Stable Homes, Healthy Communities

How rent stabilization will promote a healthy Colorado

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Executive Summary

Strong communities need stable, safe, and affordable housing that supports the health and well-being of the people and families who live there. But across the country, landlords have raised rents rapidly while incomes for low- and middle-income renters have stagnated, leaving many renters struggling to meet basic needs and facing ongoing housing instability.

This is especially true in Colorado, where lawmakers have not taken meaningful action to address the rental affordability crisis. And due to structural racism and discrimination in housing and employment, Black and Latinx renters are disproportionately harmed.

We conducted the majority of research for this report before the COVID-19 pandemic, which has further magnified and revealed the persistent housing insecurity that many renters already experience. Rent stabilization policies are one key opportunity for state and local governments to provide immediate stability for renters, and to support healthy communities in the long term.

The problem: Rising rents in Colorado harm health and exacerbate racial inequities

In this report, we present findings about how rising rents and housing instability affect renters' health in Colorado, including the results of a survey with 212 low- and moderate-income renters across the state. **Half of the renters we surveyed reported that their landlords had raised the rent within the past 2 years. The average increase was 9%, or $113 per month, while the largest was *$450 per month*, a 38% increase.**

Families have less money for basic needs

> *When the rent went up to $1,600 [from $1,400] it was pretty bad…We let the electricity bill go to the next month, or some portion of the water bill. School supplies are really crucial for us, but we put those to the side because rent is due. We'll have to limit groceries too.*
>
> - Laura, a renter living in Aurora with her husband and children

When landlords raise rents without limits, tenants have to make hard tradeoffs. Research shows that when housing isn't affordable, people are more likely to cut back on basic needs that are critical for health, like food, healthcare, and education. **Among the renters we surveyed, nearly 3 out of 4 reported spending less on food in order to pay rent.**

Rising rents lead to housing instability and chronic stress

Unaffordable housing is closely linked to housing instability, including evictions, which can have cascading effects on health, employment, children's educational attainment, and future housing opportunities. Evictions are common in some Colorado cities, such as Aurora, where each year there are over 5 evictions for every 100 renter households.

Renters who responded to our survey experienced ongoing stress and worry about housing instability, especially if their landlord had raised the rent recently. 3 out of 5 people whose rent had been raised reported that they worried frequently that they would have to move because they're rent was unaffordable. This can contribute to chronic stress, which in turn can cause or worsen chronic health conditions like depression, heart disease, and diabetes. Involuntary or frequent moves can also negatively impact children's mental health and their educational attainment — which is a major driver of adult health outcomes.

Lack of stable and affordable housing contributes to racial injustice

Historical and ongoing housing discrimination and income inequities mean that Black and Latinx households are more likely to rent their homes and to spend huge portions of their incomes on rent, which further exacerbates racial inequities. In Colorado, 45% of White renter households are rent burdened, compared with 56% of Black households and 59% of Latinx households. Increasing housing stability for renters is crucial for building a more racially just state.

The solution: Allow cities to adopt policies that support renter health by removing Colorado's ban on rent stabilization

Rent stabilization limits how much landlords can increase rent each year, and well designed policies contribute to just housing systems that support healthy communities. But in Colorado, state lawmakers prevent cities and towns from adopting rent stabilization policies that work for their local context, through a state preemption (or ban) adopted in 1981. Repealing this ban would shift power and agency to tenants, and strengthen community health. It would also give cities the freedom to pass policies that support renters' health based on what makes sense in their localities.

Recommendations for rent stabilization

1. **Repeal Colorado's statewide ban on rent stabilization.**

2. **Create strong and equitable rent stabilization policies at the municipal or county level**

Cities and counties can ensure that rent stabilization is effective and supports overall housing stability and health through:

- Complementary policies like prohibiting no-cause evictions, limits on condominium conversions, and proactive code enforcement
- Covering as many renters as possible by including single family and mobile homes
- Strong public oversight
- Incorporating rent stabilization into a comprehensive housing strategy to preserve and create new affordable housing

Introduction

Our homes are intimately connected to our health. For people to live healthy lives, safe, stable, and affordable housing is crucial. That's why housing-related policies have long been a key component of public health action and advocacy. When we strengthen policies that protect people's access to quality housing, we strengthen the health of our families and communities.

But across the country, private landlords have continued to raise rents as incomes stagnate. In Colorado, soaring rents paired with a lack of policies to meaningfully address housing costs has led to a rental affordability crisis that negatively impacts people's health, damages social ties that contribute to community well-being, and reinforces racial health inequities. The result is that renters – particularly low-income renters – often have to make hard choices about which basic needs to pay for or are forced to move in search of more affordable housing.

While renters have struggled with rising rents and housing instability for years, the COVID-19 pandemic has introduced new extremes of uncertainty, as millions of people across the country have lost their jobs and income. For many people living paycheck-to-paycheck with little to no savings, it's become impossible to pay their rent.[1,2] In the short term, a strong policy response to COVID-19 must ensure that millions of struggling renters can stay in their homes.[3,4] But the pandemic has only revealed the persistent housing insecurity that many renters already deal with, and shows the need for policies that will stabilize communities in the long term.

State and local governments can play a critical role in supporting community health by enacting policies that ensure struggling renters can stay in their homes in the immediate future, and that protect people's right to quality, affordable housing in the long term.

Surging rents have reached crisis levels in Colorado and across the country

Lawmakers have failed to ensure that safe and affordable housing is available to all, leading to what is commonly referred to as a housing crisis.[5] In this report, we focus specifically on the *rental affordability crisis.* As landlords raise rents faster than employers raise wages, people pay ever-increasing portions of their incomes for their housing. Low-income renters and people of color are hit the hardest.[6]

Housing is critical for health and well-being

Affordable, stable, good quality housing is one of the basic supports that people need to thrive.[7] Multiple aspects of housing influence health:

Affordable housing helps people afford all the other things they need: healthy food, healthcare, transportation, and other basic necessities.[8] When rents are high compared to people's incomes, especially for those with lower incomes, they're more likely to experience ongoing stress that can harm physical and mental health.[9] They're also more likely to have to move, to settle for lower quality housing, or experience homelessness.[9]

Housing quality can have major impacts on physical health and mental health. Leaks, mold and pests can cause or exacerbate respiratory problems like asthma, and lead to depression and anxiety.[10–13] Deteriorating lead paint can cause lead poisoning in children, leading to permanent cognitive harms.[14] Structural issues like holes, broken railings, and exposed wires contribute to falls, injury, and fires.[11]

Housing stability means having control over when and why you move. Stable housing contributes to overall family stability and better mental health.[15] It also benefits neighborhoods and the broader community, strengthening social cohesion and supportive relationships between residents.[16,17] Conversely, frequent moves or evictions — when a landlord expels a tenant from their home — can throw people's lives and health into turmoil.[18] Forced and/or frequent moves are especially harmful to children's well-being and educational outcomes, and can lead to ongoing housing instability and chronic stress.[18,19]

To create a housing system that works for everyone, we need to address racial inequities

Structural racism and a long history of overtly discriminatory housing policies mean that people of color are hit hardest by the rental affordability crisis. Government-sanctioned practices like redlining and racially restrictive covenants were used across Colorado throughout the 20th century, preventing many Black households from purchasing homes.[20–22] Today, zoning laws that ban apartment buildings and smaller homes in wealthy, predominantly White neighborhoods maintain segregation.[7]

Banks have also targeted Black and Latinx households for predatory loans. As a result, the mass foreclosures that led to the Great Recession disproportionately affected these communities.[23] These factors mean that Black and Latinx households are far more likely to be renters than White households, and contributes to a staggering racial wealth gap.[24]

Without policies that support housing affordability and stability, the COVID-19 pandemic will only deepen these racial inequities.[25,26] Colorado is becoming a more diverse state, and people of color are driving its population growth — from 1980 to 2019, people of color went from 17% to 32% of the population.[27–29] Ensuring the state's success means prioritizing racial equity.

