



HOUSING & BUILDING  
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# A Housing Market Panel Discussion

*Hosted by the Housing & Building Association of Colorado Springs*

Friday, November 17, 2017

Centennial Hall – 200 S. Cascade Avenue





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# Introductions – Facilitators

## Kevin Walker

*Walker Schooler District Managers  
HBA Public Policy Chair*

## Andrea Barlow

*N.E.S.  
HBA Land Use Chair*

## Mike DeGrant

*Oakwood Homes  
2018 HBA President*





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# Introductions – Panel Members

**Tatiana Bailey, Ph.D.** – Director of the UCCS Economic Forum

**Tom Binnings** – Senior Partner, Summit Economics, LLC

**Laura Nelson** – Exec. Dir. of the Apartment Association of So Co

**Todd Anderson** – Principal of Shepherds Staff Consulting, LLC

**Aimee Cox** – CEO, Community Health Partnership





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# Tatiana Bailey, Ph.D.

*UCCS Economic Forum*

Tatiana Bailey has her Master's in economics and her doctorate in public health, both from the University of Michigan. In the health care arena, Dr. Bailey has focused on programs that aim to increase access and quality while reducing costs particularly for at-risk populations. She also presents to audiences who wish to be better informed about the general framework of the health care system in the United States. In the economic development field, she has focused upon economic growth initiatives primarily through the venues of workforce readiness and entrepreneurship.

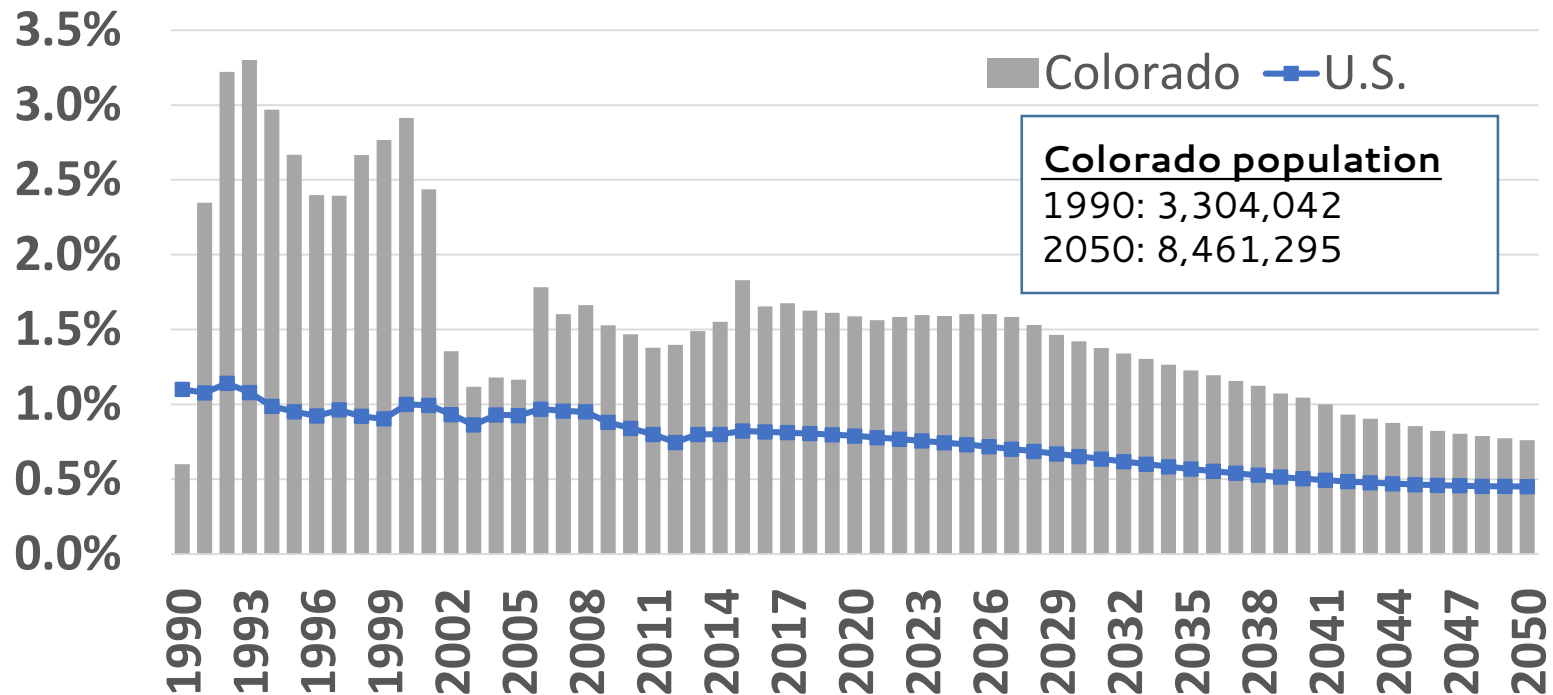
Currently, she is the Director of the UCCS Economic Forum within the College of Business and serves as an economic development resource to local businesses and government. She aims to inform audiences about our national and local economy and participates in initiatives that leverage the region's many assets.





