



**COLORADO  
CROSS-DISABILITY  
COALITION**

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May 17, 2020

## **Please support HB 20-1332**

Dear Members of the Colorado General Assembly:

These are unprecedented times and we are all trying to figure out how to proceed. Instead of focusing on “getting back to normal” we have been urging policymakers and citizens alike to focus on reimagining the Colorado we all want.

The Colorado Cross-Disability Coalition is the only disability-led statewide organization run by and for people with all types of disabilities. We exist to advocate for social justice on behalf of people with all types of disabilities (cross-disability). As a statewide organization and one that works with people with all types of disabilities we see problems from many perspectives including those often left out of policy discussions. When we did a listening tour in 2018 housing was the greatest concern of people around the state. The ability of landlords to discriminate based on source of income has been identified and continues to be a serious problem.

There are two specific groups that are often left out of public policy debates whose concerns I want to elevate for your consideration:

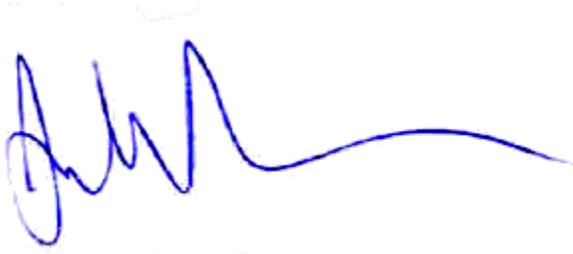
- 1) People living in nursing facilities or other institutional/congregate settings who are able to leave and want to leave. The state of Colorado has long recognized that people should be served in the most integrated settings because it is not only the right thing to do but the economically responsible thing to do. Some people in nursing facilities are basically there because they cannot find housing and cannot be accommodated in shelters or survive the street...so it is a homeless shelter with a tab of over \$8000 a month. For this reason, the general assembly has allocated funds for those seeking to leave facilities to receive a housing voucher. We know of 40 people urgently waiting right now to get out with hundreds more waiting for bureaucratic processes to begin the “transition” process. The stumbling block is almost always housing—because having a voucher does not assure that they can use it due to source of income discrimination. Assuming that community based services are half of the cost of a facility and we will spend \$4000 a month (highly inflated as most do not need this level of care) and assuming only 40 people leave and can get housing without this barrier

**NOTHING ABOUT us, WITHOUT us...EVER!**

- that is a saving of almost \$2 million a year. If 100 people are able to leave a year of savings could be \$4,8 million. Not to mention the danger that congregate living poses, and the dramatically improved quality of life for people that neither want nor need to be in an institutional setting.
- 2) We heard a lot in rural areas that there is significant discrimination based on source of income. In many rural and frontier communities there are only one or two housing complexes that are "low-income". We have had concerning complaints from residents living in some of these complexes. Even though many have housing vouchers, they have nowhere else they can live because that is the only place in town that accepts section 8. People that have always lived in rural areas are often quite attached to their communities. It is culturally insensitive to rural people to tell them to just go live elsewhere. Many of our members have lived in these communities for their whole life but became disabled sometime as an adult, or even an older adult. Because they have no choices they are often afraid to complain even if there are conditions that affect their health.

These are two groups that are rarely heard from, and who even in the best of times rarely can get to the capitol. We wanted to make sure you heard their voices. The SOI protections do not get tenants or applicants out of any obligation of being a tenant. The pandemic is going to make housing even a bigger issue and we need to protect people who may be newly poor, and relying on programs like unemployment which is temporary in nature. The more we can help people to stay housed, the better we will be as a state.

Sincerely,



Julie Reiskin  
Executive Director

NOTHING ABOUT us, WITHOUT us...EVER!

May 27th, 2020

House Finance Committee

HB 20-1332 Sponsors: Rep Leslie Herod, Rep Dominique Jackson, Senator Fields

Good afternoon Members of the Committee,

My name is Melanie Kesner. I'm the policy director for the Interfaith Alliance of Colorado. The Interfaith Alliance brings people together across diverse religions and backgrounds to work towards inclusion, equity, and opportunity for all Coloradans. Due to the extenuating circumstances of the global pandemic, the Interfaith Alliance of Colorado has recently been hard at work to create a Safe Outdoor Space in Denver that would mitigate the spread of the virus amongst our homeless neighbors by providing them a "safe space to camp" where they can practice social distancing and observe basic hygiene practices.

The fallout from COVID-19 has not only exacerbated Colorado's issues with homelessness and the housing crisis and made a safe outdoor space even more necessary, but it has also shined a light on the previously existing inequalities that are now becoming crippling for many families. Many Coloradans will soon be looking for new jobs and new places to live and unfortunately, many more will become homeless. According to Dr. Brendan O'Flaherty, a professor of Economics at Columbia University, **we are expected to see a 40-45% rise in homelessness from January 2019 after COVID-19, an addition of 250,000 people.**

Our current system of housing vouchers and unemployment insurance are valuable tools that we use to help families stay afloat and help stabilize the housing market, however, Colorado does not protect against housing discrimination based on a person's source of income. This oversight shuts many Coloradans out of accessible housing, causes further displacement, and concentrates poverty amongst minority populations. According to a 2018 survey of Colorado renters by the Colorado Coalition for the Homeless, 47% of respondents who had been rejected from housing indicated a source of income discrimination as the reason and that number will soon grow due to the effects of COVID-19.

The Interfaith Alliance of Colorado represents people of diverse faith who are called to this work by commonly-held religious values. For instance, all of our traditions hold that having safe and stable housing is an essential part of what it means to live a dignified human life. In this session, we have taken a major step forward when the Governor signed the bill that will suppress court records of eviction proceedings. It is now time to focus on stopping discrimination based on the source of income. Not being able to rent a home or apartment is the cause of many people moving from economic instability to homelessness. HB 20-1332 will provide adequate protection against unjust barriers to housing for those who face a greater risk of discrimination due to premature and unjust judgments.

On behalf of the Interfaith Alliance of Colorado and our members, I urge you to vote yes for House Bill 20-1332 so we can move towards being a state that truly values keeping its residents safe and housed. Thank you

Dear sir/madam chair,

My name is Melissa Jones and I'm the Co-Chairwoman of the Consumer Advisory Board Board of Directors at the Colorado Coalition for the Homeless. I also serve on the Renter's Roundtable and other housing advocacy committees and am a graduate of the Housing First program at the Colorado Coalition for the Homeless. I'm in full support of HB20-1332 because of my personal experience. When I received a housing voucher and got awarded my social security disability I struggled to find adequate, safe, clean, maintained apartment buildings due to the discrimination and rejection by landlords because of my sources of income. I got rejected quite a bit which was traumatizing. Because of this, the only apartment buildings I was accepted into were owned by slumlords that didn't keep clean, safe, maintained apartment buildings. I was forced to live in places I wouldn't normally choose for myself or my family. If I had a choice I would choose a place that cares about their residents, treats them with respect and dignity, and has safe clean apartment buildings. I feel tenants should all be treated equally regardless of source of income. We all deserve to be treated with respect and dignity. We didn't ask to be disabled. This is the hand we were dealt. Living on social security that doesn't provide enough to pay current market rent should not mean that we have to be punished and live in squalor and/or homeless because of such actions by these landlords.

Thank you for your time and consideration.