About Colorado's rental affordability crisis

Colorado is home to some of the cities where rent is growing the fastest. One analysis found that Colorado Springs had experienced the second fastest rent growth of any city in the country from 2015 to 2020, with rent increasing over 27%.[30] Aurora ranked tenth, with a 20% increase in rents. In comparison, rents nationwide increased by 11% during this period.

Wages haven't kept up with rent. Someone paid minimum wage would need to work 71 hours a week to affordably rent a modest 1-bedroom home.[31]

Many renters live in single family homes. While discussions about rental housing often conjure up images of apartment buildings, single family homes are commonly rented as well. Over 1 in 4 Colorado tenants lives in one of more than 200,000 single family homes rented in the state.[32]

The rental affordability crisis is urban and rural. Rental affordability is not just an issue in Denver and other cities. Lower income rural Coloradans, including many workers in popular resort towns, are also struggling as existing homes are converted into short-term vacation rentals.[33,34]

The COVID-19 pandemic has created new levels of instability

The pandemic and associated economic recession mean that more Colorado renters are experiencing housing instability than ever before — especially families with children. In Colorado in November 2020[35]:

- 1 in 5 renter households, and over 1 in 3 households with children, weren't confident they could make next month's rental payments
- Among households that weren't caught up on rent payments, 2 in 5 thought it was likely that they would be evicted within the next two months. *Two-thirds of households with children thought it was likely they would be evicted*.

Colorado prevents cities from adopting rent stabilization

State and local governments play a critical role in addressing the rental affordability crisis. Rent stabilization is a key policy tool, because it allows local governments the freedom to set policies that are right for their own communities, such as limiting how much private landlords can raise rent each year in order to protect tenants from huge and sudden rent increases. Where rent stabilization exists, people living in protected units have lower rents and move less frequently than people in similar unstabilized units.[36] It's up to counties and municipalities to enact rent stabilization policies that safeguard tenants, preserve rental affordability, and support healthy communities.

But in Colorado, state lawmakers prevent cities and towns from adopting rent stabilization policies through a state preemption (or ban).The Colorado Revised Statute 38-12-301, adopted in 1981, reads in part: "**No county or municipality may enact any ordinance or resolution that would control rent on either private residential property or a private residential housing unit.**"[37]

Colorado's ban on rent stabilization reflects an overall power imbalance between renters and landlords.

An analysis of tenant-landlord laws by state across the country found that Colorado was the 43rd worst state for renters.[38] Colorado laws disproportionately protect the interests and earnings of landlords, leaving renters with few protections and worsening the rental affordability crisis. Repealing Colorado's ban on rent stabilization would shift more power and agency to tenants, and provide protections that recognize them as valuable community members.

> *As a renter I buy food and gas, we still pay taxes every day. My rent money goes to my landlord's property taxes, [and to] pay his mortgage. With those property taxes going back to the city, I would like to see local municipalities help renters... At least with [rent stabilization] we would feel more secure.*
>
> - Lucy, a renter living in Commerce City with her mother and two sons

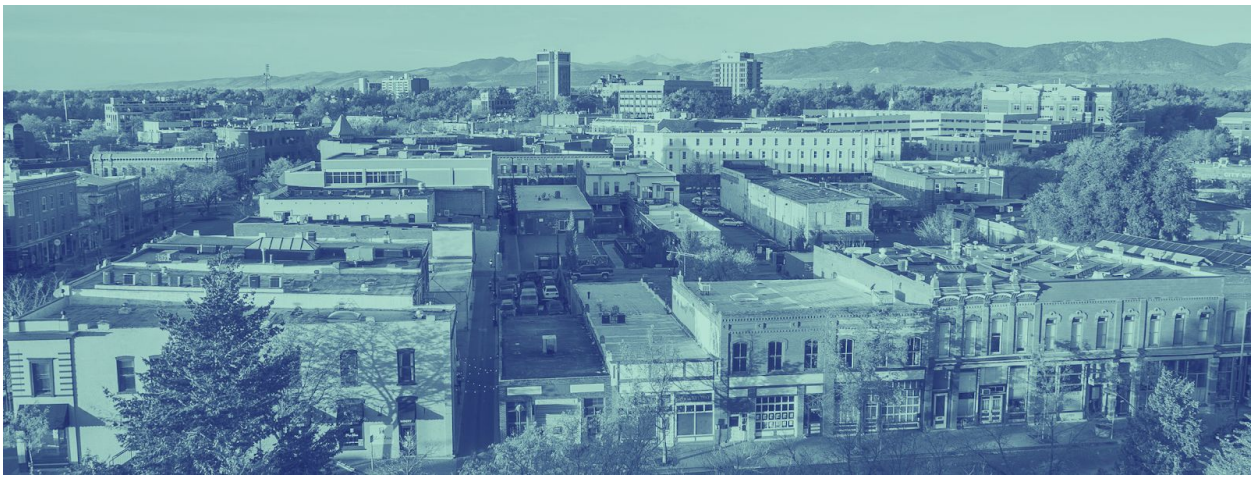
What's the difference between rent stabilization and rent regulation?

Advocates and policymakers use a variety of terms to describe policies that limit rents or rent increases. These terms do not have precise definitions and are often used interchangeably or differently across locations – which can be confusing.

Rent stabilization policies, sometimes called rent control, limit how much a landlord can raise a tenant's rent each year and sometimes how much they can raise the rent when a new tenant moves in. The allowable increase, which types of rental units are covered, and how rent stabilization is enforced depends on the details of local policies.[39] Historically "rent control" sometimes referred to strict price ceilings on rents, with no allowance for regular increases, but no current or proposed policies in the U.S. use an absolute price ceiling.[39] Rent stabilization falls under the broader umbrella of "rent regulation." [40]

Rent regulation refers to a universe of policies focused on affordability and stability for renters. These include limits on rents and rent increases (rent stabilization), restrictions on the reasons landlords can evict tenants, rental registries, and government boards that enforce regulations.[40]

Throughout this report, we use the term *rent stabilization* for simplicity and consistency, but occasionally we use *rent control* if quoting another source or an interview. In both cases we are referring to policies that limit annual rent increases.



About this report

Human Impact Partners authored this report in partnership with United for a New Economy (UNE) and 9to5 Colorado (9to5). Staff from UNE and 9to5 provided guidance and input on every stage of the research process, including developing the research questions and survey questions, distributing surveys, and reviewing the findings and final report.

We conducted the bulk of research for this report before the COVID-19 pandemic effectively shuttered much of the US economy. We reference these effects when appropriate throughout the report, but do not assess in detail the impact of the pandemic on low-income renters. Without comprehensive income support and/or rent relief, the issues described here have only grown more extreme.

Methods

Our research methods included:

- A survey of 212 low- and moderate-income renters across Colorado
- Analysis of American Community Survey data on rents and incomes in Colorado and the United States
- Interviews with low- and moderate-income renters who have direct experience with rising rents in Colorado. Their stories are included in quotes and case studies throughout the report
- Review of existing literature on the connections between housing affordability, stability, and health, and the effects of rent stabilization policies

More about our survey

The survey was distributed in English and Spanish both in person in Westminster, Commerce City, and Aurora by UNE's community organizers and online through UNE and 9to5's newsletters and social media channels. Responses were collected between late January and early March 2020. For the text of the survey questions see Appendix A.

This survey did not cover a representative sample of renters. Thus the results only represent the people who completed the survey, and should not be interpreted as representing all low- and moderate-income renters in Colorado.

The outreach strategy targeted low and moderate-income renters living in privately owned housing. We excluded a small number of respondents who reported annual household incomes of over $100,000 per year. The median household income of survey respondents was $40,000 per year. For more information about the demographics of survey respondents, see Appendix B.

Rents are rising faster than incomes

Over a third of Colorado households rent their homes. That's 1.8 million residents, including over 400,000 children, who live in rental housing.[41,42] Overall, renters are paying a bigger and bigger portion of their incomes for housing as rents rise.