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# Colorado & US Growth Rates



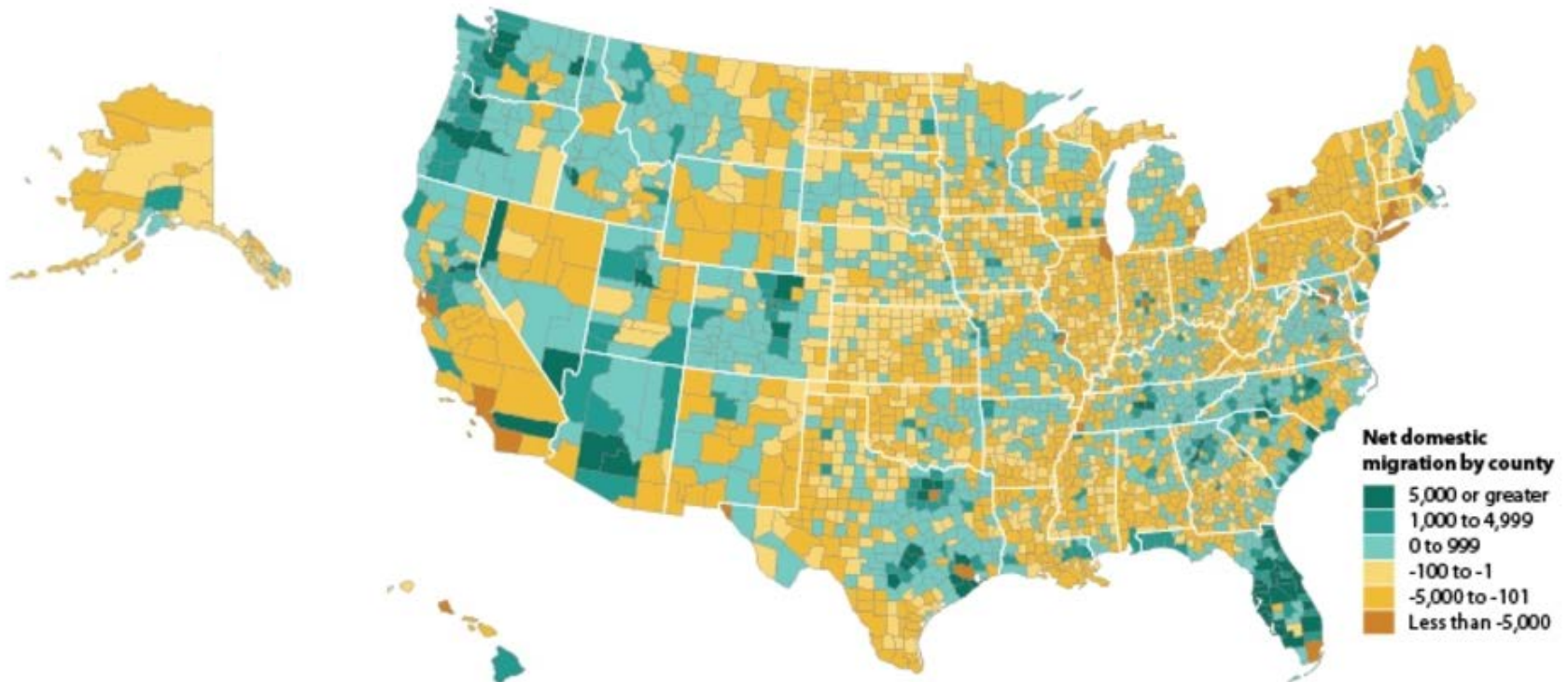
Source: Colorado State Demography Office; U.S. forecast prepared by U.S. Bureau of the Census, 2014





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# 2015–16 Net Domestic Migration



