Homelessness in Colorado
Kristin Toombs, Director, Office of Homeless Initiatives
September 21, 2021
Office of Homeless Initiatives: The Playbook

MAKING HOMELESSNESS HISTORY IN COLORADO

THE VISION

Our vision is that everyone in Colorado has a safe, stable, and affordable place to live. We can create a future where homelessness is rare and brief when it occurs, and no one gets left behind.

Proven Solutions
Prevention/Diversion
Coordinated Efforts
Housing-Focused Outreach
Low-Barrier Shelter
Housing + Services

Leading Causes
Lack of Affordable Housing
Health Challenges
Systemic Inequities

The Need
~10,000 PIT
23,000+ Students
53,000+ Medicaid

Outcomes
85% Stay Housed
Reduced
Costs

- Emergency Room Visits decreased 24% - 34%
- Hospital Days decreased 27% - 29%
- Psych Admissions decreased 82% - 87%
- Medicaid Costs decreased 41% - 67%
- Justice Involvement decreased 42% - 45%
- Stable Housing achieved 79% - 93%
Leading Causes of Homelessness

Lack of Affordable Housing

- Leading cause of homelessness is economic: housing costs are higher than income.
- McKinsey & Co. reports highest correlation to homelessness is increasing rent.
- \$27.50 = Hourly wage needed to rent a 2 bedroom in CO, ranking us 9th most expensive in the country.
- Denver is 2nd only to San Francisco for gentrification.
- Many households lose income when fleeing violence, household conflict, or sudden crisis.
- Many are working and still homeless.

Health Challenges

- 40% have a disabling condition. 55% of families self-report having experienced trauma in Denver Area.
- Medical care costs are #1 reason for bankruptcy in US.
- People experiencing homelessness disproportionately overdose in CO. 84% unsheltered self-report physical health condition in US. Denver saw a 90% increase in overdose for people living outside in 2021 compared to 2020.
- Homelessness itself causes trauma. For some, behavioral health needs are part of the cause of homelessness.
- Regardless of which led to the other, evidence shows pairing housing and services is the most effective solution.

Systemic Inequities

- 57% of individuals are BIPOC, in Denver.
- 40% of youth are LGBTQA+ & 40% were in Foster Care, nationally and in CO.
- BIPOC & LGBTQA+ are disproportionately homeless.
- Households headed by single mothers of color make up the largest percentage of evictions in the US.
### FACTS ABOUT COLORADO:

#### STATE FACTS

<table>
<thead>
<tr>
<th>Fact</th>
<th>Value</th>
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<tbody>
<tr>
<td>Minimum Wage</td>
<td>$12.32</td>
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<tr>
<td>Average Renter Wage</td>
<td>$20.42</td>
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<tr>
<td>2-Bedroom Housing Wage</td>
<td>$27.50</td>
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<tr>
<td>Number of Renter Households</td>
<td>747,259</td>
</tr>
<tr>
<td>Percent Renters</td>
<td>35%</td>
</tr>
</tbody>
</table>

#### MOST EXPENSIVE AREAS

<table>
<thead>
<tr>
<th>Area</th>
<th>Housing Wage</th>
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<tbody>
<tr>
<td>Boulder MSA</td>
<td>$33.15</td>
</tr>
<tr>
<td>Eagle County</td>
<td>$32.98</td>
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<tr>
<td>Pitkin County</td>
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<tr>
<td>Summit County</td>
<td>$30.90</td>
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<tr>
<td>Denver-Aurora-Lakewood MSA</td>
<td>$30.87</td>
</tr>
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</table>

### HOUSING WAGE

- Two bedroom FMR: $1430
- One bedroom FMR: $1154
- Rent affordable at area median income (AMI): $2375
- Rent affordable with full-time job paying mean renter wage: $1062
- Rent affordable at 30% of AMI: $712
- Rent affordable with full-time job paying minimum wage: $641
- Rent affordable to SSI recipient: $250

**OUT OF REACH 2021 | NATIONAL LOW INCOME HOUSING COALITION**
Need: By the Faces

- Seniors
- Families
- Youth
- Veterans
- Those w/ a disabling condition
- Fleeing Domestic Violence
Need: CO by the Numbers

9,846
People in shelters, transitional housing, or unsheltered one night in Jan.

