



COLORADO CENTER
on LAW & POLICY

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Forging Pathways from Poverty

TESTIMONY ON HB20-1332

PROHIBIT HOUSING DISCRIMINATION SOURCE OF INCOME DISCRIMINATION

Representatives Herod and Jackson and Senator Fields

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.¹ 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, sometimes limited to only certain neighborhoods in an area. Housing Choice vouchers were created to COUNTER previous government policies that created or intensified economic and racial segregation of tenants into public housing “projects.” We discourage carve outs for smaller landlords that can undermine this by exempting many units in some areas characterized by single family homes owned by smaller landlords.

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.

¹ National Low Income Housing Coalition tabulations of American Community Survey 2018 PUMS data.
www.nlihc.org/housing-needs-by-state/colorado



June 11, 2020

Dear Members of the Senate State, Veterans, and Military Affairs Committee,

Thank you for taking the time to review this written testimony in support of House Bill 20-1332. My name is Karen Moldovan, and I am the Director of Policy for Good Business Colorado. Good Business Colorado is a coalition of over 260 Colorado small businesses, working as community leaders to make Colorado a more prosperous, equitable, and sustainable state. In the Fall of 2019, we surveyed our members about their top issues and concerns. Over 70% of the membership responded, and shared that access to affordable housing for themselves, their families, and their employees was a significant concern. Housing affordability is a significant challenge for Colorado small businesses and entrepreneurs.

Without protections, people receiving income through gig economy jobs, legal marijuana industry jobs, alimony, child support, student loans, veterans' benefits, social security, etc. may experience housing discrimination. Many entrepreneurs often need to "cobble" together various sources of income, especially in the early stages of launching new efforts. Many of our most successful entrepreneurs and small businesses relied on gig economy jobs in pre-revenue stages of business development. Ensuring equal access to affordable housing, regardless of the source of income, is a tool that allows entrepreneurial Coloradoans to focus and thrive during the initial phases of business development.

Additionally, this bill is now more important than ever because sources of income, such as vouchers and unemployment insurance, are critical to COVID-19 economic recovery. Thank you for considering HB 20-1332, and I ask for your support.

Sincerely,

A handwritten signature in black ink that reads "Karen Moldovan".

Karen Moldovan
Good Business Colorado
Director of Policy



Dear Senate State, Veterans, & Military Affairs 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,¹ which is linked to heightened symptoms of mental health and substance use conditions.² 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.³ According to the latest data available, nearly 38,000 Coloradoans received supplemental income from the Social Security Administration for mental health conditions,⁴ and with over a third of Colorado household and over 50% of the households in Denver being renters,⁵ we need to ensure that all income sources are equally protected.

Stable housing is foundational for improving health outcomes. We know that without a safe, secure, and stable place to live, there is no mental health. For many individuals with mental health and substance use conditions, 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

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

² 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. [\[Link\]](#)

³ Ibid.

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

⁵ 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*.

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, on the renter's round table and others housing advocate committees also a graduate of the housing 1st program at the Colorado coalition for the homeless for chronically homeless individuals I'm in full support of hb 1332 due to my experience when I was housed on a voucher from the coalition for the homeless 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 disability income and being on a housing voucher 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 a clean safe maintained apartment buildings and pay and live in places I wouldn't normally choose for myself or my family if I had I choice I would choose a place like where I live now that cares about their residents treats them with respect and dignity has safe clean apartment buildings not just as paycheck living in a dump I feel tenants should all be treated equal no matter source of income or on a housing voucher or not we all deserve to be treated with respect and dignity as we didn't ask to be disabled this is the hand we were dealt and live on social security that doesn't pay a living wage enough to pay current market rent we shouldn't have to be punished and by live in squaller and or homeless because of such actions by these landlords

Thank you for your time and consideration

Melissa L Jones



Senate Committee Testimony Liz Peetz

June 11, 2020 – HB 1332 AMEND

Good morning members of the 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 throughout the evolution of this bill to incorporate some aspects of the bill including government processing delays and credit checks. However, 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 respectfully request that you maintain this current statute language in HB20-1332 to allow for 5 or fewer units (See page 4, line 15).