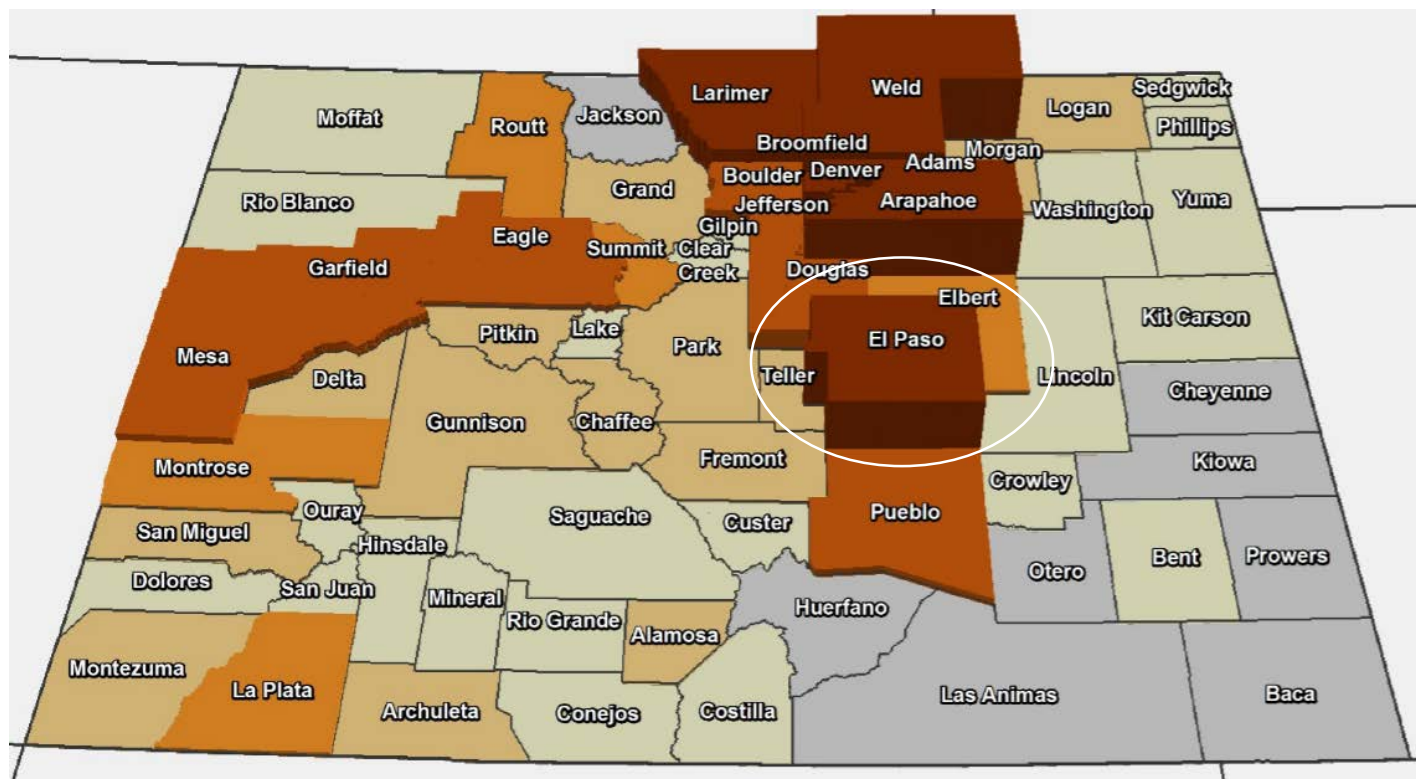
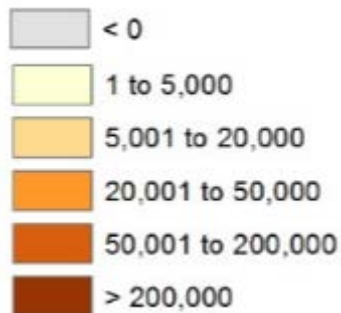
*2016 percent of the population moving from a different state to*  
*El Paso County: 7.3%   Colorado: 4.1%   United States: 2.4%*

*Source: U.S. Census Bureau; American Community Survey 1-year estimates*



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# Demographics: EPC Population Projections 2015 to 2050