4,553 Shelter; 2,913 Unsheltered; 2,380 Transitional Housing
2,954 Chronic; 2,795 SMI; 2,339 SUD; 1,004 Vet; 937 DV; 634 Youth
(2020 HUD Point in Time Count)

14,600+
Individuals estimated to need housing units with services in CO.
(2019 CSH)

21,420
Students experiencing homelessness, doubled-up, or unstably housed.
(2019-20 school year, McKinney-Vento liaisons)

53,000+
Individuals without stable housing covered by CO Medicaid.
(2019 HCPF Medicaid data)
# The Need: Non-Metro Area

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<tr>
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<th>El Paso County</th>
<th>Larimer &amp; Weld Counties</th>
<th>Balance of State</th>
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<tbody>
<tr>
<td>Total</td>
<td>1,339</td>
<td>765</td>
<td>1,638</td>
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<tr>
<td>Total Single Individuals</td>
<td>943</td>
<td>591</td>
<td>1,375</td>
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<tr>
<td>Total People in Families</td>
<td>396</td>
<td>174</td>
<td>263</td>
</tr>
<tr>
<td>Total Sheltered</td>
<td>621</td>
<td>496</td>
<td>525</td>
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<tr>
<td>Total Unsheltered</td>
<td>358</td>
<td>196</td>
<td>798</td>
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<tr>
<td>Total Transitional Housing</td>
<td>360</td>
<td>73</td>
<td>315</td>
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<tr>
<td>Total Chronically Homeless</td>
<td>284</td>
<td>207</td>
<td>284</td>
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<tr>
<td>Total Veterans</td>
<td>157</td>
<td>69</td>
<td>191</td>
</tr>
<tr>
<td>Total Youth</td>
<td>88</td>
<td>53</td>
<td>156</td>
</tr>
</tbody>
</table>

Source: HUD 2020 PIT
The Need: Metro Denver Area

Boulder, Broomfield, Adams, Arapahoe, Denver, Douglas, Jefferson Counties

6,104 Total

4,650 Total Single Individuals
1,454 Total People in Families

2,911 Total Sheltered
1,561 Total Unsheltered
1,632 Total Transitional Housing

284 Total Chronically Homeless
627 Total Veterans
328 Total Youth

Denver Spotlight:

- 13% of state general population.
- 45% of shelter beds.
- 35% of people in shelters are not from Denver.

Source: HUD 2020 PIT; Denver HOST
Homelessness & COVID-19

Spotlight: Denver Metro Area

The Metro Denver Jan. 2021 PIT shows a 22% increase in shelter since Jan. 2020 (5,530 from 4,543).

Family sheltered homelessness increased by 10%

Individual sheltered homelessness increased by 27%

18% of the sheltered population (1,035 of the 5,530) were chronically homeless, while there was a doubling of the number of people experiencing homelessness for the first time.

Veteran sheltered homelessness decreased by 10%. There has been a focused effort on reducing Veteran homelessness through the Built for Zero initiative.

People experiencing homelessness have been disproportionately impacted by the pandemic.
MAKING HOMELESSNESS HISTORY IN COLORADO

THE VISION

Our vision is that everyone in Colorado has a safe, stable, and affordable place to live. We can create a future where homelessness is rare and brief when it occurs, and no one gets left behind.
PROVEN SOLUTIONS

PREVENTION & DIVERSION
Programs that identify people at high risk of homelessness and provide supports that can help them avoid it can help reduce the number of people entering homelessness.

ANTI-POVERTY SUPPORTS
Programs that provide non-housing support to families living in poverty (e.g. childcare, health benefits, etc.) can help lessen the overall cost burden for people at risk of homelessness.