Melissa L Jones



**TO:** Colorado State House Finance Committee  
Honorable Leslie Herod, Chair

**FROM:** Ismael Guerrero, Executive Director  
Housing of the City and County of Denver

**CC:** Rep. Lontine, Rep. Sirota; Sen. Gonzales, Sen. Rodriguez

**DATE:** June 3, 2020

**SUBJECT: DHA SUPPORT HB20-1332 – PROHIBIT HOUSING DISCRIMINATION SOURCE OF INCOME**

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On behalf of the Housing Authority of the City and County of Denver (DHA), we are submitting this written testimony in support of HB20-1332: Prohibit Housing Discrimination Source of Income.

DHA manages a portfolio of over 12,000 housing units and housing choice vouchers, providing affordable housing to over 25,000 very low, low and middle-income residents. Established in 1938 as a quasi-municipal corporation, the agency is the largest housing authority in the Rocky Mountain Region.

In these challenging times of the COVID-19 health and economic crisis, access to safe, decent, and affordable housing is more important than ever. In fact, the COVID-19 crisis has only served to highlight and exacerbate the historic social and racial inequities, including access to affordable housing and stable, living-wage employment, that have plagued our community for decades.

One area of historic and systemic discrimination has been the practice of private landlords discriminating and profiling tenant applicants when they are using HUD Section 8 Housing Choice Vouchers (HCV) to cover a portion of their rent. This can only be thought of as discrimination because a prospective tenant whose rent is partially subsidized is in fact a lower risk than a prospective tenant whose rent is not. HCV tenants can actually afford their portion of the rent because it is set at a level that does not exceed 30% of their household income. And the subsidy will increase if they lose their job, have a medical crisis, or any other life changes. In Colorado, the majority of low-income renters pay more than 50% of their monthly income in rent. We believe a prohibition of housing discrimination based on source of income will open up new housing opportunities in more neighborhoods and communities for our working families, seniors, and disabled citizens.

Finally, I am happy to share that as the largest administrator of vouchers in the City of Denver, DHA has had a very positive experience since the Denver City Council passed similar legislation. Along with the City, we have increased our outreach, education and recruitment efforts with private landlords who have not participated in the program before. And we are once again seeing high utilization levels of the over 7,000 vouchers we administer as we inject over \$80MM in rent payments into the local economy.

We firmly believe that passage of HB20-1332 will have a similar positive impact on families and communities across the state.

## Prohibit Housing Discrimination Source of Income (HB20-1332)

Testimony to the House Finance Committee

Tyler Jaeckel, Director of Policy & Research

June 5th, 2020

Thank you for the opportunity to testify today. I am Tyler Jaeckel, the Director of Policy and Research at the Bell Policy Center. The Bell Policy Center provides policymakers, advocates, and the public with reliable resources to create a practical policy agenda that promotes economic mobility for every Coloradan.

The Bell Policy Center supports HB20-1332 which would add discrimination based on source of income as a type of unfair housing practice. Housing vouchers, student loans, and other housing grants programs are critical to solving Colorado's affordable housing crisis. **Discrimination based on the use of these forms of payment exacerbates inequities, limits opportunities for Coloradans, and unfairly discriminates against tenants of certain backgrounds.**

**Action cannot wait.** Housing vouchers and other forms of rental subsidies may be one of the only solutions to the eviction/rental crisis that is occurring and will be likely to increase in the near future. Allowing discrimination to continue to occur could have drastic consequences in preventing Colorado and Coloradans from recovering from the pandemic.

The [COVID-19 Eviction Defense Project project's](#) recent estimates of eviction risk in Colorado make the immediacy clear:

- By September, nearly 420,000 Coloradans living in 181,000 households will be at risk of evictions, having accumulated nearly \$765 million in rental debt.
- [Communities of color](#), undocumented residents, and low-income families will be especially vulnerable to evictions; and,
- The eviction crisis is likely to see its greatest increases starting in August, as expanded unemployment insurance benefits end and cost-burdened renters (those paying more than 30 percent of their income in rent), are unable to keep up with rental payments.

**Action was needed before COVID-19:** [It is well documented](#) that access to affordable housing is extremely important to health, economic viability, and future success. Twelve states and the District of Columbia, as well as many municipalities, have passed laws that prohibit housing discrimination on the basis of source of income. [When source of income discrimination is eliminated](#), it leads to decreased centralized poverty, greater housing voucher utilization, and increased chances for families to secure quality housing:

- A 2001 HUD study found that voucher recipients in jurisdictions with laws that bar discrimination based on source of income were **12 percentage points more likely to succeed in using their voucher** than those who lived in jurisdictions without such laws. [This was again confirmed in a 2011 study of utilization rates.](#)
- Source of income discrimination often prevents voucher holder from being able to take advantage of the voucher as well as prevents them from [being able to move to higher-opportunity neighborhoods](#).

It is time for Colorado to provide fair access to the housing market for all Coloradans. It will help with our current affordable housing challenges and help provide opportunities for future Coloradans.



National Association of Residential Property Managers

C O L O R A D O   S P R I N G S   C H A P T E R

To The 2020 Colorado State Legislative Body

Regarding HB 20-1332, A Bill for an Act Concerning Prohibitions on Discrimination in Housing Based on Source of Income

Sirs and Ma'ams:

We are the Colorado Springs Chapter of the National Association of Residential Property Managers. We are an association of professionals that, together, manage more than 6200 doors for homeowners and small investors.

The Colorado Springs Chapter of the National Association of Residential Property Managers (NARPM) opposes HB20-1332, Prohibit Housing Discrimination Source of Income, for the following reasons.

First, because any law *requiring* that a property owner or landlord participate in a Housing Assistance Program (HAP) violates a property owner's right to contract in that the law effectively forces the owner to enter into a non-negotiable contract with the government. This is **fundamentally unfair** to property owners, especially those owners who self-manage and do not work through a management company.

Secondly, the bureaucratic processes to approve an applicant including paperwork and inspection processes will delay move-ins and create additional days of vacancy for the Landlord or property owner. Complying with the HAP's Housing Quality Standards also creates additional expenses for the Landlord or Owner that are not necessary in order to provide a safe, habitable rental unit. Many of the Quality Standards' requirements are unwarranted and not necessary to maintain the integrity and safety of the property. The Standards are excessive and requiring an Owner or Landlord to bring every unit up to those Standards will be incredibly costly.

If the purpose of HB20-1332 is not to bring every rental property in the state up to Housing Quality Standards, please add a section of the bill for guidance or clarity on

how to advertise properties that fail the Housing Inspection so as not to waste a tenant's time, the Housing Voucher Program official's time, and the Owner's time as well. Next, the government agencies that facilitate the HAPs are not adequately staffed or trained to effectively manage their current caseload. Poorly managed cases result in fraudulent behavior (specifically unauthorized occupants and drug activity) which is ignored by case managers. The tenants have less accountability which can result in increased expenses at move-out.

Section 8 requires a Non-Negotiable Addendum. The Addendum may not be in line with the Landlord's Rental Agreement, which creates confusion and diminishes transparency to the Tenant.

The Housing Assistance Programs do not work in conjunction with Landlords or support the Landlord, Owner, or the Rental Contract. Participants in the Program are not held responsible for damages or unpaid rent. The Programs will not remove a participant for failing to comply with a Landlord's Contract or for leaving a property with excessive property damage or monies owed to the Landlord or Owner. This will end up driving rental property Owners out of the industry, as the damages to their property outweigh the potential profit of renting their unit. More owners will end up selling their property, driving down the availability of rental units and working in direct opposition of the purpose of this bill.

