laura’s greatest accomplishment as Executive Director is making the Apartment Association of Southern Colorado the recognized leader in the rental housing industry. She has been requested to serve on many committees within the Colorado Springs city government and El Paso County.
RENTAL HOUSING IN COLORADO SPRINGS

Laura Nelson
Executive Director
719-264-9195
laura@aaschq.org
VACANCY RATE COMPARISON

Vacancy rate by quarter

VACANCY BY AREA
### NEW MARKET RATE CONSTRUCTION – 2435 TOTAL UNITS

<table>
<thead>
<tr>
<th>Project name</th>
<th>Company</th>
<th>Area</th>
<th>Type</th>
<th>Status</th>
<th># of units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cascades</td>
<td>Norwood</td>
<td>Moreno</td>
<td>Mid-rise</td>
<td>Planned</td>
<td>186</td>
</tr>
<tr>
<td>Colorado Ave.</td>
<td>Murphy Construction</td>
<td>Colorado Ave.</td>
<td>Garden</td>
<td>Construction/Lease Up</td>
<td>120</td>
</tr>
<tr>
<td>Elements</td>
<td>Weidner</td>
<td>Cadmium View</td>
<td>Mid-rise</td>
<td>Leasing</td>
<td>300</td>
</tr>
<tr>
<td>Enchanted Springs</td>
<td>ESH Development</td>
<td>Tutt &amp; Carefree Cir.</td>
<td>Garden</td>
<td>Planned</td>
<td>200</td>
</tr>
<tr>
<td>Overlook</td>
<td>Norwood</td>
<td>125 &amp; Interquest</td>
<td>Garden</td>
<td>Construction/Lease Up</td>
<td>264</td>
</tr>
<tr>
<td>La Bella Vita</td>
<td>Weidner</td>
<td>Amarosa Heights</td>
<td>Mid-rise</td>
<td>Leasing</td>
<td>278</td>
</tr>
<tr>
<td>Mesa Ridge II</td>
<td>Norwood</td>
<td>Fountain</td>
<td>Garden</td>
<td>In Research</td>
<td>120</td>
</tr>
<tr>
<td>22 Spruce</td>
<td>Champion</td>
<td>Downtown</td>
<td>Mid-rise</td>
<td>1st qtr. 2018</td>
<td>48</td>
</tr>
<tr>
<td>Eco</td>
<td>Norwood</td>
<td>Downtown</td>
<td>High-rise</td>
<td>2nd qtr. 2018</td>
<td>177</td>
</tr>
<tr>
<td>Elevation</td>
<td>Greystar</td>
<td>Powers</td>
<td>Mid-rise</td>
<td>Construction/Lease Up</td>
<td>272</td>
</tr>
<tr>
<td>Vista View II</td>
<td>Weidner</td>
<td>Union &amp; Vickers</td>
<td>Mid-rise</td>
<td>Leasing</td>
<td>74</td>
</tr>
<tr>
<td>Torin Point</td>
<td>Investors Capital</td>
<td>Torin Point</td>
<td>Garden</td>
<td>Planned</td>
<td>72</td>
</tr>
<tr>
<td>Volta at Voyager</td>
<td>Bayley Yandell Development</td>
<td>Voyager &amp; New Life</td>
<td>Garden</td>
<td>Under Construction</td>
<td>324</td>
</tr>
</tbody>
</table>
# NEW AFFORDABLE CONSTRUCTION – 163 UNITS PLANNED

<table>
<thead>
<tr>
<th>Project name</th>
<th>Company</th>
<th>Area</th>
<th>Status</th>
<th># of units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freedom Springs</td>
<td>Vecino Bond Group</td>
<td>Peterson Rd.</td>
<td>Planned</td>
<td>50</td>
</tr>
<tr>
<td>Greenway Flats</td>
<td>Norwood</td>
<td>Las Vegas &amp; Tejon St.</td>
<td>Planned</td>
<td>65</td>
</tr>
<tr>
<td>Monument Creek</td>
<td>America West Housing</td>
<td>Mark Dabling</td>
<td>Planned</td>
<td>48</td>
</tr>
</tbody>
</table>
THINGS TO CONSIDER