A combination of factors have led to the rental affordability crisis:

- Federal support for housing disproportionately helps homeowners, with spending on benefits like mortgage interest and property tax deductions far outstripping programs for renters, like housing vouchers or affordable rental construction.[43,44] As the crisis worsens, the federal government has not made meaningful policy change.[45] Instead, Congress passed tax cuts that will lead to a *reduction* in affordable housing construction.[46]

- Income inequality has widened since the 1970s, and has worsened dramatically since the Great Recession.[47,48] Since 2011, most worker's wages have been stagnant even as corporate profits soar and a greater portion of income flows to the wealthiest people.[49–51]
    - ➢ **Colorado context:** The richest 1% of all Colorado families take home 17% of income in the state.[52] On average, a family in the top 1% makes over 20 times as much as a family in the bottom 99%.[52]

- Demographic shifts and a tight credit market for home loans since the Great Recession mean that more people than ever are renting, especially people with higher incomes who can outbid lower-income renters.[6]
    - ➢ **Colorado context:** Colorado is one of the fastest growing states, with many people moving in from other states and countries for work opportunities. Colorado's population had grown by nearly a quarter of a million people — over 15% — in the last decade.[53,54]
    - ➢ With its growing high-tech economy, the Denver area has had the largest increase in high-income renters of any city in the country. The number of renters earning over $100,000 increased by nearly 150% from 2008 to 2017.[55]

- Landlords are upgrading, selling, or raising rents on lower-cost rental units in response to this surge of demand, so that fewer and fewer low-cost homes are available to rent.[6]
    - ➢ **Colorado context:** From 1990 to 2017 Colorado homes renting for under $800 a month (adjusted for inflation) went from almost 75% of the rental housing stock to less than 25%.[6,56]

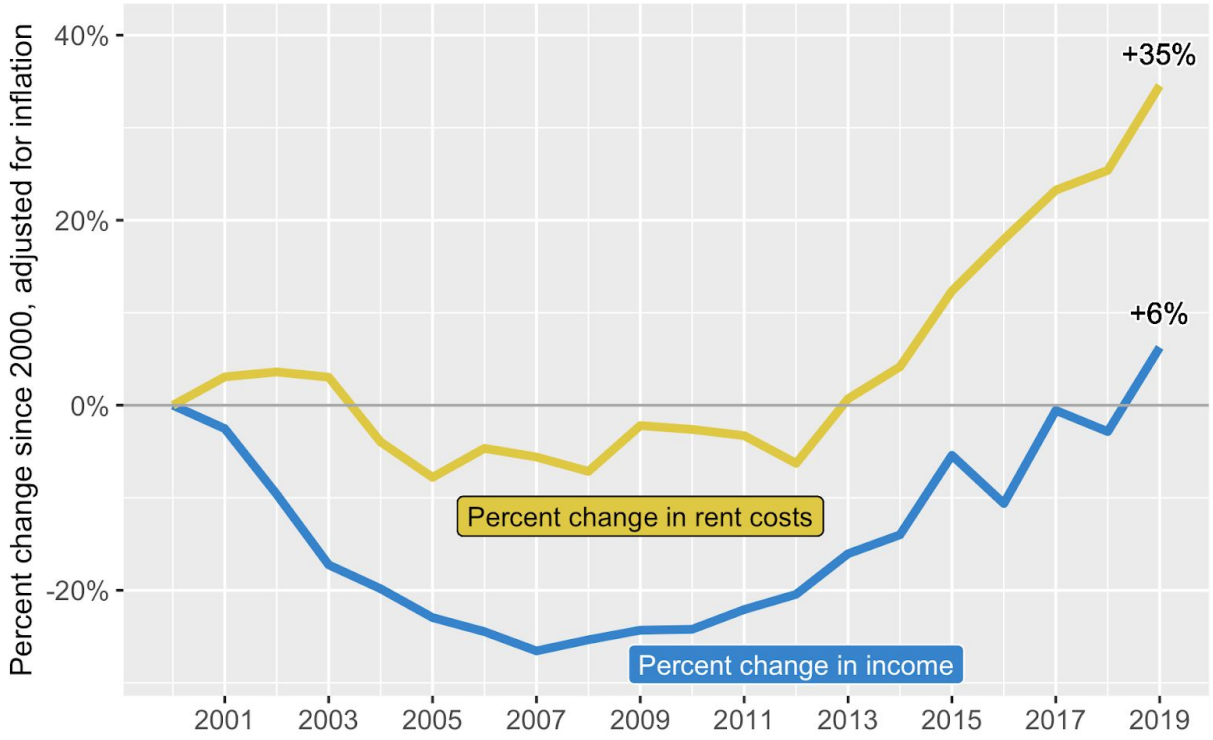
- Rising construction and land costs, along with restrictive zoning codes, make it very expensive to construct new housing. This means that much of the new housing that's built is at the highest end of the market where developers can get the biggest profits margins.[57]

The imbalance is greatest for households with low incomes

Rents are rising more quickly than incomes for everyone: from 2000 to 2019 median rent in Colorado increased by 40%, while renter incomes increased by 17%.[58] But this gap is even greater for lower income households.

Low-income renters in Colorado saw major declines in incomes during the Great Recession, and their incomes had only barely recovered before COVID-19 hit. In comparison, rent costs only dipped slightly during the Great Recession, and have since increased steeply. As seen in Figure 1, for low-income renters (those in the bottom half of incomes), rent increased by 35% from 2000 to 2019, while incomes only grew by 6%.

Figure 1: Change in rent costs and incomes for low-income renters in Colorado



Low-income renters are defined here as those with incomes in the bottom half of all renter incomes. Values are indexed to the year 2000 and inflation-adjusted to 2019 dollars using the consumer price index for all urban consumers for income and the consumer price index excluding shelter costs for rents.
Source: American Community Survey data from IPUMS USA, University of Minnesota, www.ipums.org

High rental demand means that landlords can raise rents and increase their profits even if they make no improvements on their housing. Recent research from a nationally representative survey and local research in Milwaukee has found that landlords renting in high poverty neighborhoods can in fact make the *greatest* short-term profits.[59] In lower-income neighborhoods tenants tend to pay higher rents relative to the value of the homes they are living in, while landlords' property taxes are low and they invest little in maintenance.[41]

Colorado tenants report large rent increases

Among the renters we surveyed, half (105 out of 212 respondents) of their landlords had raised the rent in their current home within the past two years. Among these tenants, the most recent rent increase raised their rent cost by an average of 9%, or $113 per month (or $1356 per year). This is more than a week's worth of food costs in Colorado for one adult and one child.[60] The maximum rent increase reported by respondents was *$450 per month ($5400 per year)*, a 38% increase.

Tenants sometimes weren't able to absorb the additional costs when a landlord raised their rent. About 1 in 5 tenants (45 out of 212 respondents) reported moving in the past 2 years because of a rent increase they couldn't afford. These tenants were very likely to worry about further housing instability and displacement: 70% of them (32 respondents) reported worrying "often" or "very often" about having to move or being evicted because they couldn't afford the rent.

Current policies don't protect tenants from escalating rents

Colorado's current policies favor landlords. For example, the state sets no limits on how much landlords can charge for security deposits, but allows them to take up to 60 days to return the deposit after a tenant leaves.[61] Meanwhile tenants can be evicted in just 10 days if they do not pay rent on the first of the month.[62] Without policies that provide sufficient affordable housing and prevent major rent increases, a majority of renters are rent burdened.