Lastly, the government agencies have a policy: if a participant abandons a property mid-lease, the HAP could deduct rent previously paid directly to the Landlord from their bank account without prior notification. This policy exposes the landlord to risk, especially in the case of Property Management Companies that are managing other people's money. Landlords are currently required to provide a bank account to the Housing Authority. Colorado Real Estate Law C.R.S. 12-61-113(1)(g.5) dictates what type of bank account Management Companies have, how it is set up, and how it is to be used. Specifically, Management Companies must have a trust or escrow account for all monies belonging to the Property Owners. Management Companies can never commingle funds, or use one owner's money to pay for anything other than bills relating to that owner's property. When the Housing Authority directly removes rents previously paid to the Management Company, the Landlord is now in violation of the law and is commingling funds. This can result in fines or the loss of the Broker's license for a violation they were not responsible for.

The Colorado Springs Chapter of NARPM believes in affordable housing for all Colorado residents, but the requirement to enter into a non-negotiable government contract is a violation of the Owner's rights, especially when the government agency has policies and procedures that are a detriment to the Landlord's business. Requiring Landlords to participate in government Housing Assistance programs will deter

Landlords and Owners from providing rental housing in Colorado, which will in turn have a negative effect on affordable housing in Colorado.

**We ask that members of all four Chapters of NARPM in Colorado are invited to stake-holder meetings and discussions for HB20-1332. We, as professionals, understand the business and offer our expertise to Legislators.**

Thank you for your time and consideration in this matter.

A handwritten signature in cursive script that reads "Karen Santee".

Karen Santee  
President, Colorado Springs NARPM  
C/O A Cut Above Property Management  
3520 Galley Road, Ste 200  
Colorado Springs, CO 80909  
719-574-5000  
gold@csrentals.com

May 27th, 2020

House Finance Committee

HB 20-1332 Sponsors: Rep Leslie Herod, Rep Dominique Jackson, Senator Fields

Good afternoon Members of the Committee,

My name is Melanie Kesner. I'm the policy director for the Interfaith Alliance of Colorado. The Interfaith Alliance brings people together across diverse religions and backgrounds to work towards inclusion, equity, and opportunity for all Coloradans. Due to the extenuating circumstances of the global pandemic, the Interfaith Alliance of Colorado has recently been hard at work to create a Safe Outdoor Space in Denver that would mitigate the spread of the virus amongst our homeless neighbors by providing them a "safe space to camp" where they can practice social distancing and observe basic hygiene practices.

The fallout from COVID-19 has not only exacerbated Colorado's issues with homelessness and the housing crisis and made a safe outdoor space even more necessary, but it has also shined a light on the previously existing inequalities that are now becoming crippling for many families. Many Coloradans will soon be looking for new jobs and new places to live and unfortunately, many more will become homeless. According to Dr. Brendan O'Flaherty, a professor of Economics at Columbia University, **we are expected to see a 40-45% rise in homelessness from January 2019 after COVID-19, an addition of 250,000 people.**

Our current system of housing vouchers and unemployment insurance are valuable tools that we use to help families stay afloat and help stabilize the housing market, however, Colorado does not protect against housing discrimination based on a person's source of income. This oversight shuts many Coloradans out of accessible housing, causes further displacement, and concentrates poverty amongst minority populations. According to a 2018 survey of Colorado renters by the Colorado Coalition for the Homeless, 47% of respondents who had been rejected from housing indicated a source of income discrimination as the reason and that number will soon grow due to the effects of COVID-19.

The Interfaith Alliance of Colorado represents people of diverse faith who are called to this work by commonly-held religious values. For instance, all of our traditions hold that having safe and stable housing is an essential part of what it means to live a dignified human life. In this session, we have taken a major step forward when the Governor signed the bill that will suppress court records of eviction proceedings. It is now time to focus on stopping discrimination based on the source of income. Not being able to rent a home or apartment is the cause of many people moving from economic instability to homelessness. HB 20-1332 will provide adequate protection against unjust barriers to housing for those who face a greater risk of discrimination due to premature and unjust judgments.

On behalf of the Interfaith Alliance of Colorado and our members, I urge you to vote yes for House Bill 20-1332 so we can move towards being a state that truly values keeping its residents safe and housed. Thank you.



## **Finance Committee Testimony Liz Peetz**

June 6, 2020 – HB 1332 AMEND

Good morning members of the Finance Committee. My name is Liz Peetz and I'm here representing more than 26,000 members of the Colorado Association of REALTORS® statewide. We are strong advocates for affordable homeownership for all Coloradans. I thank the bill sponsors for working with us ahead of introduction, and throughout the evolution of the on-coming combined Covid-19 Housing Relief bill incorporating aspects of HB-1322 on some aspects of the bill including government processing delays and credit checks. CAR urges you to support Amendment L.002 that will make critical changes to the introduced version of the bill.

We have one remaining concern with the bill that is very important to our organization and the mom and pop single family landlords that provide affordable housing options to several Coloradans. We respectfully submit that this new legislation should be consistent with the landlord tenant laws that this General Assembly passed last year and is now current Colorado statute. Last year this General Assembly vigorously negotiated, approved and signed into law language in HB19-1118 that an "exempt residential agreement" means a residential agreement leasing a single-family home by a landlord who owns five or fewer single family rental homes..." We would support maintaining the current statute language in HB20-1332 with the change to 5 or fewer units (See page 4, line 15).

Without this important additional change, the Colorado Association of REALTORS® cannot be in full support of this legislation. We ask that the bill sponsors please amend the bill to match current law so that we do not place several housing providers in jeopardy. We need these important housing providers in our housing market economy so that we preserve and increase the amount of affordable housing available to Coloradans. It is more important now than ever that we do not limit the supply of affordable housing. Thank you for your consideration.

Addendum --Background on the amendments being offered for credit checks and processing delays

**Processing Delays** -- If there are processing delays by the federal government such as a government shutdown that we do not hold landlords responsible for factors that they cannot control in terms of their liability for processing a housing voucher. Existing HUD regulations do not go currently far enough to protect these landlords in cases of emergency when the federal government cannot function. Thank you for making this change to HB20-1322.

**Credit Checks** -- A landlord who processes credit of a rental applicant should not be in violation of the source of income as a type of unfair housing practice if they treat all tenants equally. This request is critical to ensure that the way the bill is drafted does not sweep every housing provider into liability for litigation under the Fair Housing Act in situations outside of public housing assistance sector. Thank you for making this change to HB20-1322.



The Colorado Coalition for the Homeless (CCH) is in strong support of HB20-1332, which would ensure that a person's source of income does not preclude them from accessing rental housing.

Source of income discrimination is a tremendous barrier for people who receive public or private housing assistance, income derived from social security, pensions, annuities, state or federal disability programs or benefits, child support, alimony, foster care subsidies, disability or unemployment insurance, veterans' benefits, and other government assistance. According to a 2018 CCH survey of Colorado renters, 47 percent of respondents who had been rejected from housing indicated source of income discrimination as the reason.

The fallout from COVID-19 has exacerbated Colorado's housing crisis. Currently, unemployment is 30 times higher than at the Great Recession's peak with a total of 476,613 claims including federal pandemic unemployment assistance benefits filed in Colorado March 16 – May 16 according to the Colorado Department of Labor and Employment.<sup>1</sup> The COVID-19 Eviction Defense Project estimates that 460,000 renters are vulnerable to losing their homes as a result of the virus.<sup>2</sup> Housing vouchers and unemployment insurance are valuable tools for helping families stay afloat and stabilizing the housing market, particularly during challenging economic times. However, Colorado does not protect against housing discrimination based on a person's source of income, which shuts vulnerable Coloradans out of accessible housing, causes displacement, and concentrates poverty.