COORDINATED ENTRY SYSTEMS
Standardized and coordinated systems of care over a given geographic area can help ensure that homelessness services are provided equitably, efficiently, and effectively.

STREET OUTREACH
Street outreach programs can help to identify and help people who feel unsafe or otherwise unable to come into traditional shelters.

LOW-BARRIER SHELTERS
Shelters without restrictive entry requirements can help keep people safe while they work with the system to identify resources and next steps.

RAPID RE-HOUSING
Providing families and some individuals experiencing homelessness with steeply declining subsidies for market-rate rental housing can help resolve an immediate financial crisis.

SUPPORTIVE HOUSING
For individuals with severe physical or mental health needs, providing heavily subsidized homes with live-in health support services can help to ensure those individuals stay safe, stable, and secure.

AFFORDABLE RENTAL HOUSING
Ensuring that a given geographic area has enough affordable rental housing to meet its population’s needs can help prevent families & individuals from falling into homelessness.

HOME OWNERSHIP SUPPORTS
Providing opportunities for low- and middle-income families to purchase homes can help protect these families against rent increases and gentrification that can cause homelessness.
Spotlight Example

How Did They Get there?

- Quality Data
- Supportive Housing
- Outreach and Emergency Services
- Housing Navigation
- Local Coordination & Support
Why Prioritize Permanent Housing + Services

85% Stay Housed in DOH programs

Example: DOH Re-entry BH housing programs
With Services = 95% Housing Stability
Without Services = 47% Housing Stability

Source: Corporation for Supportive Housing (CSH)
ARPA Recovery, What we Know

Affordable Housing and Home Ownership
$500M for housing
- HB21-1329 appropriates $98.5M to DOH immediately.
- $1.5M Eviction Legal Defense Fund
- Interim task force to determine $400M

$305M additional Emergency Rental Assistance to continue ERAP

$175M Homeowner Assistance Fund

1,023 Emergency Housing Vouchers

$66M HOME ARP funds
2021 State Stimulus Bills

SB21-242

New Funding
Housing Development Grants Hotels Tenancy Support Program ($30M).

Program Description
This program provides funds to DOLA to support the purchase of underutilized hotels/motels for affordable housing or to lease rooms in these properties for those in need of affordable housing, including individuals experiencing homelessness.
- Short term loans to quickly acquire property
- Low interest / no payments
- Acquisition loan will be paid off upon closing of perm financing
- Perm financing is eligible to use DOH gap funds

NOFA to be released September 2021.

HB21-1271

New Funding
DOLA Innovative Affordable Housing Strategies ($48M).

Program Description
- Incentivize local governments to adopt land use policies which promote the creation of affordable housing.
- Provide grants to local governments to create and make use of new land use policies which promote the creation of affordable housing.
- Provide funding for local communities to go through a DOLA housing development toolkit to help them conceive of, plan for, construct and operate new housing.
HB21-1329 - Initial ARPA Housing funds ($98.5M)

**Acquisition Fund**
- Up to $35M available for property acquisition.
  - Short term, low interest loans
  - Eligible Properties
    - Land
    - Existing residential
    - Existing other use
- Funds to be repaid with permanent financing.

**Investment Funds**
- Up to $70M available to invest in existing affordable housing funds.
- DOH to loan capital into non-profits, CDFIs, traditional financial institutions, affordable housing investment funds.
- DOH funds to leverage affordable housing financing already being undertaken by these partner funds.

**LIHTC Supplemental Grants**
- Up to $25M to grant alongside CHFA Round 1 (9%) LIHTC awards
  - Intended to stretch the 9% LIHTC resource to more projects
  - Awarded to projects as a grant
  - Project/applicant still eligible for traditional DOH gap funding as needed
  - Intended as an optional resource for LIHTC applicants
Housing Recovery Office

Oversee Emergency Rental Assistance and Homeowner Assistance Funds

Welcome Office Director, Sarah Buss

Watch for additional position announcements:
- Program Managers for Rental and Homeownership
- Budget Analysts
- Program Assistants
Evolution of Renter Relief Programs

**Emergency Housing Assistance Program (EHAP)**
- Ran from April 2020 through March 2021
- Served renters and homeowners
- Tenants applied for assistance
- Households must have earned less than 80-100% AMI, experienced financial hardship due to the economic disruption caused by COVID-19.