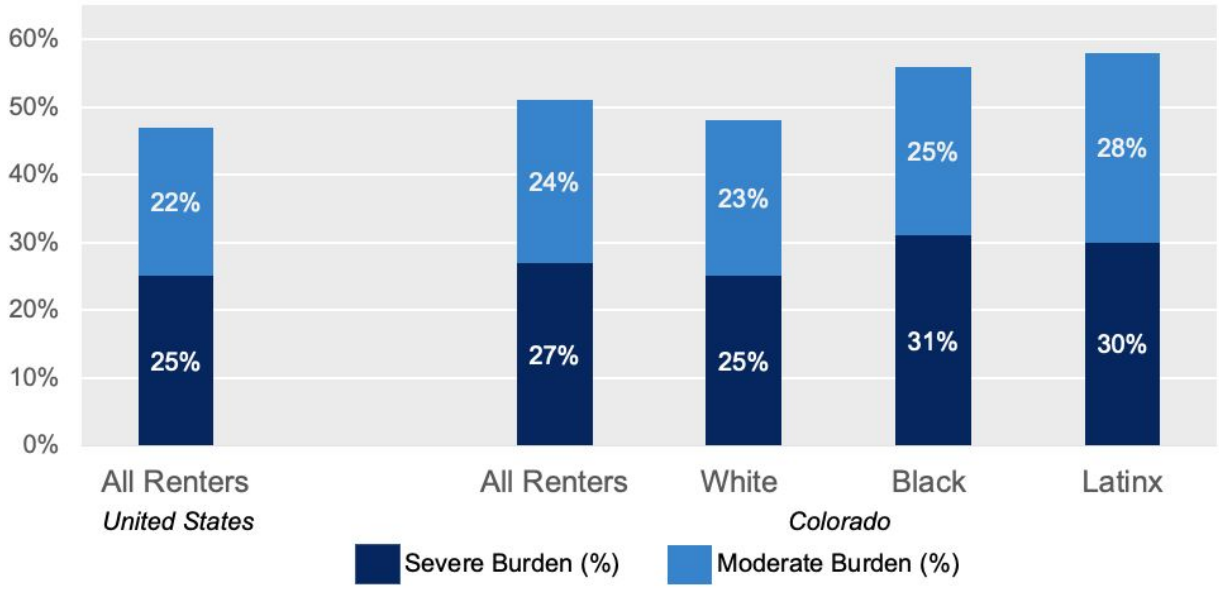
Defining rent burden

Housing policy makers and researchers often use the idea of "housing cost burden" to discuss housing affordability, or lack thereof. When applying this concept to renters, we use the term "rent burden," where rent includes both rent and utility costs. People are considered:

- *Rent burdened* if they spend 30% or more of their income on rent
- *Moderately cost burdened* if they spend 30% - 49% of their income on rent
- *Extremely cost burdened* if they spend 50% of more of their income on rent

In the United States, 22% of renters are moderately rent burdened, while 25% are extremely rent burdened.[63] As shown in Figure 2, a slightly greater percent of renters in Colorado face rent burdens.[63] High rent burdens mean instability for renters, especially when they don't know whether to expect a big rent increase when their lease is up.

Figure 2: Renter Costs by Race and Ethnicity in Colorado



Severe burden refers to households paying more than 50% of their income on rent. Moderate burden refers to households paying more than 30% but less than 50% of their income on rent.
Source: American Community Survey 2018 1-year estimates from IPUMS USA, University of Minnesota, www.ipums.org

Black and Latinx households are more likely to face high rent burdens and to be displaced as rents rise

Cost burdens are not evenly distributed among all renters. Housing discrimination and income inequities mean that Black and Latinx households have higher rent burdens, and the rental affordability crisis exacerbates racial inequities. Figure 2 shows that in Colorado, Black and Latinx households are more likely to face moderate and extreme rent burdens.[58]

Unaffordable rents can lead to displacement and community upheaval as well. Denver, with some of the highest rents in Colorado, also has one of the highest rates of Latinx displacement in the entire country.[64]

Laura's rent has increased by at least 10% each year, even during the COVID-19 pandemic, while her family takes on major housing repairs

Laura and her family love to spend time in the mountains near the Aurora home where they've lived for 7 years, getting outside whenever they can. The whole family rides bikes together in the summer, and before COVID-19 hit her kids loved to play basketball and soccer with friends.

Laura's husband works as a house painter, and was out of work for months due the pandemic, while Laura supplemented their income selling pies. Their landlord has raised their rent by between $100 to $200 each year, and in August 2020, despite ongoing communication about the family's reduced income, she raised it by 13%, from $1,600 to $1,800 a month. She told them she would have raised it more if it weren't for the pandemic, and that in August 2021 it would go up to $2,200—an additional 22%—to reflect the "market value."

Even as the rent has climbed, their landlord has done nothing to address major maintenance issues, including pests and mold that have triggered asthma in two of Laura's sons. When Laura told her landlord about the mice and cockroaches they found when they first moved in, "she just said she wasn't aware of it and didn't want to know anything about it."

Since moving in, Laura and her husband paid for a professional exterminator, replaced a broken hot water heater and have repeatedly cleaned and painted to try to address the mold. "Now I like where I live, because we've put so much work into fixing it," says Laura, but the rent increases make it hard to keep up. For years they've ended up paying bills late, skimping on groceries, and putting off buying school supplies. COVID has brought additional costs, like $80 per month internet service and used laptops for the kids' remote schooling. "Thanks to the [utility shut-off] moratorium our electricity and water were not shut off, but the water bill alone reached $1000."

Laura knows that living in a rent stabilized home would let her family manage rent payments and give them peace of mind: "If [the rent] would just increase by 3 or 4% we can live with that...But increasing it by $200, and just thinking about how we're going to pay even more....we'll struggle to make ends meet."

Rising rents mean cutting back on basic needs

A large body of previous research shows that when rents are high compared to incomes, people can't afford the things they need to be healthy. Increasing rental costs are associated with higher rates of food insecurity for families with children.[65] Low-income households that are severely cost burdened — including elders over 65 and families with children — spend significantly less on food than renters who are not severely cost burdened.[66] This can mean buying less food overall or purchasing cheaper and less nutritious food.

Severely cost-burdened households also spend less on healthcare and transportation, and may put off needed medical care.[66,67] People who report difficulty paying for their housing are more likely to put off going to the doctor or filling a prescription because of costs.[67] These tradeoffs have only become more common and more dire in the face of the COVID-19 pandemic due to widespread job and income losses.[2]

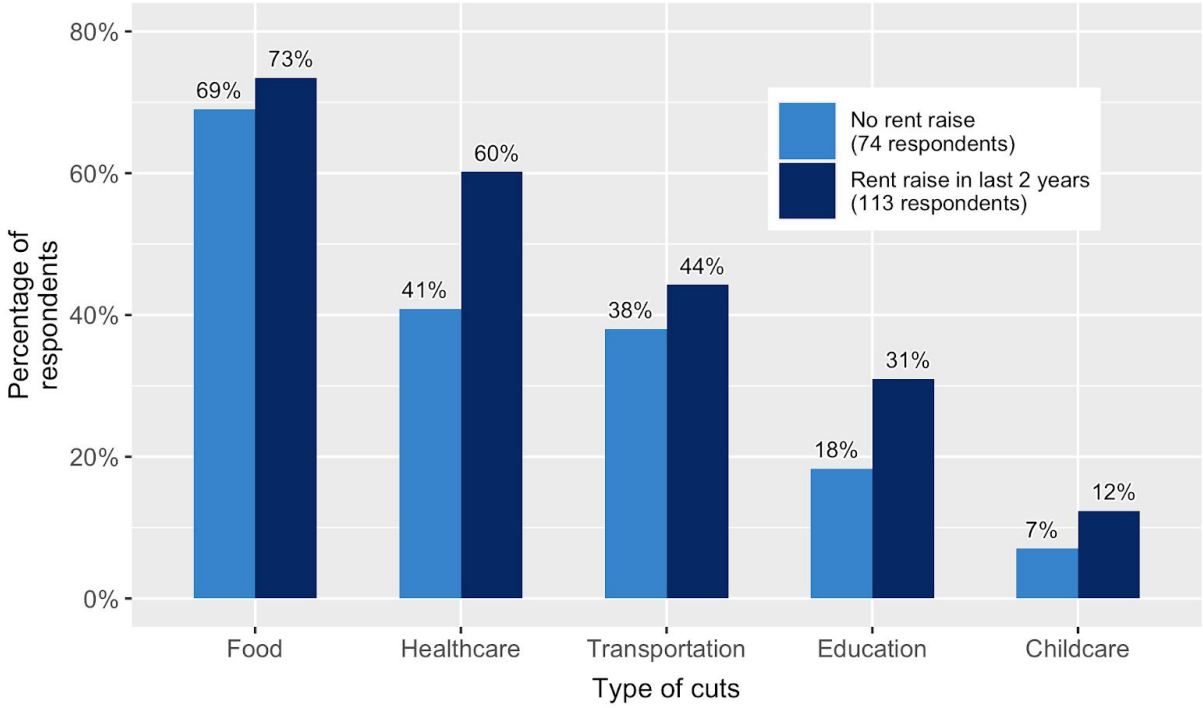
Renters cut back on food and health care to make rent

> *When the rent went up to $1,600 [from $1,400] it was pretty bad. There's times where you [can either pay one] thing or another. We let the electricity bill go to the next month, or some portion of the water bill. School supplies are really crucial for us, but we put those to the side because rent is due. We'll have to limit groceries too.*
>
> - Laura, a renter living in Aurora with her husband and children

Trouble paying bills was common among the renters we surveyed, but people who had experienced a recent rent increase were more likely to be unable to make ends meet. Our survey asked whether landlords had raised respondents' rent in their current home within the past two years, and whether they had moved because of a rent increase within the past two years. Nearly 3 out 4 people who experienced a rent increase were unable to pay all their bills, compared to half of people who had not experienced an increase. Almost everyone reported that falling behind on bills caused mental strain: 90% of renters who couldn't pay all their bills said this was "very stressful."