First, this bill is in many ways about fairness and access to housing. So it's important that the very people we regulate with this bill, (landlords and housing providers) are treated evenly and fairly in the landlord tenant laws. When Colorado has consistent standards and rules it not only increases compliance with laws but enables more comprehensive understanding for businesses that newly

enter the housing provider space. And to my knowledge, all the housing provider stakeholders who would be regulated by this bill agree that 5 units of housing is where the single-family law should remain. In fact the only reason that 3 units was raised in discussions at all when this bill was drafted was because one stakeholder (who has now reversed course) was negotiating on a separate part of the bill and was willing to concede that aspect for a different component that they wanted. But again, today they are asking for that same 5 unit level because it takes into account Colorado's circumstances as a state.

Colorado was one of the very first states to sign the fair housing act into law in the Country. And aside from being a trailblazer in housing access laws that reflect the needs of our citizens, Colorado is a state that prides itself on being independent as we strive to meet the unique needs of the citizens in our state.

According to the Colorado Health Institute, across the state, just 15 percent of Coloradans over age 62 say affordable, quality housing is available in their community. Many of these Seniors either rely on the affordable housing that is offered by single family housing providers, or they are using the few units of real estate property that they own as the way to pay for their own mortgage. And according to the state demographer, Coloradans age 65 and older are the fastest growing age group in the state, and forecasts show that 1 in 5 Colorado residents will be over 65 by 2050.

Furthermore, Colorado ranks as one of the top ten most numerous amount of veterans and active duty military service families in the nation, yet we have the unfortunate distinction of being ranked near the bottom of economic environment amongst all states as a location for military families to remain for retirement. Military family needs are unique as they can be transferred without much notice and then be forced to rent out their home as they search to find a new place to live in their

new assigned location. So it is not uncommon for these military families to need of a single family property manager to take care of renting that property back out in the same affordable rate that the family was paying to make ends meet in the new location.

Moreover, Colorado is not the only state that has drawn the line at 5 or fewer units in landlord tenant laws. In New Hampshire, Illinois, Maryland, New Jersey and Connecticut all have laws on the books that use that quantity of units. In fact often, the reason that the line is often drawn at 5 or fewer units in some states is to take into account different types of affordable housing properties such as a single family home, a shared group home, a duplex, or a mixed use building. This is especially acute in cities with older housing stocks that have a variety of different types of affordable building types such as Denver.

Without this important change, the Colorado Association of REALTORS® cannot fully support 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 particularly our military service families and seniors. It is more important now than ever that we do not limit the supply of affordable housing. Thank you for your consideration.



**COLORADO
CROSS-DISABILITY
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[Julie Reiskin](#)

Executive Director

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720.961.4261 (Direct)

303.648.6262 (Fax)

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:

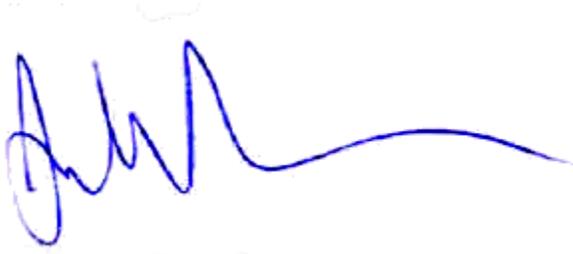
- 1) People living in nursing facilities or other institutional/congregate settings who are able to leave and want to leave. The state of Colorado has long recognized that people should be served in the most integrated settings because it is not only the right thing to do but the economically responsible 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

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- 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

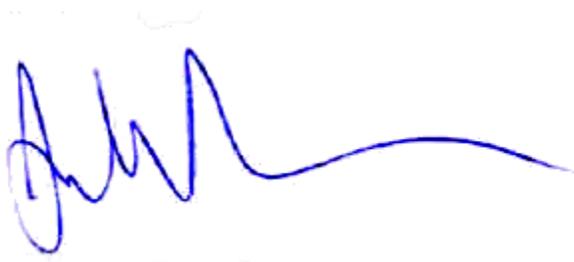
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These are two groups that are rarely heard from, and who even in the best of times rarely can get to the capitol. We wanted to make sure you heard their voices. The SOI protections do not get tenants or applicants out of any obligation of being a tenant. 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,

A handwritten signature in blue ink, appearing to read 'Julie Reiskin', with a long horizontal flourish extending to the right.