**Property Owner Preservation Program (POP)**
- Ran from August 2020 through February 2021
- Served renters
- Rental Property owners and mobile home parks apply directly online to DOH
- Program-specific HAP contract executed to receive payment in arrears
- Residents must attest to financial hardship

**Emergency Rental Assistance Program (ERAP)**
- Runs from March 2021 through 2024
- Serves renters
- Owners, managers, and tenants may all apply
- Can also fund housing stability services
- Households up to 80% AMI
## State and Local Fiscal Recovery Fund Overview

<table>
<thead>
<tr>
<th>Counties</th>
<th>Municipalities</th>
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<tr>
<td>Adams</td>
<td>Arvada</td>
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<tr>
<td>$100,502,964</td>
<td>$11,075,818</td>
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<tr>
<td>Conejos</td>
<td>Aurora</td>
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<tr>
<td>$1,593,725</td>
<td>$65,424,806</td>
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<tr>
<td>Routt</td>
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<td>$1,325,482</td>
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<td>$1,378,509</td>
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<tr>
<td>$8,305,240</td>
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### Counties
- Adams
- Conejos
- Fremont
- La Plata
- Morgan
- Routt
- Arvada
- Grand Junction

### Municipalities
- Arvada
- Aurora
- Greeley
- Grand Junction

### Colorado
- $3,828,761,790

### Per County Funding

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<tr>
<th>County</th>
<th>Funding Amount</th>
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# Housing-Related Relief Funding Overview

<table>
<thead>
<tr>
<th>Funding Source</th>
<th>Agency</th>
<th>Program</th>
<th>Purpose</th>
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<td>SLFRF</td>
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<td>Unknown Purpose $400M</td>
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<td>CEO</td>
<td>Weatherization Assistance Program</td>
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<td>AH Development Incentive Grant Program</td>
<td>Community Planning $46M</td>
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<td>Planning Grant Program</td>
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<td>Community Revitalization Grant Program</td>
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<td></td>
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<td>Revitalizing Main Streets</td>
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<td>Affordable Housing Guided Toolkit Program</td>
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<td>U.S. Treasury</td>
<td>DOH</td>
<td>Emergency Rental Assistance</td>
<td>Rental Assistance $728M</td>
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<td>Emergency Housing Voucher Program</td>
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<td>Homeowner Assistance Fund</td>
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<td>Affordable Housing Investment Funds</td>
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<td>LIHTC Supplemental Grants</td>
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<td>Operation Turnkey</td>
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<td>HOME-ARP</td>
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<td></td>
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<td>Housing Development &amp; Preservation $95M</td>
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<td>Homelessness $85M</td>
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Andrew Paredes
Director
DOH Office of Housing Finance and Sustainability

Andrew.paredes@state.co.us
303-864-7822
www.colorado.gov/dola
https://cdola.colorado.gov/housing-covid19
The Landscape of Colorado’s Housing Needs

Connor Everson, Manager
Analysis and Research Team
Outline

1. What Housing Needs do Coloradans Have?
2. Who Needs Affordable Housing?
3. Where is Affordable Housing Needed?
4. What Housing is Needed?
What Housing Needs do Coloradans Have?
Residual Income for Households Earning $0-$50k in CO, 2019

Not Cost Burdened (0%-30% Income on Housing)

Mild/Moderate Cost Burden (31%-50% Income on Housing)

Severe Cost Burden (50%+ Income on Housing)

$1,900

$1,400

$200
Who Needs Affordable Housing?
Housing Needs - Overall

Households Spending Over 50% of Income on Housing by Demographic Category, Colorado 2019

- In Labor Force: 194K
- Senior: 71K
- Disabled: 22K
- Other: 20K
- Students: 8K

Source: Department of Local Affairs, Division of Housing tabulations of U.S. Census Bureau American Community Survey 1-Year Estimates for 2019, dataset provided by IPUMS USA, University of Minnesota, www.ipums.org.