Seventeen states and D.C. currently have statutes protecting renters from source of income discrimination dating back to the 1970s.<sup>3</sup> The Colorado community recognizes the need for this legislation both in the COVID-19 recovery effort and beyond, with at least 42 organizations endorsing the bill. This legislation will protect families' ability to secure safe, quality housing. We urge you to be part of the solution to Colorado's growing housing crisis by voting "yes" on HB20-1332. Thank you for your consideration.

### **Endorsing organizations:**

9to5 Colorado

All Families Deserve a Chance Coalition

Association of Colorado Centers for Independent Living

Atlantis Community, Inc.

Bayaud Enterprises

Bell Policy Center

Boulder Rights Watch

Center for Health Progress

Center for Work Education and Employment

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<sup>1</sup> <https://www.colorado.gov/cdle>

<sup>2</sup> <https://cedproject.org/img/COVID-19-Eviction-Defense-Project-Analysis-4.13.2020.pdf>

<sup>3</sup> <https://www.prrac.org/pdf/AppendixB.pdf>

Center Toward Self-Reliance  
Chaffee Housing Trust  
Colorado Center on Law and Policy  
Colorado Children's Campaign  
Colorado Cross Disability Coalition  
Colorado Fiscal Institute  
Colorado Lawyers Committee  
Colorado Poverty Law Project  
Colorado Village Collaborative  
Denver Homeless Out Loud  
Denver Housing Authority  
Denver Metro Fair Housing Center  
Energy Outreach Colorado  
Enterprise Community Partners  
Good Business Colorado  
Growing Home  
Housing Colorado  
Interfaith Alliance of Colorado  
Jefferson County Food Policy Council  
League of Women Voters of Colorado  
Lutheran Advocacy Ministry-Colorado  
Mental Health Colorado  
Mile High Connects  
Rodfei Tzedek of Congregation Rodef  
Shalom  
The Arc of Adams County  
The Arc of Colorado  
The Arc of Southwest Colorado  
The Denver Foundation  
The Gathering Place

The Independence Center  
Together Colorado  
United for a New Economy  
Violence Free Colorado



Madame Chair and Members of the Committee,

I am writing today to represent the position of The Arc of Colorado. The Arc of Colorado promotes and protects the human rights of people with intellectual and developmental disabilities and actively supports their full inclusion and participation in the community throughout their lifetimes. Thank you for the opportunity and accommodation to provide you with written testimony in support of House Bill 1332.

Individuals with intellectual and developmental disabilities and their families may rely on private or government assistance in order to obtain housing in their communities. Community living is the best option for many individuals with disabilities as it fosters independence, self-determination, personal responsibility, and an increased quality of life. In the wake of the COVID-19 pandemic, we are further reminded of the importance of living outside of congregate care settings. Congregate care is an unsafe option for many with disabilities who are already immunosuppressed or immunocompromised. Any effort to keep and help people to live in their communities at this time is lifesaving.

This pandemic has also brought about staggering waves of unemployment for all people, including those with disabilities. These individuals may rely on assistance in order to access housing even if they previously did not. The Arc of Colorado estimates that up to 75% of people with I/DD are not enrolled in services. For these individuals, access to housing may become even more difficult as they rely on private assistance, grants, loans or other programs to make ends meet.

We urge you to not allow any dollars to be discriminated against. Housing is a fundamental source of health, security, and happiness. Losing shelter at this time is incredibly dangerous and this is an urgent and pressing issue for the people we serve. Human decency demands equal access to housing, regardless of source of income.

Once again, thank you for your time, and for the opportunity to support HB-1332. I am happy to answer any question that you might have through email or by phone.

A handwritten signature in blue ink, appearing to read 'Abigail Negley', with a long, sweeping underline.

Abigail Negley

Public Policy Manger, The Arc of Colorado

[abigail@thearcofco.org](mailto:abigail@thearcofco.org)

303-864-9334X14



**Testimony Prepared for Delivery in Support of HB20-1332 – Prohibit Housing Discrimination Source of Income (Herod & Jackson/Fields) to the House Finance Committee on June 6, 2020 by Angelique Smith, Strategic Events Operations Manager at the Colorado Children’s Campaign**

- Madam Chair and members of the committee, my name is Angelique Smith and I am the Strategic Events Operations Manager at the Colorado Children’s Campaign. Thank you for the opportunity to testify today in support of House Bill 1332, and thank you to Representatives Herod and Jackson for your leadership on this policy.
- The Children’s Campaign supports House Bill 1332 because prohibiting source of income discrimination in housing is an important strategy to ensure that all Colorado families have access to a safe, stable, affordable place to live.
- Safe and stable housing is essential to child well-being. Yet, even before the COVID-19 pandemic:
  - Three out of 10 Colorado kids lived in a household with a high housing cost burden, which means their family spends more than 30 percent of their income on housing expenses.
  - One in 10 Colorado kids lived in crowded housing, where there is often no quiet place to read, color, or do homework.
  - And 22,369 students in Colorado were experiencing homelessness during the 2017-2018 school year.
- And right now, we are in the midst of an unprecedented time in our state and country. The economic impact of the COVID-19 pandemic is making it even more difficult for families to make ends meet and afford the cost of housing. In an area where Colorado kids and families were already struggling, the pandemic has the potential to exacerbate existing challenges.
- One strategy that promotes housing security for families is housing assistance, such as the federal Housing Choice Voucher program that helps families meet their basic needs by assisting with a portion of their housing costs. However, in Colorado, families are often waitlisted to receive housing assistance and have a hard time finding a place to live even after they receive the voucher. These families are often turned away, because landlords aren’t required to accept housing assistance as a source of income.
- Discrimination against families with housing vouchers often prevents them from providing a safe, stable home for their children. And right now, in the midst of the current crisis, it is more critical than ever to remove as many barriers as possible to a secure home for all kids and families in Colorado.
- When families are able to use their housing assistance to help cover the cost of rent, it helps ensure that they will be able to provide for all of the basic needs of their children. House Bill 1332 will help ensure that families who receive housing assistance are able to use it to find a place to call home. We urge your support. Thank you.

Contact: Sarah Barnes at the Colorado Children’s Campaign, [sarahb@coloradokids.org](mailto:sarahb@coloradokids.org) or 303-520-9978

**Testimony Prepared for Delivery in Support of HB20-1332 – Prohibit Housing Discrimination Source of Income (Herod & Jackson/Fields) to the House Judiciary Committee on May 26, 2020 by Angelique Smith, Strategic Events Operations Manager at the Colorado Children’s Campaign**

- Chair and members of the committee, my name is Angelique Smith and I am the Strategic Events Operations Manager at the Colorado Children’s Campaign. Thank you for the opportunity to testify today in support of House Bill 1332, and thank you to Representatives Herod and Jackson for your leadership on this policy.
- The Children’s Campaign supports House Bill 1332 because prohibiting source of income discrimination in housing is an important strategy to ensure that all Colorado families have access to a safe, stable, affordable place to live.
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- And right now, we are in the midst of an unprecedented time in our state and country. The economic impact of the COVID-19 pandemic is making it even more difficult for families to make ends meet and afford the cost of housing. In an area where Colorado kids and families were already struggling, the pandemic has the potential to exacerbate existing challenges.
- One strategy that promotes housing security for families is housing assistance, such as the federal Housing Choice Voucher program that helps families meet their basic needs by assisting with a portion of their housing costs. However, in Colorado, families are often waitlisted to receive housing assistance and have a hard time finding a place to live even after they receive the voucher. These families are often turned away, because landlords aren’t required to accept housing assistance as a source of income.
- Discrimination against families with housing vouchers often prevents them from providing a safe, stable home for their children. And right now, in the midst of the current crisis, it is more critical than ever to remove as many barriers as possible to a secure home for all kids and families in Colorado.
- When families are able to use their housing assistance to help cover the cost of rent, it helps ensure that they will be able to provide for all of the basic needs of their children. House Bill 1332 will help ensure that families who receive housing assistance are able to use it to find a place to call home. We urge your support. Thank you.

