Partnerships in Division: Creating Housing Solutions for Coloradans in Crisis
The Division of Housing (DOH) partners with local communities to create housing opportunities for Coloradans who face the greatest challenges to accessing affordable, safe, and secure homes. DOH supports projects ranging from homelessness prevention to homeownership. Our work includes:

- Increase & preserve Colorado’s inventory of affordable housing.
- Managing rental assistance vouchers.
- Create & support collaborative approaches to end homelessness.
- Regulate the construction & installation of factory-built structures.

In 2018, DOH served more than 35,000 households and fostered the creation of 3,181 new affordable housing opportunities.
The Metro Denver Homeless Initiative (MHDI) is one of three entities in Colorado coordinating the delivery of affordable housing and supportive services to individuals and families experiencing homelessness in order to help them quickly return to housing stability and lead healthy, productive, and fulfilling lives.

MDHI works across Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson to develop a robust homeless crisis response system that includes prevention/diversion, street outreach, emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing.
SETTING THE STAGE:
COLORADO’S HOUSING LANDSCAPE
Keeping housing costs at or below 30 percent (30%) of a household’s income ensures that households have enough money to pay for other costs like healthcare, childcare, food, transportation, or education.

- Households who spend more than 30 percent of income on housing costs are housing cost burdened. Households that pay more than 50 percent income toward rent are considered severely cost burdened.
- Nationally, an estimated 12 million renter and homeowner households pay more than 50 percent of their annual incomes for housing.
- Roughly half of all Colorado renters are cost burdened and 75 percent of extremely low income Colorado renters are severely cost burdened.
Out of Reach 2019: Colorado

State Facts

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Minimum Wage</td>
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<tr>
<td>Average Renter Wage</td>
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<tr>
<td>2-Bedroom Housing Wage</td>
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<tr>
<td>Number of Renter Households</td>
<td>734,527</td>
</tr>
<tr>
<td>Percent Renters</td>
<td>35%</td>
</tr>
</tbody>
</table>

Affordable Rent for Low Income Households

- Minimum Wage Worker: $577/mo
- Household at 30% of Area Median Income: $652/mo
- Worker Earning Average Renter Wage: $972/mo

Fair Market Rent

- 1-Bedroom Fair Market Rent: $1,050/mo
- 2-Bedroom Fair Market Rent: $1,317/mo

Number of Households

<table>
<thead>
<tr>
<th></th>
<th>Colorado</th>
<th>El Paso County</th>
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<tbody>
<tr>
<td>Total</td>
<td>2,082,531</td>
<td>249,745</td>
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<tr>
<td>Renter</td>
<td>734,527</td>
<td>91,774</td>
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<tr>
<td>Percent Renters</td>
<td>35%</td>
<td>37%</td>
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</tbody>
</table>
Shortage of Rental Units

For every 100 Colorado families living at 80 percent of AMI, there are 94 available and affordable units, while for every 100 families living at 30 percent AMI, there are only 27 available and affordable units.

Total, there is a deficit of 127,866 affordable and available units for Extremely Low Income (0-30% AMI) and 159,456 for households at or below the 50 percent AMI level.
WHEN DOES HOMELESSNESS OCCUR?

Homelessness happens when personal challenges & inadequate systems collide.
HOMELESSNESS AS DEFINED BY HUD

- People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided.

- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled up situation, within 14 days and lack resources or support networks to remain in housing.

- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state.

- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing.
Colorado Homelessness Statistics: USICH

2018 Homeless Statistics by State

Homelessness Statistics for Colorado

- Total Homeless Population: 10,857
- Total Family Households Experiencing Homelessness: 990
- Veterans Experiencing Homelessness: 1,073
- Persons Experiencing Chronic Homelessness: 2,738
- Unaccompanied Young Adults (Aged 18-24) Experiencing Homelessness: 593

Total Number of Homeless Students: 23,014
Total Number of Unaccompanied Homeless Students: 2,034
Nighttime Residence: Unsheltered: 826
Nighttime Residence: Shelters: 2,837
Nighttime Residence: Hotels/motels: 2,205
Nighttime Residence: Doubled up: 17,146

Map Key:
- Fewer than 1,400
- 2,901 - 6,000
- 6,001 - 9,900
- 9,901 - 13,500
- Over 13,500
HOMELESSNESS LOOKS DIFFERENT IN EVERY COMMUNITY

Staying in Hotels/Motels

Sleeping in Cars

Camping Outdoors

Couch Surfing

Transitional Housing

Emergency Shelters
WHETHER IT’S DUE TO THE LOSS OF A JOB, GETTING SICK, FAMILY BREAK UP, OR HIGH HOUSING COSTS, HOMELESSNESS CAN HAPPEN TO ANYONE AND LOOKS DIFFERENT FOR EVERY INDIVIDUAL AND FAMILY AFFECTED.
SITUATIONAL HOMELESSNESS

Common causes include job loss, a healthcare emergency (which may lead to job loss or overwhelming medical bills), divorce, domestic abuse, fire, and natural disasters.

These individuals are referred to as "situationally" or "temporarily" homeless which generally means that they have lived in stable housing without supports in the past and can do so again once a specific situation in their life is addressed.
Episodically homeless refers to individuals, often with disabling conditions, who are currently homeless and have experienced three or more episodes of homelessness in the past year.