Notes: All categories are mutually exclusive. Households with 1 or more persons in the labor force are considered 'In Labor Force', households with 1 or more persons aged 62 or over are 'Senior', households receiving Supplemental Security Income are 'Disabled', households with one or more students are 'Student', households that do not match the above criteria are 'Other'. All households are bucketed into these categories in a descending fashion.
Housing Needs - Occupations

Cost Burden Rate of Selected Occupations in Colorado by Cost Burden Level, 2019

Source: Department of Local Affairs, Division of Housing tabulations of U.S. Census Bureau American Community Survey 5-Year Estimates for 2015-2019, dataset provided by IPUMS USA, University of Minnesota, www.ipums.org.
Housing Needs - Seniors

Senior Cost Burden by Mortgage Status

- Owned Free and Clear
  18K
- Mortgage Being Paid Off
  46K
- Renter
  64K

- Mortgage Being Paid Off
  60K
- Renter
  37K

- Owned Free and Clear
  252K

Source: Department of Local Affairs, Division of Housing tabulations of U.S. Census Bureau American Community Survey 1-Year Estimates for 2019, dataset provided by IPUMS USA, University of Minnesota, www.ipums.org.
Percent of U.S. Households Not Caught Up on Rent or Mortgage by Race/Ethnicity, Age, and Income Early January 2021

Race/Ethnicity

- Black/African American: 12%
- Hispanic, any race: 8%
- Other/Multi racial: 10%
- Asian: 6%
- White, non-Hispanic: 4%

Age Group

- 18-44: 6%
- 45-64: 10%
- 65+: 4%

Income Group

- Less than $25,000: 20%
- $25,000 - $34,999: 16%
- $35,000 - $49,999: 14%
- $50,000 - $74,999: 12%
- $75,000+: 8%
Where is Affordable Housing Needed?
Housing Affordability - Ownership

Estimated Income Required to Purchase Median Sale Price Home as Percent of Area Median Income by County, 2021

Historical Income To Afford Median Home as % of AMI (2010)

<table>
<thead>
<tr>
<th>Area Type</th>
<th>Percentage</th>
<th>80%-100%</th>
<th>120%-250%</th>
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</thead>
<tbody>
<tr>
<td>Metro Areas</td>
<td>90%</td>
<td>80%-100%</td>
<td>120%-250%</td>
</tr>
<tr>
<td>Resort Areas</td>
<td>90%</td>
<td>80%-100%</td>
<td>120%-250%</td>
</tr>
</tbody>
</table>

Source: Department of Local Affairs, Division of Housing tabulations of data provided by U.S. Census Bureau Small Area Income and Poverty Estimates Program 2019 and Colorado Association of Realtors. Data includes year-to-date home sales as of September 2021.
Housing Affordability - Rentals

Income Required to Rent Median Apartment as Percent of Median Renter Income by County, 2021

Source: Department of Local Affairs, Division of Housing Indicator of U.S. Department of Housing and Urban Development 2021 Median Rents for 2-bedroom units and U.S. Census Bureau Small Area Income and Poverty Estimates Program 2019.
What Housing is Needed?
Housing Stock - Trends

Housing Units in Colorado by Income Affordable To, Unit Type, and Year

<table>
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<tr>
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<tbody>
<tr>
<td>Under $15,000</td>
<td>105K</td>
<td>83K</td>
<td>196K</td>
<td>193K</td>
<td>666K</td>
<td>224K</td>
<td>611K</td>
<td>953K</td>
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<td>$15,000 - $29,999</td>
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<td>$75,000 and over</td>
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</table>

Sources: Department of Local Affairs, Division of Housing tabulations of U.S. Census Bureau American Community Survey 1-Year Estimates for 2010 and 2019, adjusted by RANS USA, University of Minnesota, www.house.org. Incomes and housing costs from 2010 inflated to 2019 real dollars using Consumer Price Index for All Urban Consumers. All items in U.S. City Average provided by U.S. Bureau of Labor Statistics, rebalanced by Federal Reserve Bank of Atlanta, FRED.