About 2 out of 3 renters (132 respondents) reported cutting back spending on other needs at some point during the past year in order to pay their rent or utility bills. Figure 3 shows that more than two-thirds of all respondents reduced food spending. Renters who had their rent raised in the past two years were more likely to reduce all types of spending, but especially on health care and education: they were about 1.5 times as likely to cut back on health care, and 2 times as likely to cut back on education compared with people who had not had a rent increase.

Figure 3: Renters' spending cuts in the last year



Rising rents lead to housing instability and harm health

People experiencing housing instability don't have control over when and why they move, and ongoing struggles to pay rent costs are a major contributor to instability. When people move involuntarily — for example because of a rent increase they can't afford — they are more likely to move to housing that is lower quality and to neighborhoods with more poverty and violence.[68]

Eviction is acutely traumatic but also has cascading effects that can harm health and well-being for years, contributing to chronic stress and ongoing financial instability.[18] Mothers who had been evicted in the previous year reported more material hardship, depression, and worse self-reported health than those who hadn't, and some of these effects persisted for at least 2 years after the eviction itself.[18] The long-term consequences of eviction can include job loss and reduced earnings, making it even more difficult for people to establish stable incomes that support housing stability.[18]

Housing justice advocates hold an action at the U.S. Department of Housing and Human Services

Many landlords don't want to rent to someone with an eviction record, making it hard for someone who was evicted years ago to find decent housing or a responsive landlord.[69] In Colorado legal evictions remain on tenants' court records indefinitely, and until a new law goes into effect in December 2020, even cases that have been filed and then dismissed appear as evictions on public records.[70,71]

Research across the country has shown that eviction disproportionately affects people of color, and especially Black women.[72–75] An analysis in Denver found that evictions were more likely in neighborhoods home to greater percentage of people of color, where housing prices were growing.[70] Next door, Aurora has one of highest eviction rates in the state: in 2016 Aurora's eviction rate was 5.5%, compared with 2.75% in Colorado.[76]

Chronic stress from housing problems damages health

Both our survey results and the existing research that we discuss in this report frequently reference connections between housing instability and stress. Stress is a normal part of life and can even help people adapt to challenges and build resilience. But more and more research shows that high levels of chronic, unmitigated stress (stress that is ongoing and doesn't let up) can cause or worsen a wide variety of both mental and physical health problems.

When people experience sustained stress around issues in their life that they have little ability to control, and they lack supports to manage their stress, it can take a major toll on health.[77] Good-paying jobs, opportunities to build wealth, and high quality education can provide material and social resources that help people cope with stress and use it to their advantage.[77] But without supports like these, stress is more likely to damage our bodies.

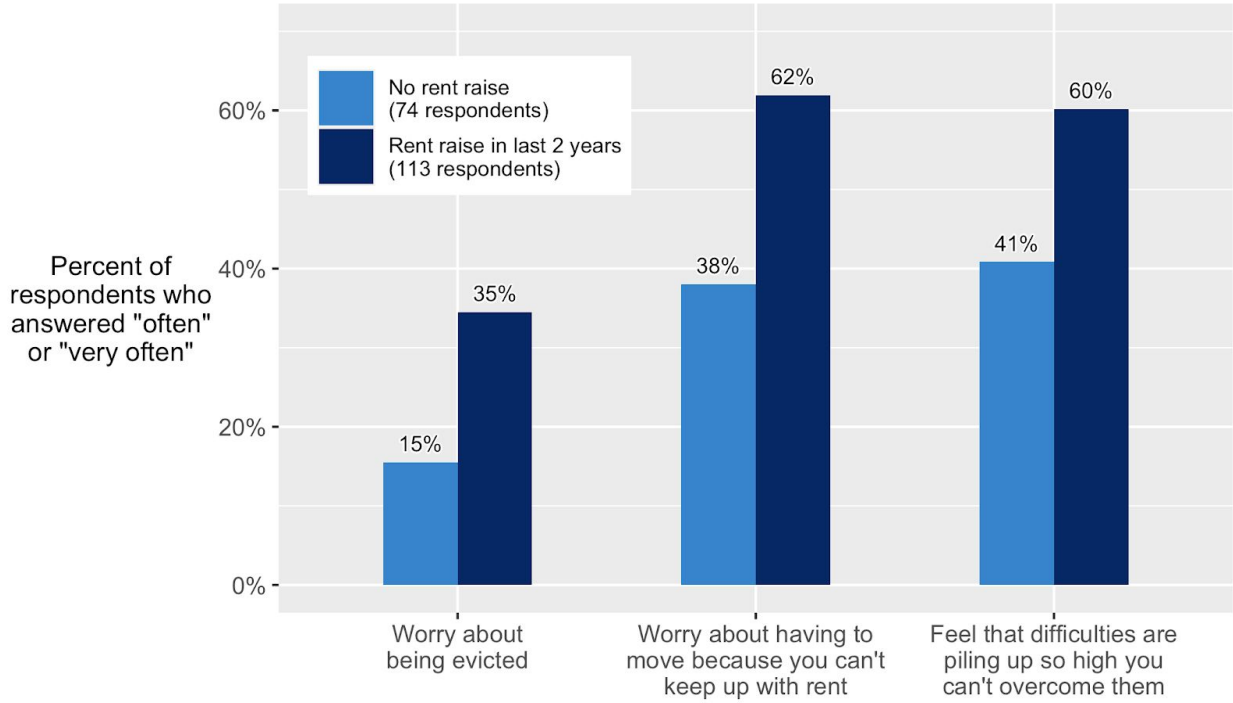
Our bodies respond to stress by releasing hormones that make us feel alert and suppress regular bodily functions that aren't a priority in acutely stressful situations.[78,79] The stress response increases blood flow and releases blood sugar to our muscles, supporting the "fight or flight" response that humans have developed to respond to life-threatening situations.[80] But if we stay stressed chronically, elevated blood pressure can contribute to stroke and heart disease, high blood sugar can lead to obesity and diabetes, and immune system suppression can leave people vulnerable to infections and autoimmune disease.[78–80]

Adversity in early childhood can lead to "toxic stress" that interferes with healthy brain development and affects long-term health into adulthood.[81] The cumulative effects of family poverty, including housing problems, can contribute to toxic stress.[82,83] Policies that reduce stress from issues like housing instability have significant potential to improve a wide variety of health outcomes for children, adults, and communities.

Rent increases are connected to frequent worry and stress

When landlords raise rents, renters report greater worry about housing instability. As shown in Figure 4, more than 1 in 3 renters whose landlords had recently raised their rent worried often about eviction. Ongoing worries about housing stability can contribute to chronic stress, characterized in part by feelings of not being able to cope with major challenges. Figure 4 also shows that over 3 out of 5 people whose rent was increased said they often felt that difficulties were piling up too high to overcome during the past month.