## HB20-1332 -- Source of Income Discrimination

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Housing Colorado is the statewide advocacy organization for the affordable housing community.

**Housing Colorado supports HB20-1332**, requiring landlords to accept a variety of sources of income from prospective tenants for qualification purposes, including rental assistance vouchers. **These critical social safety net programs provide much needed assistance to our most vulnerable populations, while also providing *reliable* payments to landlords.** In times of economic hardship, housing assistance programs also provide a floor for the rental housing market, allowing property owners to stay solvent and continue to provide naturally affordable housing.

**Housing assistance programs will be a necessary tool for Colorado's recovery from the COVID economic crisis.** By using existing programs and relationships, this funding efficiently supports Colorado's most vulnerable populations. We will be unable to deploy these previously allocated funds if landlords refuse to accept these reliable, sustainable sources of rent.

How does the program work? Households that earn less than the 50% of the area median incomes (AMI) apply for housing assistance programs, such as the federal Housing Choice Voucher (HCV) to a local housing authority/agency/non-profit organization. Once approved, the household can then rent from any property that accepts a Voucher as income. Funding for these programs comes from both federal (through HUD) and state (through the Colorado Division of Housing such as TBRA) programs. The household then pays a percentage of their income to the landlord as rent the HCV-administering organization pays the remainder of the contract rent due directly to the landlord. **The lease is between the renter and the landlord, not the housing authority.**

**The program does not force landlords to accept below-market rent.** If the renter seeks to rent a unit that is priced above the program limit, they are notified accordingly and the landlord may choose to negotiate the rent down to a program limit or seek a different prospective tenant. Area Median Incomes rent limits are updated annually by HUD and the local housing authority. Property owners retain the ability, subject to the terms of their lease, to request a rent increase with a 60-day notice. Tenants who experience changes to their income during the year can request for an interim recertification to reevaluate the amount of rent they pay. As the HCV covers the difference, the landlord still receives the rent amount committed to in the lease. It is this opportunity for income based reevaluation of the tenant vs HCV rent portion that provides landlords with additional confidence in their rental revenue cash flow during times of income disruption.

The only additional paperwork required for landlords is the Request for Tenancy Approval and the Housing Assistance Payment (HAP) contract between the housing authority/agency/non-profit organization. The tenant screening and leasing process between landlord and tenant should be very similar to the process used for tenants not taking advantage of a rental assistance program.

Units that are being considered for rental assistance funding do have to undergo an initial and periodic inspection to ensure that basic housing quality/safety standards are being met. **These standards are no more rigorous than current state habitability laws.** HCV administering organizations have every incentive to promptly schedule inspections, as our administrative fees are not earned until a tenant has leased.

HUD and the State of Colorado provide administrative funding to administering organizations and monitor the program administration. The grading/performance standards required to be designated a “High Performing Agency” require a high percentage of leased vouchers or expenditure of rental assistance funding. Entities that are not conducting business efficiently and in strict compliance can be downgraded – and they don’t get paid the administrative fees for units that aren’t leased, further incentivizing the organizations to work constructively with property owners on rental, inspection, compliance, and tenant issues.

**Payments are frequently made to landlords through electronic payment processing.** Many of these systems offer landlord portal access/viewing and should appear in the landlord’s bank balances quicker than if a paper check were mailed to the landlord. Utilization of this technology allows increased efficiency and reliability throughout the system and benefits all stakeholders.

Local voucher administering agencies are required to follow basic regulatory guidelines in administering the program. They do, however, have discretion in adopting some program features and preferences to better serve their own communities.



March 19, 2020

To Whom it May Concern:

As members of the Jefferson County Food Policy Council we are writing in support of HB20-1332: Prohibit Housing Discrimination Source of Income sponsored by Representative Herod, Representative Jackson, and Representative Fields.

Colorado's rapidly inflating housing market has disproportionately impacted those living with disabilities, older adults, and low-income individuals and families. Compounding the restrictive effect of the inflating market, Colorado does not currently protect against housing discrimination based on a person's source of income. As a result, those most vulnerable in our communities, are being shut out of accessible housing and are being displaced at alarming rates. Such discrimination also forces people into concentrated areas of poverty therefore diminishing their ability and often their children's ability to move out of poverty due to lack of access to basic needs such as healthy and affordable food. We also know from a survey of Colorado Renters, completed by the Colorado Coalition for the Homeless, that 47 percent of respondents who had been rejected from housing indicated source of income discrimination as the reason.

It is clear that income discrimination is impacting a significant portion of our community which is why we are calling for action and support for HB20-1332, which would ensure that a person's source of income does not preclude them from accessing housing. With discrimination protections in place, families would feel secure in safe, quality housing, while also decentralizing poverty and promoting geographic equity. Additionally, voucher utilization rates would improve, helping to prevent homelessness.

According to a report commissioned by Feeding America almost half the people they serve are forced with the decision between housing and food. People should not have to choose between basic needs and therefore, ensuring secure housing is vital to our mission to increase equitable access to healthy, local and affordable food. Currently, fifteen states and D.C. have statutes protecting renters from source of income discrimination dating back to the 1970s. With the rapid growth in Colorado it is time we protect all residents, especially the most disproportionately disadvantaged, from housing discrimination based on income.

Sincerely,

The Salvation Army

Edgewater Collective

Golden Service Extension Unit

Jacki Paone, Resident, Golden

Joys Kitchen

Jess Soulis, Resident, Arvada

Go Farm

Jovial Concepts

Mountair Christian Church



Dear House Finance Committee,

Mental Health Colorado, the state's leading advocate for mental health, urges you to support HB20-1332 Prohibit Housing Discrimination Source of Income.

A "Yes" vote for HB-1332 will:

- **Strengthen** the connection between housing and health to ensure that those who have been made most vulnerable have access to foundational wellbeing.
- **Disentangle** the connections between unstable housing and negative mental health by taking a proactive and preventative approach.
- **Eliminate barriers** for those with mental health conditions who depend on supplemental or unemployment income to access housing.

Over half of individuals experiencing homelessness have a serious mental health connection. The connections between housing, poverty, and mental health is complex, cyclical, and vicious, but we can take the necessary steps as a state to ensure all Coloradoans have access to housing, the foundation for wellbeing. Prior to the COVID crisis, 360,000 Coloradans were experiencing housing instability,<sup>1</sup> which is linked to heightened symptoms of mental health and substance use conditions.<sup>2</sup> We are concerned about the resulting increase in housing instability as unemployment rates continue to rise and the ability of those receiving unemployment benefits to obtain stable housing.