Source: Colorado State Demography Office





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## 2016 Median Age

El Paso County	Colorado	United States
33.9	36.7	37.9

*Source: U.S. Census Bureau, American Community Survey 1-year estimate*

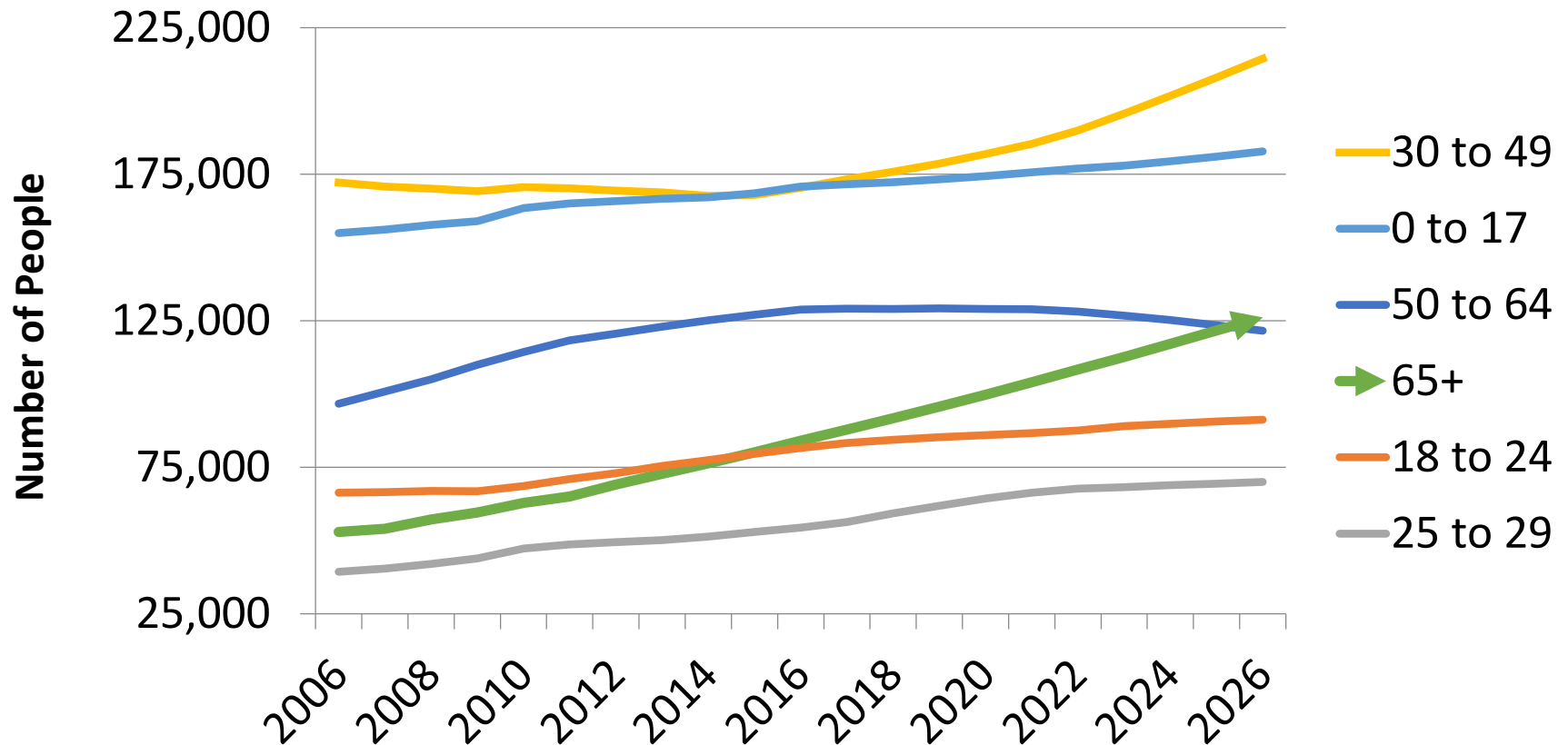






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# El Paso County Population Projections by Age Group