Figure 4: Renter stress and worry



Housing instability makes it hard for kids to succeed

Housing instability also has major impacts on kids' well-being and on their healthy development. Strains on parents affect their children, and stable housing is very important for supporting mothers' mental health, which in turn reinforces their children's well-being.[15,83] Involuntary or frequent moves can also negatively impact children's mental health and their educational attainment — which is a major driver of adult health outcomes.[84] Kids who don't have stable housing are more likely to miss school, change schools frequently, and develop behavioral problems.[85,86]

Among the tenants we surveyed, 2 out of 5 respondents who were worried about having to move also have children living with them, whose health and education could be disrupted by a sudden rent increase and move. Increased housing stability through rent stabilization could lessen stress and the likelihood of moving for these families, benefiting both parents and children.

Elizabeth was displaced from the mobile home she owned and worries a big rent increase will force her family to move again

For 10 years, Elizabeth and her husband lived in the Denver Meadows mobile home park in Aurora, along with about 60 other families, including her parents, brother, and cousin. Like the other residents, Elizabeth owned her home, which she had purchased from the park owner, but paid rent for the underlying land.

In 2016, the park's owner announced he was going to close the park in two years, to sell the land so it could be redeveloped. Residents organized with 9to5 Colorado to protect their homes, including working with an affordable housing developer to try to purchase the land. The landlord responded with frequent rent hikes and new fees: "They increased the rent up to 3 times per year by $50 to $60" each time, says Elizabeth. "The rent went from $600 to $900 for the lot."

The stress on Elizabeth and her family was huge, and while fighting to keep her home she had a stroke that paralyzed part of her body. After a long struggle, the landlord evicted all of the residents in 2019. The City of Aurora provided some relocation assistance, but residents had few options of places to move their homes. Elizabeth ended up selling her mobile home, which had cost $30,000, for just $12,000.

Elizabeth, her husband, and her parents have moved 3 times since being evicted. "For 6 months we were in crisis," she says, "it took a long time to find a place to live with my family." In late 2019 they found a place in the Montebello neighborhood in Denver, where they all live along with Elizabeth's granddaughter. The rent is $2000 per month, and soon will be going up to at least $2100. To afford the higher rent, they've cut back on food, lowered their car insurance plan, and suspended their life insurance.

Elizabeth knows that rent stabilization would support her and her family's health:

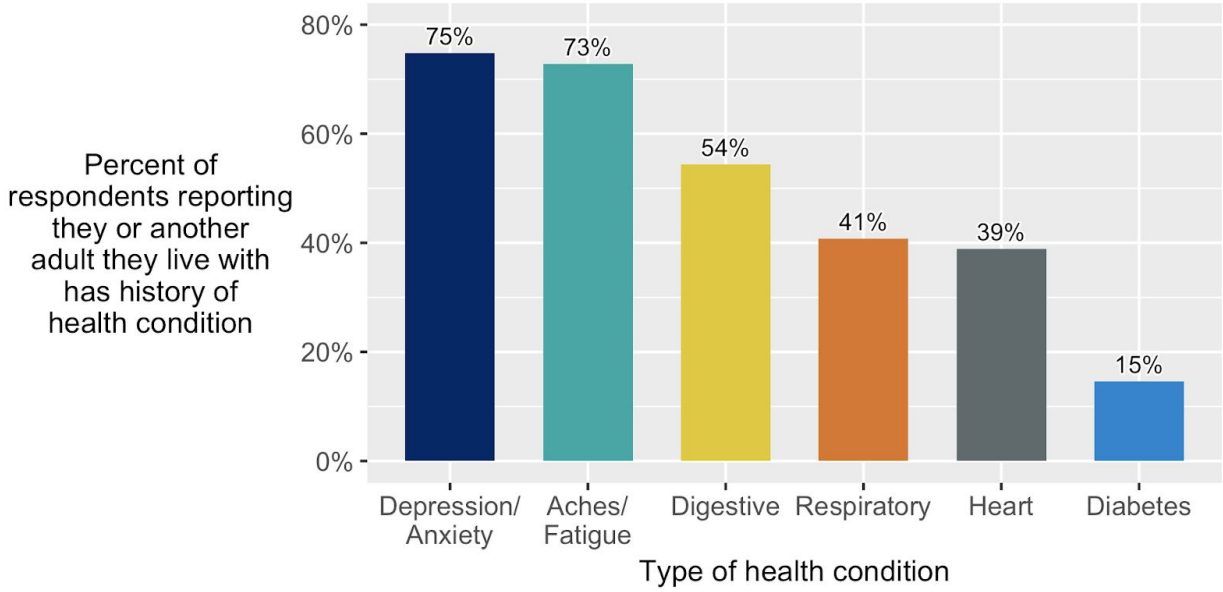
> *From the experience I had before, I feel very anxious about when the time comes to renew the lease. My mom gets under a lot of stress...I'm a person of faith and I always look for the different ways to come up with solutions. [Rent stabilization] would definitely help, because at least I could know exactly what's coming and I can manage differently, since I'm the head of the family. I won't have to make radical cuts.*

She emphasizes that these policies are needed to support all low-income renters: "It's not just for me. I hope this story brings some change."

Stressed renters also report underlying health problems

Chronic stress can lead to physical and mental health problems, as well as exacerbate a wide range of underlying health conditions. Figure 5 shows health conditions reported by a subset of survey respondents who also stated that they worry frequently about being evicted or having to move because they can't keep up with rent payments. In other words, these are renters who experience ongoing stress about housing stability. Respondents reported if they or another adult in their household had a history of these conditions.

Figure 5: Underlying health conditions among renters reporting housing instability (106 respondents)



Depression, anxiety, and general pain and fatigue were the most common conditions in households reporting frequent worry about housing instability. 3 out of 4 of these respondents said that they or someone else living with them has a history of depression, anxiety, or pain. These findings reflect previous research that shows links between housing instability and mental health conditions like depression that go beyond the strain caused by general financial hardship.[15] These conditions are also closely linked to chronic stress — stress can precipitate these conditions or worsen them, and depression, anxiety, and pain can in turn prolong or exacerbate stress.[87–89]

Adopting policies that provide housing stability and security for renters can reduce ongoing stress and anxiety caused by constant worries about paying rent and the possibility of having to move.

Alma's landlord neglected basic maintenance and put her kid's health at risk, while raising the rent by up to $100 every year

Alma, along with her husband and two children, moved to the Green Valley Ranch neighborhood in Aurora in 2019. Alma is very involved in her community, through her church and volunteering with her kids' schools. Before their recent move, she and her family lived in Westminster for 11 years, until rent increases combined with unhealthy conditions in their apartment forced them to leave.

Their landlord increased the rent every year in their Westminster apartment, by $50-$100 a month. The last time the landlord raised the rent it went from $1200 to $1300, an increase of over 8%. The uncertainty made it hard for Alma and her family to plan their finances. "When the [new] lease is coming," she says, "you never know how much it's going to go up."

Even as the rent went up significantly each year, conditions in the apartment got worse, with persistent mold and water leaking through the roof. When Alma called the owners to address these issues, they would sometimes make surface repairs, but because they didn't repair structural issues like leaks, the mold always came back. Alma's son Obie developed respiratory health problems when he was 6 years old, which their doctor said were worsened by the conditions in their home:

> *The priority is to pay the rent, so I had to choose whether to pay the rent or take him to a specialist…It was really sad to see my child wake up, trying to breathe, it pained my heart not to have the resources to address this.*

It was hard for Alma to move away from the community she had raised her kids in, but her family was lucky for find a house in Green Valley Ranch in much better condition, where the landlord is responsive to their needs:

> *As renters, we experience a lot of abuse. [At our old apartment] the manager only helped when he felt like it…Now we found someone who cares, but it isn't thanks to the law.*

Like so many people during the COVID-19 pandemic, Alma and her family are now facing major loss of income due to reduced work hours. They're focused on paying for rent and food, and still aren't able to get the medical care they want for Obie's respiratory problems.

In the long term, policies that limit how much landlords could raise rent would help their family recover from the pandemic. Alma says that with rent stabilization, "We would feel safe." It would give her family the ability to plan ahead, along with security they haven't had before.

Rent stabilization is a key tool for housing stability

It's clear that many renters in Colorado are struggling with high and rising rents and housing instability, which can cause wide ranging harms to health. Rent stabilization is one important aspect of a just and healthy housing system, and is a positive step toward solving the rental affordability crisis and improving community health.