People with mental health conditions already face substantial barriers to securing housing. This community has the highest rate of poverty of any group of people with disabilities and are less likely to be able to afford a market-rate apartment.<sup>3</sup> According to the latest data available, nearly 38,000 Coloradoans received supplemental income from the Social Security Administration for mental health conditions,<sup>4</sup> and with over a third of Colorado household and over 50% of the households in Denver being renters,<sup>5</sup> we need to ensure that all income sources are equally protected.

Stable housing is a number one requirement for improving health outcomes. For many individuals with mental health and substance use concerns, maintaining stable housing is a persistent challenge. It's far cheaper—and better for the mental health of the community—to secure individual's housing rights than it is to manage these challenges through first responders, emergency departments, and the criminal justice system.

Mental Health Colorado supports [HB-1332](#), and we are appreciative of the well-considered leadership of the bill sponsors and advocates who are continuing to bring this bill forward.

Sincerely,

Miriam Estrada, MA  
Mental Health Colorado

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<sup>1</sup> <https://www.coloradohealthinstitute.org/research/making-home-health>

<sup>2</sup> Carter, M. P. (2010). How evictions from subsidized housing routinely violate the rights of persons with mental illness. *Nw. JL & Soc. Pol'y*, 5 118. [\[Link\]](#)

<sup>3</sup> Ibid.

<sup>4</sup> Social Security Administration. (2018). Annual Statistical Report on the Social Security Disability Insurance Program, 2017." Social Security Administration Publication No. 13-11826. [\[Link\]](#)

<sup>5</sup> Desmond, M., Gromis, A., Edmonds, L., Hendrickson, J., Krywokulski, K., Leung, L., & Porton, A. (2018). Eviction lab national database: Version 1.0. *Online database, Princeton University*.



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**ALL SEASONS, LLC, CRMC**  
1610 S. Tejon Street  
Colorado Springs, CO 80905

Hello Distinguished Committee Members.

Thank you for your service and for taking the time to read through my concerns. My name is Danielle Rogers and I am a Residential Property Manager representing my company, All Seasons, LLC CRMC. All Seasons, LLC CRMC has been in business for 34 years. I have been a licensed Property Manager for 13 years. I am writing today with my opposition to HB20-1332 – Prohibit Housing Discrimination Source of Income. My opposition to this bill is not about the individuals that utilize Section 8. My opposition is about the Housing Authority system and policies. HB20-1332 is a violation property owner's right to contract in that this bill will effectively force the property owner to enter into a non-negotiable contract with the government. All Seasons, LLC CRMC has had time periods where we have worked with the Housing Authority and time periods where we have not. The decision to stop accepting Section 8 was a direct result of the Housing Authority policies not allowing me to work in the best interest of the Landlord. My fiduciary duty is to act in the best interest of the Landlord that I represent as a Property Manager. Examples of concerns regarding the Housing Authority policies are:

1. The required HAP contract that supersedes my lease, and the Housing Authority's stance that they do not support or honor my lease terms.
2. The property inspection process, as inspections are not timely, and requirements can be frivolous. Please note that All Seasons, LLC CRMC has very high standards regarding the condition of properties under our Management, yet still find many property requirements of the Housing Authority to be unnecessary for the safety and habitability of Residents and a financial burden on Landlords.
3. The requirement to disclose to the Housing Authority my banking information and thus allowing them to WITHDRAW funds from my trust account without notice should a tenant be removed from the program.
4. The Housing Authority's blatant disregard for tenant fraud or bad behavior. All Seasons, LLC has experienced this first hand and often questioned the Housing Authority's decisions to continue to provide Housing Assistance to those participants that had more people authorized on the lease living in the home, those that failed to make payment of their portions of rent, and those that cause property damage.

I took a class taught by the Housing Authority in 2008 and during this class I learned that the Housing Authority does not care if a participant damages a property. The Housing Authority will not assist a Landlord with collection of funds to repair damages nor will they remove a participant from the program due to property damage. I was also told that if a participant moved out mid lease, the housing authority would not honor the lease terms and would stop paying and even withdraw funds from my trust account if the participant moved out mid-month. It was after this class that I chose to stop participating in the Section 8 program as I no longer saw any benefit to my clients. Participating in the Section 8 program was not working in the best interest of the Landlord's that have hired me to care for possibly their largest investment.

Based on the above information, I and All Seasons, LLC CRMC strongly oppose HB20-1332. It is my belief that HB20-1332 will force landlords into well-meaning but flawed arrangements.

Thank you again for your time and consideration.

Danielle Rogers, MPM®, RMP®  
Comptroller/Property Manager  
All Seasons, LLC CRMC  
719-387-4146  
[danielle@all-seasons.com](mailto:danielle@all-seasons.com)



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[danielle@all-seasons.com](mailto:danielle@all-seasons.com)

## HB 20-1332 - Prohibit Housing Discrimination Source of Income

To whom it may concern,

I am writing to express my OPPOSITION to HB 20-1332 - Prohibit Housing Discrimination Source of Income.

As a property manager, I represent approximately 200 doors. We do not participate and oppose forced participation in the Housing Voucher program for several reasons.

- First and foremost, we are firmly in favor of a landlord's right to enter into or not enter into a contract at their discretion. Mandating that landlords participate in the Voucher program would mandate that landlords enter into agreements with the program administrators that are not in the landlord's interest in a number of areas. That should be a voluntary decision on the part of each landlord based on market forces and mutual benefit.
- Some landlords simply do not want to be involved in a government program. The bureaucracy of any government agency is simply something that some are opposed to and should not be forced upon them.
- While we take pride in our houses and do our best to keep them in nice condition, the Voucher program puts additional requirements on houses that exceed normal market requirements, some of which seem to be arbitrary and unnecessarily.
- Landlords qualify tenants' income for more reasons than simply ability to pay the rent. The Voucher does not guarantee performance under the terms of the lease nor does it even guarantee payments for the full term of the lease. In the event a tenant defaults on the lease, abandons the property, damages the property or otherwise does something that would result in the landlord being entitled to compensation, the tenants' income is where that would come from. If we are unable to disqualify the tenant based on lack of income simply because a Voucher program may pay some of the rent decreases the landlord's security in the agreement.
- The Voucher program specifically states that it will not pay its portion of the rent if the tenant abandons the property and monies paid after a tenant abandons the property "will be recovered by the PHA" from the account. This puts us in a very difficult position as property managers disburse funds to landlords from their trust accounts and cannot commingle funds. If funds are recovered from our trust account, the funds would not be from the property in question, but from funds belonging to other owners, clearly in violation of the law.

The net result of this would be a significant percentage of landlords exiting the rental market as the risk is increased with no offsetting factor. Further I can foresee other rental requirements being tightened and security deposits being increased across the board to compensate for additional risk thereby making the rental process harder for every member of the public.

If I may make an alternative suggestion, we as landlords and property managers want to rent to the largest pool of tenants as possible. That is simply a win-win. Instead of forcing an almost universally disliked program on everyone, make the program more user friendly to landlords and more will gladly take their money (i.e. participate).

Thank you for your attention.

Russ Breckenridge



June 1, 2020

TESTIMONY ON HB20-1332  
**PROHIBIT HOUSING DISCRIMINATION SOURCE OF INCOME DISCRIMINATION**

Representatives Herod and Jackson

My name is Chaer Robert. I am Legislative Director for the Colorado Center on Law and Policy. CCLP stands with diverse communities across Colorado in the fight against poverty through research, legislation, and legal advocacy.