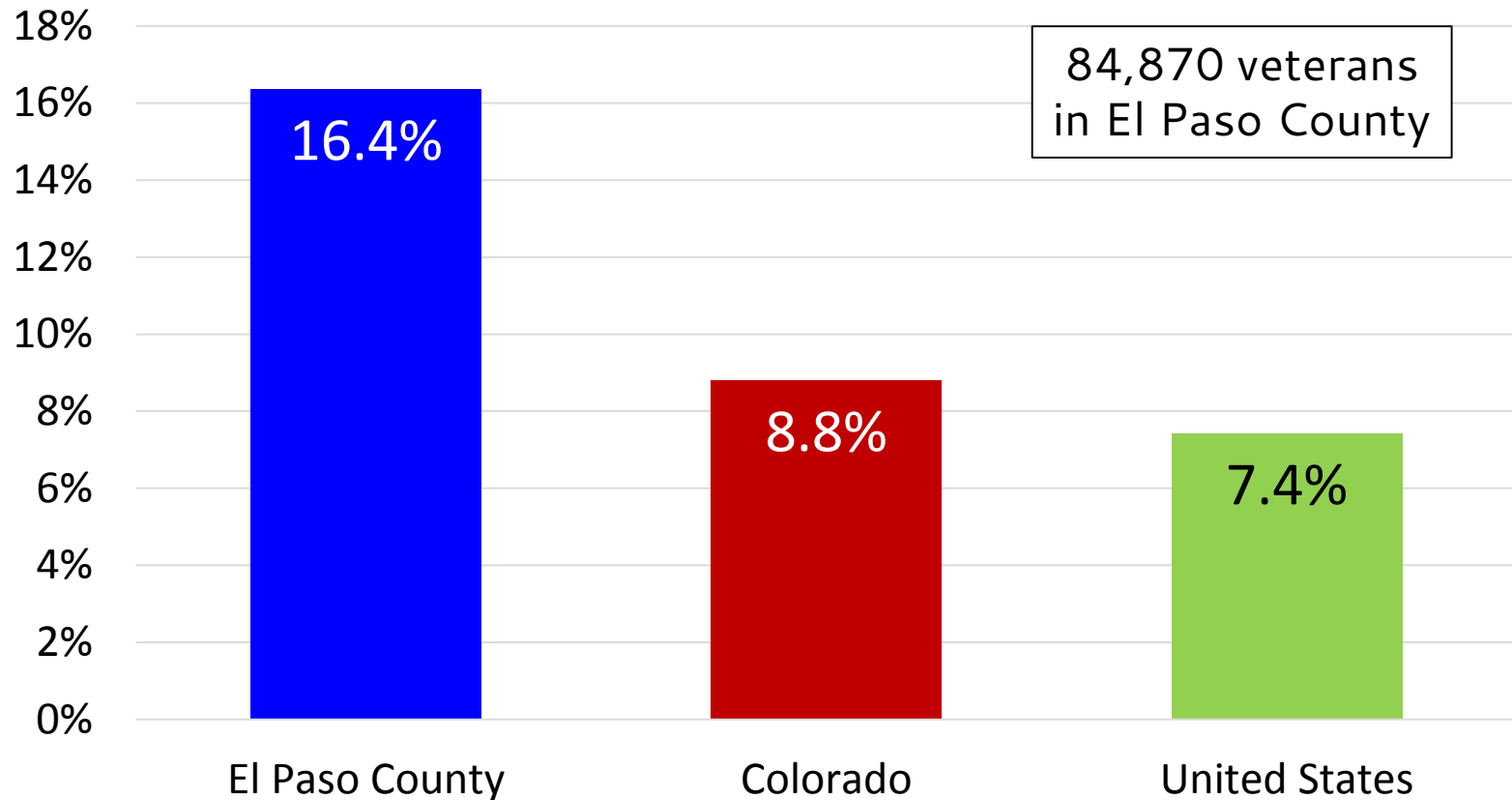


Source: Colorado Department of Local Affairs



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# 2016 Adult Population with Veteran Status