Well-designed rent stabilization policies are unique in that they provide an immediate way for local governments to increase stability and predictability for many tenants, without requiring major subsidies or government spending. Rent stabilization is effective — in cities with these policies, tenants living in stabilized homes move less frequently and have much more affordable rents compared to people in un-stabilized units of similar size and quality.[36]

Rent stabilization policies don't put an absolute cap on rents, but rather limit how much landlords can increase rent each year, often using a percentage that is connected to changes in the regional cost of living. Decision makers can adapt policies to their local context to ensure that residential property owners can earn a reasonable amount of income and can cover the cost of building maintenance, but that they can't suddenly raise rent far beyond what tenants can afford. Currently, 5 states (California, Maryland, New Jersey, New York, and Oregon) and Washington DC have either statewide rent stabilization or are home to one of the 182 cities with rent stabilization policies.[90,91]

Rent stabilization policies could support Colorado renters, but Colorado cities can't currently adopt rent stabilization because of a state preemption put into place in 1981.

Members of 9to5 and UNE discuss long term plans for renters rights

State preemptions can block cities from adopting equitable policies

Preemptions are laws adopted by a higher body of government to restrict the policies that a lower body of government can pass.[92] State preemptions limit what local city or county governments can do. State preemptions *can* be used to advance health and equity, including through equitable housing policies, such as laws that prevent cities from blocking new affordable housing developments.[93]

It has become increasingly common in the past decade for states to use their preemption powers to stop cities from enacting policies designed to protect health, advance equity or prevent discrimination.[94,95] In addition to preventing cities across the country from passing housing policies like rent stabilization and inclusionary zoning, state preemptions have blocked minimum wage increases, paid sick leave policies, firearms regulations, and LGBTQ anti-discrimination ordinances.[94–96] State preemptions are often backed by industry groups trying to stop policies that would limit their profits —for example, the recent rise in preemptions has roots in efforts by the tobacco industry to preempt local smoking bans beginning in the 1980s.[97]

Colorado is one of 31 states with some kind of preemption against rent stabilization.[92] The state legislature banned all forms of "rent control" in 1981, after tenants in the city of Boulder organized successfully to get a rent stabilization ordinance on the local ballot.[98,99] A state supreme court case in 2000 ruled that the ban also applied to mandatory inclusionary zoning, when cities require that a percentage of new housing development is affordable to people with low or moderate incomes.[100]

Cities can ensure policies support housing quality and creation of new rental housing

Well-designed rent stabilization policies can contribute to a just and healthy housing system and avoid unintended consequences. While lobbyists for landlords and the real estate industry claim that rent stabilization has negative outcomes, research on existing policies shows much more nuanced results.

Rent stabilization doesn't decrease housing production

Rent stabilization policies target rent increases, not the initial rent costs for new buildings. Thus they do not discourage housing development or prevent developers from making a fair return on newly constructed housing, including covering the cost of construction.[101] How much new housing gets built is much more dependent on broader market conditions and constraints like zoning, and research on existing rent stabilizations policies has found little effect on rates of new housing development.[102]

Policies can be crafted to keep housing safe and well-maintained
There is not consistent evidence that rent stabilization leads landlords to neglect maintenance and that housing quality suffers. While some research has found evidence of deferred maintenance in rent stabilized housing, other studies have found no effects or even found, as in Washington DC for example, that apartments covered by rent stabilization have fewer physical problems than those that aren't.[103] Adjusting annual rent increases according to regional price indexes gives landlords sufficient funding for maintenance, and complementary policies like strong proactive code enforcement give cities tools to prevent or address unhealthy housing conditions.[101–103] As our interviews with tenants show, some Colorado renters already experience poor maintenance *and* large rent increases. Combined with strong eviction protections, rent stabilization can give tenants more power in requesting for necessary repairs, since they are protected from retaliatory evictions or rent increases.[36]

Closing loopholes prevents negative effects on housing that's not stabilized
When rent stabilization policies have had unintended consequences, it is often because of loopholes. Research in San Francisco found that while rent stabilization was very beneficial for the people living stabilized homes, an unintended consequence of the law was that landlords chose to sell their rental housing to be converted to condominiums or demolished for new housing, restricting housing supply and driving up rents for people who didn't live in stabilized apartments.[104] Policies to limit these practices and to support the creation of new rental housing can mitigate these consequences.

Members of UNE celebrate their local housing campaign

Recommendations

1: Repeal Colorado's statewide ban on rent stabilization

To protect community health by improving housing stability, Colorado needs to repeal the state preemption on rent stabilization. Doing so will give each locality the flexibility and legal standing to enact rent stabilization policies that protect the greatest number of renters in their local contexts.

2: Create strong and equitable rent stabilization policies at the municipal or county level

While a handful of states have passed statewide policies, the majority of rent stabilization policies are designed by city or town agency staff and legal counsel using local data. Colorado localities can use the same approach to stabilize housing in their communities. Rent stabilization should be part of broader efforts to ensure that affordable, stable, and healthy housing is the norm. Some suggestions on how to create a comprehensive housing policy are listed below.

Additional recommendations for local governments:

Adopt complementary policies
To avoid unintended consequences, rent stabilization policies are often accompanied by other pieces of legislation that create a comprehensive approach to tenant protection and focus on health outcomes. Key complementary policies that support overall housing stability include:

- *Limit no-cause evictions* by requiring landlords to have serious and concrete grounds (just-cause) in order to evict tenants, such as nonpayment of rent, major violations of the lease agreement, or causing significant damage to the home.[105] Research on cities that adopted just-cause policies found they led to a decrease in both eviction filings and completed evictions, resulting in more housing stability.[106]

- *Limits on condominium conversions* put restrictions on turning rental housing into owner-occupied housing. These policies can take many forms, including limiting the number of units that can be converted each year, requiring that tenants or nonprofit affordable housing providers are given the first opportunity to purchase a unit, or requiring that developers replace lost rental units.[107] Research in San Francisco found that condominium conversion was a major way that rent stabilized housing was taken out of the rental market, indicating that it is important to limit this practice.[101,104]

- *Proactive code-enforcement* policies are important for giving cities the ability to systematically inspect rental housing to ensure that owners are maintaining healthy conditions. Proactive, rather than complaint based, enforcement takes the burden of responsibility off of tenants and prevents them from potential retaliation.[108] Evaluations of proactive code-enforcement programs have found that they lead to a decrease in dangerous housing conditions and an increase in the numbers of units that are up to code.[109]

Create strong public oversight
A public committee, such as a democratically elected rent stabilization board, can make sure policies are effectively implemented and followed, and can review cases in which landlords could be violating rules.

Cover as many renters as possible
Renters in all types of housing should be covered by rent stabilization. Many policies exempt single family homes, but these are in fact one of the fastest growing types of rental housing, and are increasingly owned by large-scale corporate investors.[110] Policies should also cover rent for land in mobile home parks, a major source of non-subsidized affordable housing in Colorado.[111]

Adopt rent stabilization as part of a comprehensive housing strategy
Rent stabilization should be adopted as part of a broader strategy to increase affordable housing, including public investment in affordable housing construction, reforming land use rules that make building housing more expensive, and other forms of incentive and subsidy.

Drawing by a child of an UNE member of the importance of home

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Human Impact Partners
Human Impact Partners (HIP) transforms the field of public health to center equity and build collective power with social justice movements. We bring the power of public health to campaigns and movements for a just society through research, advocacy, capacity building, and field building.

United for a New Economy
United for a New Economy (UNE) envisions vibrant, strong communities where ALL community members have a voice in the decisions that impact them, access to economic security, affordable housing, good jobs, and the ability to live free of racism and fear. UNE works towards its vision by building community power through organizing, community activism, and innovative policy solutions.

9to5 Colorado
9to5 is one of the largest, most respected national membership organizations of working womxn in the US, dedicated to putting working women's issues on the public agenda. 9to5 works on economic justice through a racial justice and gender justice lens by supporting the leadership of directly impacted community members. The 9to5 Colorado chapter focuses on affordable housing, paid leave, and workplace equity.