Notes: Much of the increase in home-ownership units affordable at and above $75,000 in household income (about 34%) is likely due to home price appreciation and loss of stock affordable at low income levels, while about 19% is from new construction.
Appendix
Residual Income for Households Earning $0-$25k

Not Cost Burdened
(0%-30% Income on Housing)

Mild/Moderate Cost Burden
(31%-50% Income on Housing)

Severe Cost Burden
(50%+ Income on Housing)
Residual Income for Households Earning $25-$50k

- **Not Cost Burdened**
  - (0%-30% Income on Housing)

- **Mild/Moderate Cost Burden**
  - (31%-50% Income on Housing)

- **Severe Cost Burden**
  - (50%+ Income on Housing)
Residual Income for Households Earning $50-$75k

- **Not Cost Burdened** (0%-30% Income on Housing)
- **Mild/Moderate Cost Burden** (31%-50% Income on Housing)
- **Severe Cost Burden** (50%+ Income on Housing)
Housing Needs - Workforce

Percent of Workers by Cost Burden Category and Sector, Colorado 2019 Estimates

<table>
<thead>
<tr>
<th>Industry</th>
<th>NA</th>
<th>Severely Cost Burdened</th>
<th>Mild/Moderately Cost Burdened</th>
<th>Not Cost Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arts, Entertainment, and Recreation, and Accommodation and Food Services</td>
<td>68%</td>
<td>15%</td>
<td>14%</td>
<td>3%</td>
</tr>
<tr>
<td>Educational Services, and Health Care and Social Assistance</td>
<td>75%</td>
<td>14%</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Finance and Insurance, and Real Estate, and Rental and Leasing</td>
<td>79%</td>
<td>13%</td>
<td>7%</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>79%</td>
<td>13%</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>78%</td>
<td>15%</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>Other Services, Except Public Administration</td>
<td>68%</td>
<td>17%</td>
<td>13%</td>
<td></td>
</tr>
<tr>
<td>Professional, Scientific, and Management, and Administrative, and Waste Man.</td>
<td>78%</td>
<td>13%</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Public Administration</td>
<td>81%</td>
<td>14%</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>Retail Trade</td>
<td>69%</td>
<td>17%</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Transportation and Warehousing, and Utilities</td>
<td>72%</td>
<td>15%</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>76%</td>
<td>14%</td>
<td>7%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Department of Local Affairs, Division of Housing tabulations of U.S. Census Bureau American Community Survey 1-Year Estimates for 2019, dataset provided by IPUMS USA, University of Minnesota. www.ipums.org.
Housing Needs - Income
Housing Affordability - Ownership

Ratio of Median Home Sale Price to Median Income by County, 2021

Historical
Ratio Levels
(2010)

<table>
<thead>
<tr>
<th>Metro Areas</th>
<th>3-4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resort Areas</td>
<td>5-10</td>
</tr>
</tbody>
</table>

Source: Department of Local Affairs, Division of Housing tabulations of data provided by U.S. Census Bureau Small Area Income and Poverty Estimates Program 2019 and Colorado Association of Realtors. Data includes year-to-date home sales as of September 2021.
Housing Stock - Senior Focus

Senior Households by Count of Excess Bedrooms, 2019

Source: Department of Local Affairs, Division of Housing tabulations of U.S. Census Bureau American Community Survey 1-Year Estimates for 2019, dataset provided by IPUMS USA, University of Minnesota, www.ipums.org.