- Continued Demand due to aging population, migration and delayed home purchases.
- Aging housing stock with much having been built pre 1980.
- Increased cost of materials and labor for new builds and renovations
- Revisions needed to make building multifamily easier.
- Most large companies are budgeting an average of 5% for rent increases in 2018.
Todd Anderson
Shepherds Staff Consulting, LLC

Todd Anderson is currently serving as Principal of Shepherds Staff Consulting, LLC working with Home Builders and Developers along the front range. The focus of Shepherds Staff is to help companies and individuals grow to reach their full potential. Prior to this, Mr. Anderson helped build Challenger Homes to become a market leader in El Paso County. Prior to moving to Colorado, Mr. Anderson was employed by C. P. Morgan Co. located in Indianapolis, IN which became the largest homebuilder/developer in Indiana with annual 2004 sales in excess of $330 million. In 1985, Mr. Anderson received a B.S. degree in Construction Management from the University of Wisconsin – Madison. Mr. Anderson spends a portion of his free time mentoring young leaders, has served as a volunteer board member at the Pikes Peak Regional Building Department and currently has been serving on the board of the Colorado Springs HBA, the Executive Committee, and Public Policy Council, as well as other nonprofit volunteer organizations.
Affordable Housing
How It Works – An Industry Leader’s Perspective

• What is Affordable?

• The Affordability Triangle:
### Household Income

<table>
<thead>
<tr>
<th>Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$314,394</td>
</tr>
<tr>
<td>$306,083</td>
</tr>
<tr>
<td>$68,659</td>
</tr>
<tr>
<td>$66,939</td>
</tr>
<tr>
<td>$304,077</td>
</tr>
<tr>
<td>$66,524</td>
</tr>
<tr>
<td>$299,317</td>
</tr>
<tr>
<td>$66,939</td>
</tr>
<tr>
<td>$287,073</td>
</tr>
<tr>
<td>$65,539</td>
</tr>
<tr>
<td>$286,850</td>
</tr>
<tr>
<td>$63,005</td>
</tr>
<tr>
<td>$275,000</td>
</tr>
<tr>
<td>$62,849</td>
</tr>
<tr>
<td>$60,507</td>
</tr>
</tbody>
</table>

In a 3 mile radius of city the Median Income is...

### Price of Home

<table>
<thead>
<tr>
<th>Price of Home</th>
</tr>
</thead>
<tbody>
<tr>
<td>$314,394</td>
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<tr>
<td>$62,849</td>
</tr>
<tr>
<td>$60,507</td>
</tr>
</tbody>
</table>
$62,849!
Household Income
Now, we can apply some assumptions to our model:

- People will spend 33% of their household income on housing
- 3% down payment
- 4.5% interest rate
- 1% of sales price for property taxes
- $1,200 homeowner’s insurance
THE AFFORDABILITY TRIANGLE

NO ONE IS BUILDING HOMES AT OR BELOW THE AFFORDABLE LINE!
Why Not?
Actual Cost Breakdown

Cost Components on a $250,000 home:

- Lot – $50,000 (Difficult to find today)
- Permits/fees – $15,000 – $33,000 (Depending on location)
- Indirect/Soft Costs = $45,000 (IC, G & A, F & C, S & M)
- Hard Cost = $125,000
- Builder Profit = $15,000
Aimee Cox

CEO, Community Health Partnership

Aimee grew up in Colorado Springs, and has been politically engaged here for 30 years. She earned a masters degree in sociology from UCCS and worked in local government for more than 20 years improving access to parks and open spaces and overseeing the City’s Housing and Urban Development programs. She also served a term on the Manitou Springs City Council shepherding downtown revitalization during the recession.