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Appendices

Appendix A: Rent and Health Survey

Human Impact Partners, 9to5 Colorado, and United for a New Economy are collaborating on a research project to explore how repealing Colorado's ban on rent control could affect housing affordability, stability, and health.

The survey will take about 10 minutes to complete. Your responses are anonymous and confidential.

If you have any questions about the research project, contact Desiree Westlund at 303-936-0503 or info@unecolorado.org

Thank you so much for taking the time to complete this survey!

Please continue if you can check YES to all of the following:

- ❏ I am age 18 years or older
- ❏ I am the only person from my household completing this survey
- ❏ I currently live in a home that I rent
- ❏ I do not receive housing assistance

1. Where do you live?
   - ◯ In a house or apartment that you rent.
   - ◯ In a house or apartment that you own.
   - ◯ Other

This survey is just for people who are renters, so if you are not currently a renter please don't complete the remainder of the survey.

2. Are you currently receiving housing assistance?
   (For example, do you receive a Section 8 voucher, or are you living in a subsidized apartment?)
   - ◯ Yes
   - ◯ No

If you answered YES to receiving housing assistance please don't complete the remainder of the survey. This survey is just for people who are not currently receiving housing assistance.

3. How long have you lived in your home?

Less than a year	1-2 years	3-5 years	6-10 years	10+ years	Not sure or prefer not to answer
◯	◯	◯	◯	◯	◯

4. What is the zip code where you currently live?_____
   - ◯ Not sure or prefer not to answer

5. How much is your monthly rent **now?** (If you split rent with friends or family put the rent for the **entire home.)** _____
   - ◯ Not sure or prefer not to answer

6. In the last 12 months, has your landlord raised your rent?
   ◯ Yes ◯ No ◯ Not sure or prefer not to answer
7. If you answered **YES** to the question above, **how much was your monthly rent before your landlord raised it?** (If you split rent with friends or family put the rent for the **entire home.**) _____
   ◯ Not sure or prefer not to answer
8. Are you responsible for paying for any utilities such as gas, electricity, or water?
   ◯ Yes ◯ No ◯ Not sure or prefer not to answer
9. If you answered **YES** to the question above, **about how much do you pay each month for all your utilities?** (If you split the cost of utilities with friends or family put the cost for the **entire home.**) _____
   ◯ Not sure or prefer not to answer
10. Did you move to your current apartment or house within the last two years?
   ◯ Yes ◯ No ◯ Not sure or prefer not to answer
11. If you moved within the last two years, did you move because your previous landlord raised the rent?
   ◯ Yes ◯ No ◯ Not sure or prefer not to answer
12. Thinking about the past 12 months, were there any months during which you couldn't pay all your bills and had to make choices about which ones to pay?
   ◯ Yes ◯ No ◯ Not sure or prefer not to answer
13. If you answered **YES** to the question above, how stressful would you say it was when that happened?

Very stressful	Somewhat stressful	Not that stressful	Not at all stressful	Not sure or prefer not to answer
◯	◯	◯	◯	◯

14. During the past 12 months, have you ever cut back on spending on any of the following in order to afford to pay your rent and utility bills? **Check all that apply.**

Food	Health care	Transportation	Education costs, including student loans	Childcare	Something else (please write below)	Not sure or prefer not to answer
◯	◯	◯	◯	◯	_____	◯

	Very often	Fairly often	Sometimes	Almost never	Never	Not sure or prefer not to answer
15. How often do you worry about having to move because you can't keep up with your rent payments?	○	○	○	○	○	○
16. How often do you worry about being evicted from your home?	○	○	○	○	○	○
17. In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?	○	○	○	○	○	○

About your health and the health of other people in your home

18. Would you say in general that **your health** is...

Excellent	Very good	Good	Fair	Poor	Not sure or prefer not to answer
○	○	○	○	○	○

19. Do **you** have a history of any of the following health problems?

Yes	**No**	Not sure or prefer not to answer	
○	○	○	Aches and pain (such as headaches, fatigue, general pain)
○	○	○	Diabetes
○	○	○	Depression and/or anxiety
○	○	○	Heart problems (such as heart disease, chest pain, high blood pressure or high cholesterol)
○	○	○	Respiratory problems (such as asthma, chronic cough, bronchitis, or COPD)
○	○	○	Stomach and /or digestive problems
○	○	○	Other: _____

20. To the best of your knowledge, does any **other adult who lives with you** have a history of the following health problems?

Yes	**No**	Not sure or prefer not to answer	
○	○	○	Aches and pain (such as headaches, fatigue, general pain)
○	○	○	Diabetes
○	○	○	Depression and/or anxiety
○	○	○	Heart problems (such as heart disease, chest pain, high blood pressure or high cholesterol)
○	○	○	Respiratory problems (such as asthma, chronic cough, bronchitis, or COPD)
○	○	○	Stomach and /or digestive problems
○	○	○	Other: _____

21. How many children under 18 years of age currently live with you?

None	1	2	3	4 or more	Not sure or prefer not to answer
○	○	○	○	○	○

If children live with you, just pick **one child** to answer the next two questions:

22. How old is this child: _____
    ○ Not sure or prefer not to answer

23. Would you say in general that this child's health is:

Excellent	Very good	Good	Fair	Poor	Not sure or prefer not to answer
○	○	○	○	○	○

About you

We're asking a question about your income because we know that it can harm people's health when they don't have much money left over after they pay rent each month. If you're comfortable answering a question about your income, you can choose to tell us your *annual* or *monthly* income, whichever is easiest.

- Please include **income from everyone who lives with you in your home.**
- If you receive benefits like Social Security payments or Colorado Works **please include those benefit payments in your estimate**.

24. About how much money does everyone living with you take home before taxes?
    _____
    - ◯ Not sure or prefer not to answer

25. Is this amount per month or per year?
    - ◯ Per **month**
    - ◯ Per **year**
    - ◯ Other. Please specify: _____

26. What gender do you identify with?
    - ◯ Female
    - ◯ Male
    - ◯ A gender identity or expression that isn't listed. Please specify: _____
    - ◯ Prefer not to answer

27. What race/ethnicity do you identify with? (select any/all that apply to you)
    - ◯ Latin(a/o/x)/Hispanic
    - ◯ Black/African-American
    - ◯ White
    - ◯ Native American/Alaska Native
    - ◯ Asian/Pacific Islander
    - ◯ A race/ethnicity that isn't listed. Please specify: _____
    - ◯ Prefer not to answer

28. How old are you?
    - ◯ 18 to 24 years
    - ◯ 25 to 34 years
    - ◯ 35 to 44 years
    - ◯ 45 to 54 years
    - ◯ 55 to 64 years
    - ◯ Age 65 years or older
    - ◯ Prefer not to answer

Appendix B: About the Survey Respondents

Table 1: Demographics of Survey Respondents

Race	Number of respondents	Percent of respondents
Asian/Pacific Islander	1	<1%
Black	3	1%
Latinx	36	17%
Multiracial	14	7%
Native American	17	8%
White	89	42%
No response	52	25%
Income	Number of respondents	Percent of respondents
Under $15,000	8	4%
$15,000 - $24,999	18	8%
$25,000 - $34,999	30	14%
$35,000 - $49,999	34	16%
$50,000 - $74,999	32	15%
$75,000 - $99,999	12	6%
No response	78	37%
Age	Number of respondents	Percent of respondents
18-24 years old	13	6%
25-34 years old	45	21%
35-44 years old	38	18%
45-54 years old	32	15%
55-64 years old	19	9%
65+ years old	17	8%
No response	48	23%

Table 2: Where Survey Respondents Live

County	Number of respondents	Percent of respondents
Denver	50	24%
Adams	44	21%
Jefferson	28	13%
Arapahoe	20	9%
El Paso	15	7%
Larimer	15	7%
Boulder	8	4%
Douglas	6	3%
Weld	6	3%
Pueblo	3	1%
Teller	3	1%
Mesa	2	1%
Brookfield	1	1%
Eagle	1	1%
Logan	1	1%
Yuma	1	1%
No Response	8	4%