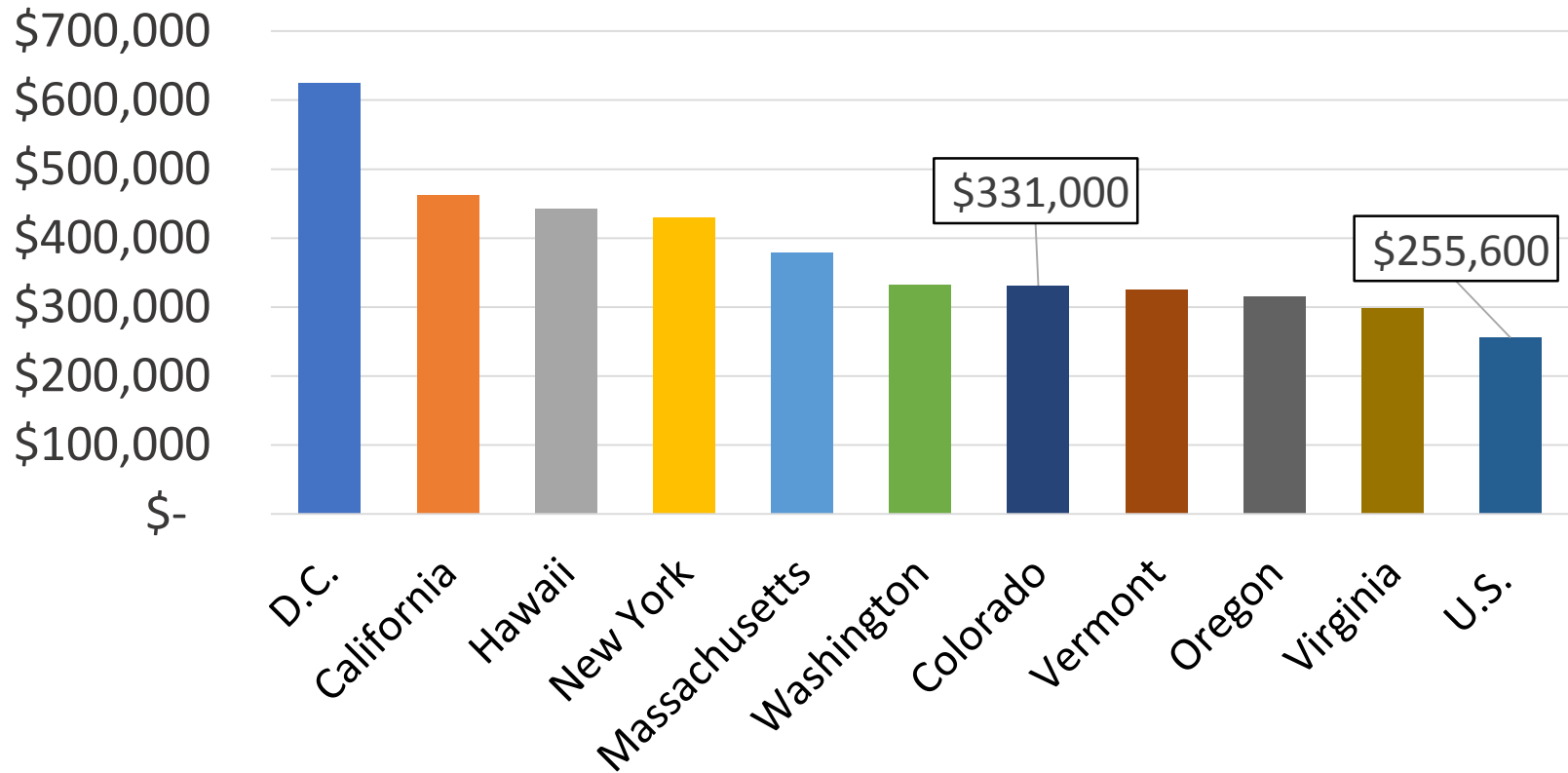


Source: U.S. Census Bureau, American Community Survey 1-year estimates

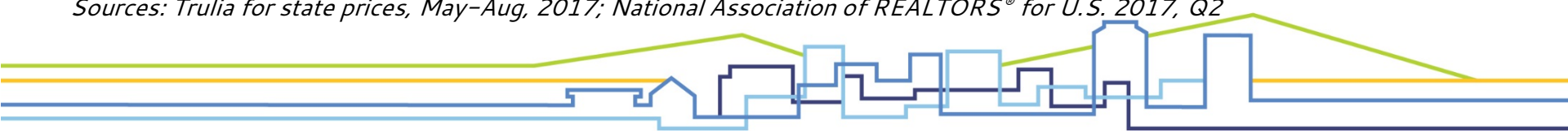


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# Median Home Prices – 10 Most Expensive States



Sources: Trulia for state prices, May-Aug, 2017; National Association of REALTORS® for U.S. 2017, Q2

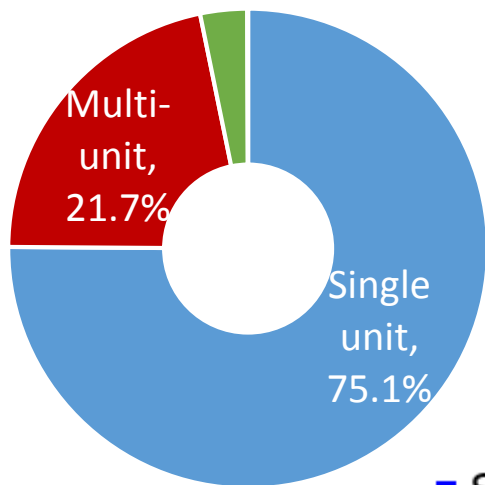




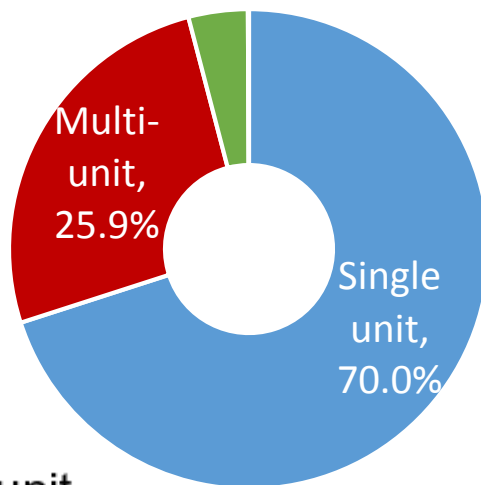
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# 2016 Types of Housing Structure