She was appointed Colorado Springs’ first City Council Administrator with the change to a Council-Mayor form of government in 2011 and was later recruited to lead the City’s Initiative to End Homelessness. She is currently the CEO of the Community Health Partnership, expanding healthcare access for nearly 176,000 Medicaid members and tackling wider social determinants of health and health inequality.
Affordable Housing Needs in El Paso County

- There is a deficit of about 24,513 units in affordable price ranges for households earning up to $67,000 (or $1,676 rent). This deficit is projected to increase to 26,447 units by 2019.

- There are only 16 units available for every 100 households earning between $0 and about $17,000.

- 49.9% of renters are cost-burdened, spending greater than 30% of their income on housing.

- 62.4% of senior renters are cost burdened.

- Households can be blindsided by the costs of transportation as they move out for less expensive housing. Medium to high income renters living at the city's edges spend an average of 50% of their income on housing and transportation.

City of Colorado Springs and El Paso County
Affordable Housing Needs Assessment – October 2014
Social Determinants of Health

“Our health is also determined in part by access to social and economic opportunities; the resources and supports available in our homes, neighborhoods, and communities; the quality of our schooling; the safety of our workplaces; the cleanliness of our water, food, and air; and the nature of our social interactions and relationships. The conditions in which we live explain in part why some Americans are healthier than others and why Americans more generally are not as healthy as they could be.”

https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-of-health
Housing is a Basic Human Need

As stated by the Justice Department in its filing, “it should be uncontroversial that punishing conduct that is a universal and unavoidable consequence of being human violates the Eighth Amendment. . . Sleeping is a life-sustaining activity—i.e., it must occur at some time in some place. If a person literally has nowhere else to go, then enforcement of the anti-camping ordinance against that person criminalizes her for being homeless.”

https://www.justice.gov/opa/pr/justice-department-files-brief-address-criminalization-homelessness
International Human Rights Law Recognizes the Right to Adequate Housing

- **Security of tenure.** Legal protection against forced evictions and harassment.
- **Availability** of safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- **Affordability.** Cost does not threaten or compromise the occupants’ enjoyment of other human rights.
- **Habitability.** Guarantees physical safety and provides adequate space, and protection against the cold, damp, heat, rain, wind, other hazards.
- **Accessibility.** Accounts for specific needs of disadvantaged and marginalized groups.
- **Location.** Access to employment opportunities, healthcare, schools, childcare and social facilities. Not located in polluted or dangerous areas.
- **Cultural adequacy.** Respects the expression of cultural identity.

http://www.ohchr.org/Documents/Publications/F521_rev_1_Housing_en.pdf
The Quality and Location of our Housing Affects our Health and Well-being

- 35 million homes have at least one health or safety hazard
- 20–30% of asthma cases are linked to home environmental conditions
- Radon in homes cause 21,000 lung cancer deaths annually
- Over 24 million homes have lead-based paint hazards that put children at risk of the irreversible disease of childhood lead poisoning
- Home injuries are the leading cause of death for young children
- In El Paso County, Black and Hispanic households at the 80%–100% AMI have greater issues finding housing that does not have housing problems
- The El Paso County Consolidated Plan identified rehabilitation of substandard housing units as a priority

The Quality and Location of Our Housing Affects our Health and Well-being (cont.)

- Areas with the lowest income are consistently the areas with the lowest life expectancy, highest incidence of chronic disease, and high concentrations of minority residents.
- 31% of the Medicaid population for El Paso County resides in 3 zip codes: 80909, 80910, and 80916.
- 2010 Census data shows that minorities make up, on average, 53% of the population in these 3 zip codes.
- Chronic disease diagnoses are also more prevalent in this 3 zip code group.
Not Everyone has Equal Access to Housing

- It is estimated that 4 millions acts of housing discrimination occur per year in the rental market alone. Only a fraction are reported.
- According to the National Fair Housing Alliance, in 2016 there were a total of 28,181 reported complaints of housing discrimination across the country.
  - 55% of discrimination cases are against persons with disabilities,
  - 19% racial, and 8.6% familial status
- The El Paso County Consolidated Plan identified that minorities, seniors, and special populations face barriers to accessing housing and plans to address it with outreach and economic opportunities
Q & A
Thank you for your time

Presentation information will be available at cshba.com/panel-discussion