Until 32 years ago, landlords could legally refuse to rent to families with children. And most did, resulting in fewer than one-third of apartments being available for families with children. It made things exceedingly difficult for struggling parents of young kids. I was Director of the Denver Women's Commission at the time. In 1988, Congress made such discrimination illegal. It was a very big deal! Congress recognized that families needed access to the same rental opportunities to raise children in a stable setting. Stable housing is associated with better health and better educational attainment for kids.

Pre-COVID19, for every 100 Colo families living at 30% of Area Median Income (roughly \$25,190 for family of three), there were only 31 available units, affordable at 30% of their income.<sup>1</sup> Almost three in four- 74%- of such low-income families are paying more than half their income on rent. This crowds out the ability to pay for other basic needs- transportation, childcare, food, etc. Currently, only about one in four eligible Coloradans living below 30% of AMI receives a housing subsidy, which allows them to pay one-third of their income for rent.

Subsidies are so hard to come by that many housing authorities maintain years long waiting lists. Denver Housing Authority holds a lottery two days per year to distribute housing choice vouchers. For those who win a Housing Choice voucher, they have only 60 days to find a landlord willing to accept it or they lose it. In a tight housing market, finding a landlord who accepts Housing Choice vouchers can be difficult. This bill can make it easier and help families attain housing stability critical for a family to achieve their full potential.

Please support HB20-1332-Prohibit Housing Discrimination Source of Income.

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<sup>1</sup> National Low Income Housing Coalition tabulations of American Community Survey 2018 PUMS data.  
[www.nlihc.org/housing-needs-by-state/colorado](http://www.nlihc.org/housing-needs-by-state/colorado)



As a Company that manages 55 single family homes for the past 18 years in Colorado Springs, we would like to voice our Opposition to HB20 1332. We do not participate and oppose forced participation in the Housing Voucher program for several reasons.

Any law requiring that a property owner or landlord participate in a Housing Assistance Program (HAP) violates a property owner's right to contract in that the law effectively forces the owner to enter into a non-negotiable contract with the government. This is fundamentally unfair to property owners, especially those owners who self-manage and do not work through a management company.

We are firmly in favor of a landlord's right to enter into or not enter into a contract at their discretion. Mandating that landlords participate in the Voucher program would mandate that landlords enter into agreements with the program administrators that are not in the landlord's interest in a number of areas. That should be a voluntary decision on the part of each landlord based on market forces and mutual benefit.

The bureaucratic processes to approve an applicant including paperwork and inspection processes will delay move-ins and create additional days of vacancy for the Landlord or property owner. Complying with the HAP's Housing Quality Standards also creates additional expenses and hoops to jump through for the Landlord or Owner that are not necessary in providing a safe, habitable rental unit. Many of the Quality Standards' requirements are unwarranted and not necessary to maintain the integrity and safety of the property. Some landlords simply do not want to be involved in a government program. The bureaucracy of any government agency is simply something that some are opposed to and should not be forced upon them. More costly bureaucratic checklists only make managing more costly and ultimately more costly for the tenant.

While we take pride in our houses and do our best to keep them in nice condition, the Voucher program puts additional requirements on houses that exceed normal market requirements, some of which seem to be arbitrary and unnecessarily.

Landlords qualify tenants' income for more reasons than simply ability to pay the rent. The Voucher does not guarantee performance under the terms of the lease nor does it even guarantee payments for the full term of the lease. In the event a tenant defaults on the lease, abandons the property, damages the property or otherwise does something that would result in the landlord being entitled to compensation, the tenants' income is where that would come from. If we are unable to disqualify the tenant based on lack of income simply because a Voucher program may pay some of the rent decreases the landlord's security in the agreement.

The Voucher program specifically states that it will not pay its portion of the rent if the tenant abandons the property and monies paid after a tenant abandons the property "will be recovered by the PHA" from the account. This puts us in a very difficult position as property managers disburse funds to landlords from their trust accounts and cannot commingle funds. If funds are recovered from our trust account, the funds would not be from the property in question, but from funds belonging to other owners, clearly in violation of the law.

The net result of this would be a significant percentage of landlords exiting the rental market as the risk is increased with no offsetting factor. Passing this bill will have a negative effect on the housing and rental market in Colorado. Enforcing these strict and unnecessary rules will make Colorado less Desirable to own Rental Properties and too difficult for the smaller landlord to manage the extra time and money required for home vouchers programs.

Please Vote No on HB20-1332

Lori Jake

Swiftcurrent Investment Group, LLC

Colorado Springs, CO

[lori@swiftresults.com](mailto:lori@swiftresults.com)

**SUBMITTED WRITTEN TESTIMONY**

**Committee** House Finance  
**Meeting Date** 6/6/2020 10:00

<b>Bill Number</b>	<b>First Name</b>	<b>Last Name</b>	<b>Position on Bill</b>	<b>Representing</b>	<b>Testifying</b>	<b>Text of Testimony</b>
HB20-1332	Angelique	Smith	For	Colorado Children's Campaign	Uploaded file	
HB20-1332	Danielle	Rogers	Against	Self	Submitted text	I am against HB20-1332. My opposition is not about people that utilize Section 8, it is about the HA's policies. HB20-1332 is a violation of property owner's right to contract. This bill will force property owners to enter into non-negotiable contracts with the government. Examples of concerns are: The required HAP contract that supersedes my lease. The property inspection process is not timely, and the requirements can be frivolous. We have high standards for the condition of properties under our Management, yet still, find many property requirements of the HA to be unnecessary for safety and habitability and a financial burden on Landlords. The requirement to disclose to the HA my banking information and allowing them to WITHDRAW funds from my trust account without notice if a tenant is removed from the program. The HA's disregard for tenant fraud or bad behavior. I have experienced this first-hand and questioned the HA's decisions to continue to provide assistance to those participants that violate leases, failed to make payments or those that cause property damage. I took a class taught by the HA and learned that the HA will not remove a participant from the program due to property damage and that if a participant moved out mid-lease, the HA would not honor the lease and would stop paying and withdraw funds if the participant moved out mid-month. Based on the above, I strongly oppose HB20-1332. HB20-1332 will force landlords into well-meaning but flawed arrangements.
HB20-1332	Isabel	Cruz	For	All Families Deserve a Chance Coalition	Submitted text	The All Families Deserve a Chance Coalition, a coalition dedicated to advancing public policy to improve the lives of Coloradans living in poverty since 1991, urges you to support this bill. Housing is one of the major barriers many people and families face across our state, and the country more broadly. Where a tenant receives the income to cover their housing costs should not be an additional barrier to securing a safe place to live. Untrue stereotypes about certain sources of income and the nature of the tenants who use them to cover their housing costs causes real harm to Coloradans. Our member organizations have heard many stories of people who lose their voucher or have to stay in unstable or unsafe living situations because they have such difficulty finding a place that will accept their form of payment. Statute must protect all renters, especially students, disabled, elderly, low-income, and marginalized individuals, to get one step further towards ensuring everyone can obtain one of the most fundamental essentials: a home. Please support this commonsense policy.
HB20-1332	Jim	Stegner	Against	Self	Submitted text	I own some rental properties and treat every applicant fair and equal and never discriminate against source of income. I do accept housing vouchers and try to work with everyone. However for many reasons and many problems that come with the red tape, hassles and extra time and expense that come with this, I feel it is unfair and will just add more cost and end up huring not help affordable housing. I am completely against HB-1332.
HB20-1332	Lori	Jake	Against	719-648-5223	Uploaded file	Thank you
HB20-1332	Robert	Lynde	Amend	Self	Submitted text	My concern with HB20-1332 is that being able to ask for a social security number and pull a credit part is a critical part of protecting the home owner when renting a home. As a professional property manager I have a fiduciary obligation to put qualified tenants in their homes. A credit report allows me to see and understand the whole financial picture of the applicant and potential tenant. We don't want someone overstepping their financial obligations. I have not issues with a statute requiring all forms of income and rental assistance needing to be counted toward qualifying but not being able to ask for personal identifying information would greatly harm my owners who own one single family home which they rent out. Thanks for your time. Regards, Rob
HB20-1332	Tyler	Jaeckel	For	The Bell Policy Center	Uploaded file	