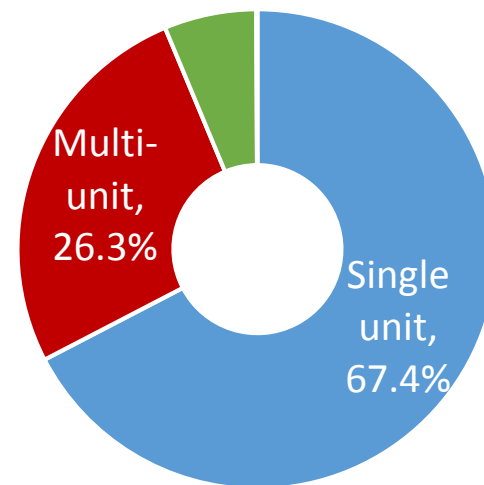
El Paso County



Colorado



United States



- Single unit
- Multi-unit
- Mobile home

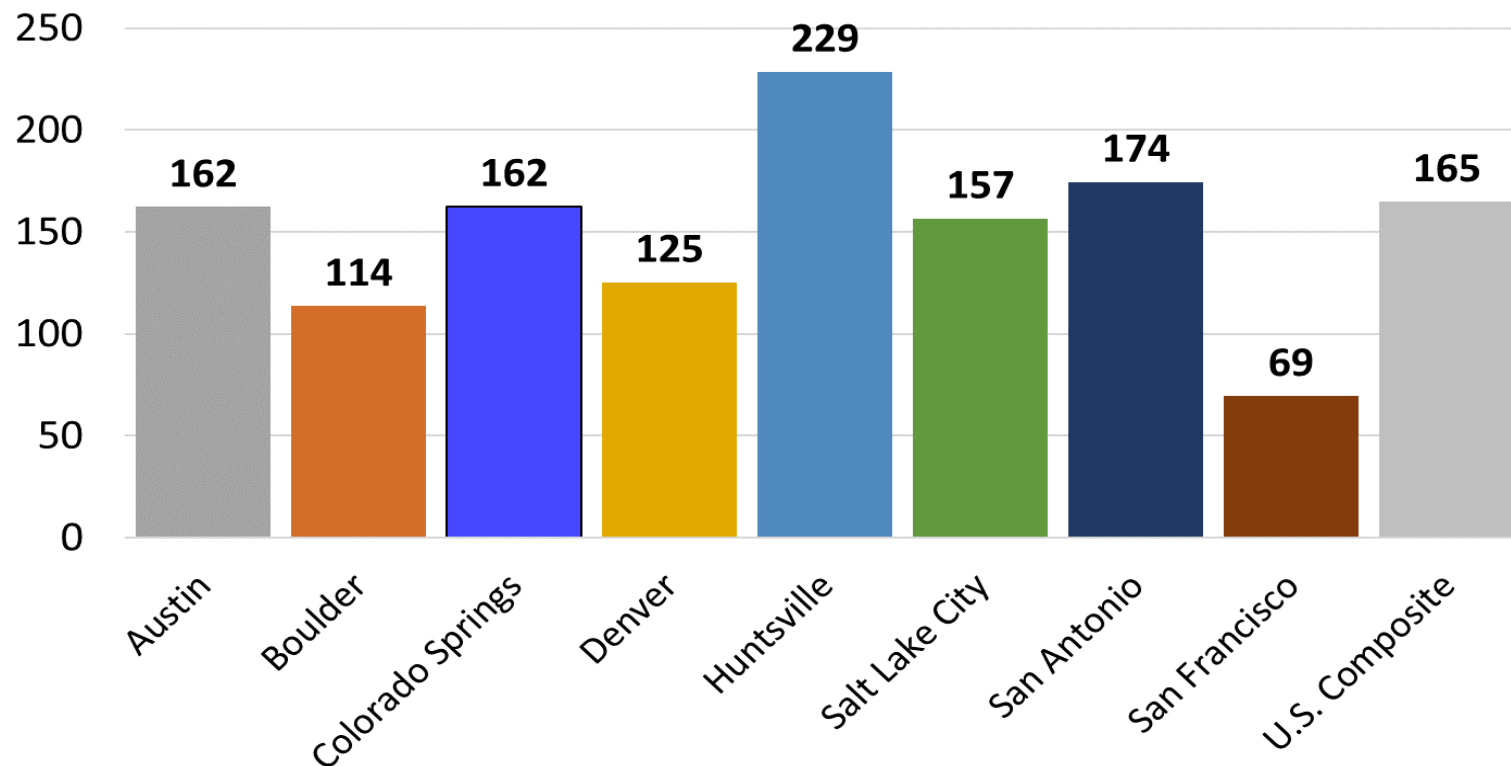
Source: U.S. Census Bureau, American Community Survey 1-year estimates





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# 2016 Housing Affordability Index



*Higher Housing Affordability Indices mean greater affordability; Measures median household income relative to income needed to purchase a median-priced house. Sources: National Association of REALTORS®*





# Pikes Peak Region Percentage Increases

- Increases in average home price:
  - 2014: 2.6%
  - 2015: 6.9%
  - 2016: 6.5%
- Increases in median home price:
  - 2014: 2.7%
  - 2015: 8.1%
  - 2016: 7.3%
- Increases in home sales:
  - 2014: 3.8%
  - 2015: 18.3%
  - 2016: 15.6%

*Source: Pikes Peak REALTOR® Services Corp. (RSC)*

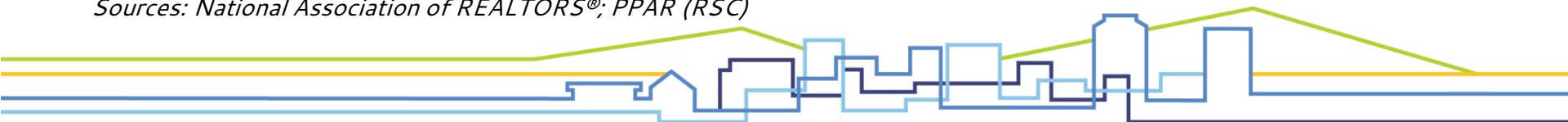




## State & Local Picture – Housing

- In 2017 Q3, Colorado Springs had a median price of \$283,900 which is an 7.3% increase from 2016 Q3 (up 5.3% in U.S.)
- Denver: 8.1% increase and the median price was \$418,100. Boulder's median price \$563,500 (up 9.4% Q3 to Q3).
- Boulder is the 7<sup>th</sup> most expensive city for median home price and Denver is 14<sup>th</sup> out of 178 measured MSAs.
- Colorado Springs ranked 30<sup>th</sup>.