Julie Reiskin

Executive Director

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Prohibit Housing Discrimination Source of Income (HB20-1332)

Testimony to the Senate State, Veterans, & Military Affairs

Tyler Jaeckel, Director of Policy & Research

June 11th, 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.
- 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](#) 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 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.



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.¹ The COVID-19 Eviction Defense Project estimates that 460,000 renters are vulnerable to losing their homes as a result of the virus.² 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.³ 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

¹ <https://www.colorado.gov/cdle>

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

³ <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



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

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.

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



**ENERGY
OUTREACH
COLORADO**
Together We Power Stability

February 25, 2019

Honorable Leslie Herod, Chair
Honorable Members of the Finance Committee
200 E. Colfax Ave.
Denver, CO 80203

RE: HB20-1332 Prohibit Housing Discrimination Source of Income

Dear Representative Herod and Members of the Finance Committee:

I am writing to you today to express the support of Energy Outreach Colorado ("EOC") for HB20-1332: Prohibit Housing Discrimination Source of Income. EOC is a Colorado nonprofit whose mission is to ensure that all low-income Coloradans can meet their home energy needs. In order to do so, EOC provides energy assistance payments, weatherization, and efficiency services to low-income Coloradans, low-income multifamily buildings, and nonprofits through a variety of our own programs and programs in conjunction with local utility providers in every county of Colorado.

In light of the widespread and devastating impacts that COVID-19 has had on Colorado and its residents, the number of households needing assistance has likely never been greater. Yet, for households that find themselves in need of assistance, they face discrimination for seeking the help from their government that offers it for those in need. However, the chances for households to enjoy a safe and healthy home is in jeopardy when they seek out assistance, because of unjust discrimination. This situation will be exacerbated as more and more Coloradans find themselves in need of assistance admit record unemployment and economic strife.

For many of households that EOC serves, part of their obligations when using assistance for rent payments is that they also maintain their utility service or be subject to eviction. Just as EOC fights for the rights of utility customers and fair treatment by their utilities, we also believe that these Coloradans should equally enjoy fair access to housing. An issue EOC is encountering with more frequency in our work in with Colorado's low-income communities is health and safety problems within homes that put households at risk. While EOC endeavors to help these households, whenever and wherever we can, it is only reasonable that a family would seek out the best housing that they could. When a household has the choice to use housing assistance where they choose, they are able to make the same decisions that every other Coloradan can; the free choice to exercise their rights to not be discriminated against and obtain the best housing for themselves. The mere fact a household accesses assistance does not make them any less worthy of freely enjoying the right to live and prosper in the housing of their choice. We as a society have enacted laws that establish programs for assistance; it is likewise just that we also enact laws that allow for its equitable usage.

For the above reasons, I ask for your support on HB20-1332 for the citizens of Colorado.

Sincerely,

Andrew Bennett
Director of Advocacy

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.
- 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.



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 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

June 11, 2020

Senate State Veterans and Military Affairs 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.



Vote YES on HB20-1332 Source of Income Non-Discrimination

Dear Senator:

Enterprise supports HB 20-1332

Enterprise Community Partners, Inc. is a national nonprofit organization whose mission is to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities. We bring together nationwide know-how, partners, policy leadership and investment to multiply the impact of affordable homes and put opportunity within every family's reach.

Covid-19 has caused massive housing instability throughout Colorado. HB20-1332 and the long-term housing support it will provide is necessary to alleviate some of the housing crisis we face as a state. Covid-19 has only exacerbated Colorado's housing crisis.