Among individuals in this group, jobs are less stable, housing costs consume a higher percentage of the household budget, and they have little or no financial buffers against emergencies.
CHRONIC HOMELESSNESS

An individual experiencing chronic homelessness is someone who has experienced homelessness for a year or longer, or who has experienced at least four episodes of homelessness in the last three years (must be a cumulative of 12 months), and has a disability.

Psychiatric diagnosis, substance use disorders, and medical co-morbidities are more prevalent within chronically homeless populations.
DISRUPTING INCARCERATION, HOSPITALIZATION, INSTITUTIONALIZATION, AND EMERGENCY SERVICE UTILIZATION
Managing Homelessness

Ending Homelessness: rare, brief, and non-recurring
Safety Net

Trampoline
BUILDING COORDINATED ENTRY SYSTEMS

These systems are able to rapidly identify and match those experiencing homelessness with the right intervention as quickly as possible. This ensures that clients do not languish on multiple waiting lists, navigate a confusing maze of bureaucracy, or only get help on “first come, first served” basis.
Creating a broad continuum of housing that meets the diverse needs of the community is critical to ensuring everyone has a safe place to call home.
**Housing Vouchers**

**How Does It Work?**
- Eligible participants with a voucher pay 30% of their monthly income to rent. The Colorado Division of Housing (DOH) makes monthly housing assistance payments directly to property owners that cover the difference between the participant’s payment portion and the market-rate rent for the unit. If the participant has no monthly income, DOH has the ability to pay 100% of the rent.

**Voucher Types:**
- **Project-Based:** Connected to a particular unit and cannot be transferred to another property. Provides a long-term operating subsidy for affordable housing projects. Awarded through an annual competitive application process.
- **Tenant-Based:** Participants are free to use their voucher at any rental property that meets the affordability and Housing Quality Standards (HSQ) of the program. Relies on private landlords accepting a rental subsidy.
The Housing Choice Voucher (HCV) program, once Section 8, helps low-income Coloradans rent affordable housing. The Division of Housing contracts with public housing authorities and non-profit organizations to run the HCV Program. Vouchers are given by those agencies, not the Division of Housing.

Tenants receive funding based on their income and can choose any type of housing including apartments, townhomes and single-family homes.

- FUP
- VASH
- HOPWA
The Continuum of Care Permanent Supportive Housing (CoC PSH) program provides rental assistance and access to supportive services for individuals, youth, and families experiencing homelessness and have an identified disability verified by medical professionals.

Referrals are available through regional Coordinated Entry systems to ensure households with the greatest need and/or barriers to housing stability are prioritized for rental assistance. CoC PSH allows for a variety of housing choices and access to a range of community-based supportive services based on the individualized needs of participants. Tenant support-service include but are not limited to public benefits acquisition, life skills training, employment training, childcare, and transportation.
Mental Health - State Housing Vouchers

A partnership between DOH and the Colorado Department of Human Services’ Office of Behavioral Health (OBH), the MH-SHV program provides rental assistance to extremely low-income persons with a disabling condition and multiple barriers to housing stability who are exiting the Colorado Mental Health Institute Fort Logan, the Colorado Mental Health Institute Pueblo, acute treatment units/hospitals, or withdrawal management facilities without a safe place to call home.

Combined with supportive services from Rocky Mountain Human Services’ Transition Specialist and Momentum programs, the MH-SHV assists participants in securing safe and affordable rental housing in the community.

DOH administers MH-SHVs for approximately 174 households across Colorado in partnership with community mental health centers and housing authorities.
**Homeless Solutions Program - State Housing Vouchers**

The HSP-SHV program provides rental assistance to extremely low-income persons with a disabling condition and multiple barriers to housing stability with histories of homelessness who are frequent or high-cost consumers of publicly funded systems.

Referrals are currently available through regional Coordinated Entry systems, the Colorado Department of Human Services’ Division of Child Welfare and Office of Behavioral Health, the Colorado Department of Corrections’ Division of Adult Parole, and other entities serving persons who need long-term supportive services in order to maintain housing.

As of the end of FY19, DOH had awarded 509 HSP-SHV vouchers to be administered by partners across the state.
Community Access Team Vouchers - State Housing Vouchers

A partnership between DOH and the Colorado Department of Health Care Policy and Financing (HCPF), this program provides rental assistance to extremely low-income persons with a disabling condition that require long-term services and supports to transition out of skilled nursing facilities and other institutions. CATV-SHVs help solve systemic barriers to clients moving into a least-restrictive community living environment and to improve their health outcomes.

This program originally supported Medicaid members enrolled in the Money Follows the Person Demonstration program, which was called Colorado Choice Transitions (CCT). Colorado was the first state in the U.S. to make these Transition Services a permanent part of its regular State Plan. Once they live in the community, members receive supportive services through Home and Community Based Waiver services and State Plan services.

DOH administers CATV-SHVs for approximately 428 households across Colorado in partnership with community mental health centers and housing authorities.
A portion of Marijuana Tax Cash Funds (HSP) are obligated towards vouchers and not development. Vendor fee dollars will be received starting in the winter of 2020, and will be variable. All funding projections are estimates.