## SUBMITTED WRITTEN TESTIMONY

Committee House Finance  
 Meeting Date 06/04/2020 Upon Adjournment

Bill Number	First Name	Last Name	Position	Representing	Testifying	Text of Testimony
HB20-1332	Abigail	Negley	For	The Arc of Colorado	Uploaded file	
HB20-1332	Annmarie	Jensen	For	Together Colorado Affordable Housing Committee	Submitted text	We are the Affordable Housing Committee of Together Colorado, a faith-based community organizing group comprised of 220 congregations, schools, and faith leaders throughout the State of Colorado working together to put human dignity at the center of public life. We urge the members of the General Assembly support HB 20-1332. The lack of affordable housing is consistently ranked as one of the most significant problems, throughout Colorado, including in rural areas. At the state and federal levels, we have created programs to assist people in being able to afford housing that is often not within reach of working class Coloradans. Yet, we frequently hear that a person has been approved for a program, has the resources to fund their rent, but can't find a willing landlord. If we want to solve our affordable housing problem, the provisions of HB 1332 are an important first step. Landlords have many tools for making sure prospective tenants are able to pay their rent. These include credit reports and reference checks. We need this bill during this public health emergency, when housing is part of both individual and community safety. We have long advocated the provisions of this bill and HB 1332 is more important now than ever. We urge you to support those in time of transition, those on public assistance, those whose lives depend on stable housing. Please support HB 1332.
HB20-1332	Betty	Ferguson	For	Self	Submitted text	This bill provides equal access to housing without discrimination and helps provide a decent home and living environment for every Colorado family. The bill aims to make housing discrimination based on a person's source of income an unfair housing practice. The sponsors of this bill are Reps. Herod and Jackson and Sen. Fields. According to a 2018 survey of Colorado renters by the Colorado Coalition for the Homeless, 47% of respondents who had been rejected from housing indicated source of income discrimination as the reason. Often, the denial of housing disproportionately affects renters of color, women, and persons with disabilities.
HB20-1332	Chaer	Robert	For	Colo Center on Law and Policy	Uploaded file	

HB20-1332 David Alley For Self

Submitted text Dear House Finance Committee Members,

I am a 69-year old, Caucasian, small business owner and concerned that housing in Denver is increasingly unaffordable and subject to discrimination based on a person's source of income. As a result vulnerable Coloradans are too often shut out of accessible housing. This causes displacement, homelessness and concentrates poverty.

Racist landlords, the continuing effects of Redlining and other governmental housing policies rooted in White Supremacy are all too prevalent and these past few days we have seen these birds coming home to roost, the boiling point has been reached! In solidarity I marched peacefully with my hand made sign: "No Justice, No Peace, Black Lives Matter." Pardon my caps, but people are FRUSTRATED, ANXIOUS AND ANGRY!

I urge you to support HB 1332 and remove source of income as one more impediment to housing justice in Colorado. Thank you!

HB20-1332 Kathy Smith For

Colorado League of Women Voters

Submitted text Dear Representatives:

My name is Kathy Smith and I represent the Colorado League of Women Voters. I am writing in support of House Bill 1332, concerning prohibitions on discrimination in housing based on source of income.

First, I want to thank you for returning to the 2020 legislative session amidst our COVID-19 emergency to consider some of the remaining important legislation.

Source of income discrimination is an enormous housing barrier for people who receive public or private housing assistance, such as income from Social Security, housing choice vouchers, pensions, annuities, state or federal disability programs or benefits, child support, alimony, foster care subsidies, disability or unemployment insurance, and veterans' benefits. HB1332 requires that the source of income be lawful and verifiable.

According to a 2018 survey of Colorado renters by the Colorado Coalition for the Homeless, 47% of respondents who had been rejected from housing indicated source of income discrimination as the reason. Often, the denial of housing disproportionately affects renters of color, women, and persons with disabilities.

I urge you to vote YES on HB20-1332 to ensure that a person's source of income does not prevent them from accessing housing

Thank you.

Respectfully,  
Kathy Smith  
Legislative Action Committee  
League of Women Voters of Colorado

HB20-1332	Lydia	Waligorski	For	Violence Free Colorado	Submitted text	Violence Free Colorado stands in strong support of HB1332.  We work statewide to address the needs of domestic violence survivors and overwhelmingly this means addressing the financial abuse, which impacts most survivors and can include efforts to ruin credit, drain bank accounts, engage in excessive civil litigation, and keep control over victims by driving them into poverty. This also means we work on housing survivors well beyond the needs of emergency shelter. Some programs are able to help pay rent and or help with deposits and we do this only after we have worked with Survivors to have a solid plan of how they will be able to pay rent on their own after we are no longer able to assist. This bill will help us house more people by reducing the stigma of using funds from programs like ours, unemployment insurance, child support/alimony or student loans. Survivors are relying on assistance now more than ever after COVID. This bill will benefit everyone - landlords, tenants, and the economy to work with any and all sources of income at this time. Obtaining housing or maintaining housing during a pandemic is even more crucial for everyone's safety. Everyone that we can house now and in the coming months are fewer folks that are at risk when the second wave comes in the fall/winter. We ask for to support this bill. Thank you
HB20-1332	Margaret	Robinson	For	together Colorado Affordable Housing Committee	Submitted text	I am writing on behalf of my nephew, Shane, who is being disqualified to rent an apartment, because he currently cannot work, but has sufficient savings in the bank to pay rent for a year. The landlord will not accept those savings as sufficient funds for him to rent.
HB20-1332	Margaret	Robinson	For	Together Colorado Affordable Housing Committee	Submitted text	I am encouraging you to support the Source of Income Discrimination bill because it unfairly disadvantages people using Section 8, on Social Security, receiving alimony or child support and anyone else without a traditional source of income. Everyone has the right to housing, if they can pay, whatever the source.
HB20-1332	Melanie	Kesner	For	Interfaith Alliance of Colorado	Uploaded file	
HB20-1332	Mina	Goldstein	For	Self	Submitted text	I support this legislation because it will provide equal opportunity for access to housing. Every Colorado resident should be able to have a home and right now there are many landlords who openly advertise that they will not accept certain sources of income, which is straight up discrimination and nothing less. When a landlord refuses to advertise, interview, conduct a showing, offer a lease, etc. to a person solely based on whether the person receives any government or private assistance, grant, or loan, the landlord stigmatizes the person and the programs, denies equal opportunity and further pushes low income people and families to the margins. The denial of housing due to source of income often disproportionately affects renters of color, women, and persons with disabilities. I urge legislators to remove this housing barrier by passing this legislation.
HB20-1332	Miriam	Estrada	For	Mental Health Colorado	Uploaded file	
HB20-1332	Nadine	Swahnberg	For	Self	Submitted text	I want to make sure that other sources of income, other than actual salaries or wages, are continued and accepted for payment of rent and such. Vouchers and unemployment insurance are very important to people's recovery from Covid-19 and its aftermath.