Colorado's inflating housing market has become more restrictive to people living with disabilities, older adults, and low-income individuals and families. 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. Fifteen states and D.C. currently have statutes protecting renters from source of income discrimination dating back to the 1970s.

THE PROBLEM

- 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.
- Source of income discrimination traps people in neighborhoods with concentrated poverty and diminishes children's chances of moving out of poverty.
- According to a 2018 survey of Colorado renters by the Colorado Coalition for the Homeless, 47 percent of respondents who had been rejected from housing indicated source of income discrimination as the reason.

THE IMPACT OF SOURCE OF INCOME DISCRIMINATION PROTECTIONS

- Discrimination protections protect families' ability to secure safe, quality housing.- now, more than ever, safe and stable housing is critical for all Colorado residents
- Protections decentralize poverty and promote geographic equity in housing.
- When protections are in effect, voucher utilization rates improve.
- Discrimination protections prevent homelessness.

The need for intervention is great –for low income households with lost incomes and housing instability.

Sincerely,

Jennie Rodgers, VP, Denver Market Leader

WITNESS SIGN-UP LIST

Committee
Meeting Date

Senate State, Veterans, & Military Affairs
06/11/2020 Upon Adjournment

| Registered | Bill Number | First Name | Last Name | Position on Bill | Representing | Testifying | Status | Testimony |
|-------------------|--------------------|-------------------|------------------|-------------------------|-------------------------------------|-------------------|---------------|------------------|
| 6/11/2020 9:07 | HB20-1332 | Aubrey | Hasvold | For | Colorado Coalition for the Homeless | Uploaded file | Open | |
| 6/11/2020 9:17 | HB20-1332 | Aubrey | Hasvold | For | Colorado Coalition for the Homeless | In Person | Open | |
| 6/11/2020 8:16 | HB20-1332 | Chaer | Robert | For | Colorado Center on Law and Policy | Uploaded file | Open | |

Witness Signup List

| | | | | | | | | |
|----------------|-----------|--------|----------|-----|-------------------------------------|----------------|------|--|
| 6/11/2020 8:53 | HB20-1332 | Evelyn | Hutt | For | Together Colorado | Submitted text | Open | <p>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.</p> <p>We urge the Colorado Senate to support HB 20-1332. 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 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 especially 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; HB 1332 is more important now than ever.</p> <p>We urge you to support Coloradans in times of transition, those on public assistance, those whose lives depend on stable housing. Please support HB 1332.</p> |
| 6/11/2020 8:45 | HB20-1332 | Julie | Reiskin | For | Colorado Cross-Disability Coalition | Uploaded file | Open | |
| 6/11/2020 8:31 | HB20-1332 | Karen | Moldovan | For | Good Business Colorado | Uploaded file | Open | |

Witness Signup List

6/11/2020 10:30 HB20-1332 Karen

Simmons

Amend

Self

Submitted
text

Open

Briefly, I suggest that this bill as currently stands allows ANY renter, not just one subject to Covid-19 unemployment or other hardship, to deny paying their legally contracted rent or otherwise negotiating some temporary rent payment agreement. Please amend some statement regarding the renter needing to provide some written proof of Covid-19 or hardship emergency. Without that proof, any renter can deny paying the rent which forces lengthy delays and legal action onto the owner who in turn has their own obligations to pay.

Thank you for your consideration,
Karen Simmons

| Witness Signup List | | | | | | | |
|---------------------|-----------|---------|---------|-----|---------------------------------|----------------|------|
| 6/11/2020 12:15 | HB20-1332 | Kathy | Smith | For | Colorado League of Women Voters | Submitted text | Open |
| 6/11/2020 11:05 | HB20-1332 | Melanie | Kesner | For | Interfaith Alliance of Colorado | Uploaded file | Open |
| 6/11/2020 8:40 | HB20-1332 | Miriam | Estrada | For | Mental Health Colorado | Uploaded file | Open |
| 6/11/2020 8:51 | HB20-1332 | Tyler | Jaeckel | For | The Bell Policy Center | Uploaded file | Open |

Dear Senators:

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