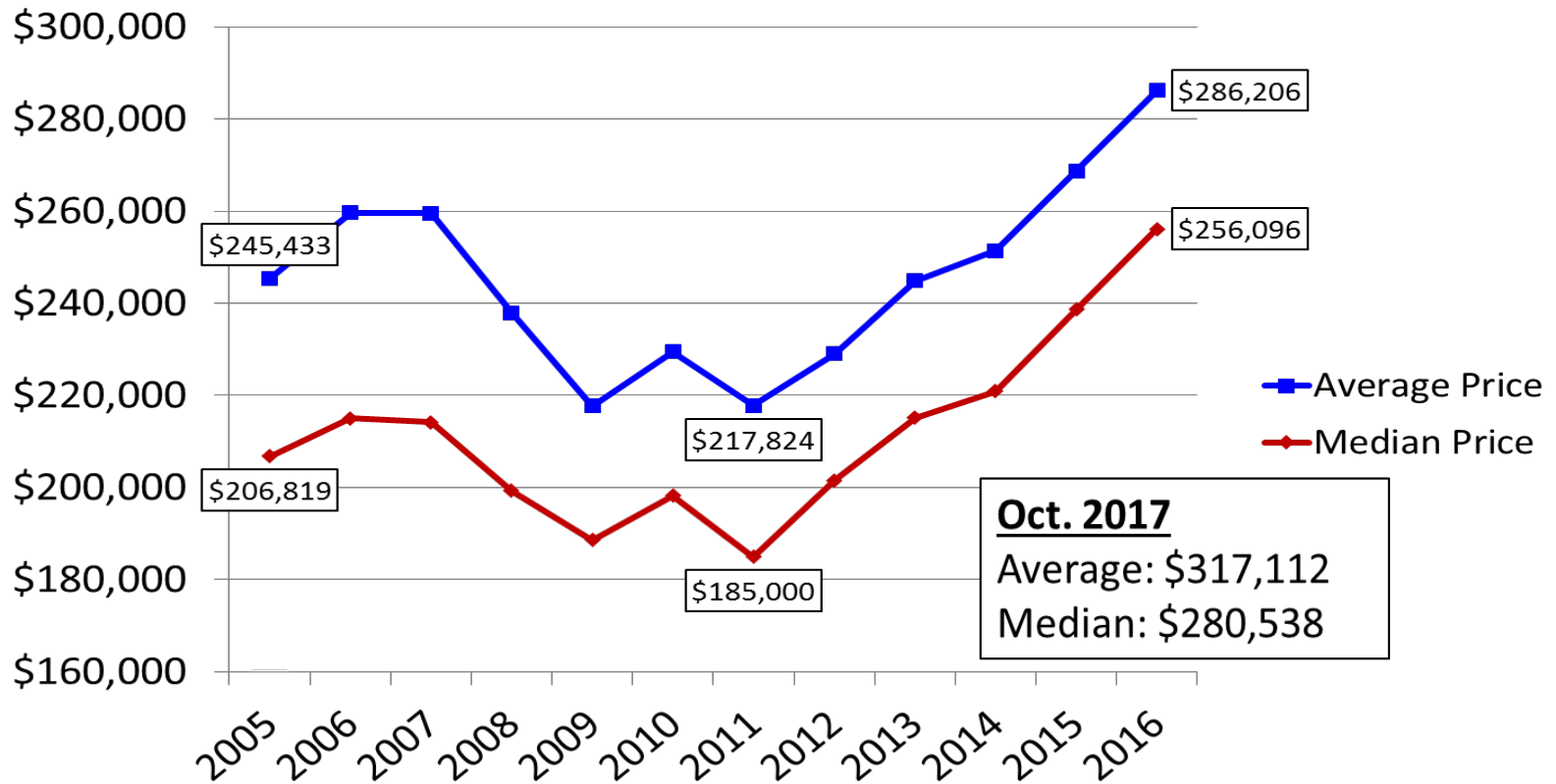
*Sources: National Association of REALTORS®; PPAR (RSC)*





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# Pikes Peak Region Annual Average & Median\* (Single-Family) Home Prices



Source: Pikes Peak REALTOR® Services Corp. (RSC); Forecasts by UCCS Economic Forum.

\*Includes all homes: new and existing.





# U.S. Housing – Ownership Rates

- Homeownership rate was 63.9% in Q3, 2017 – not statistically different from Q3, 2016 (63.5).
- Homeownership rate for those under age 35 was 35.6% in 2017 Q3.
- El Paso County homeownership rate was 72.2% in 2006 and down to 64.1% in 2016.

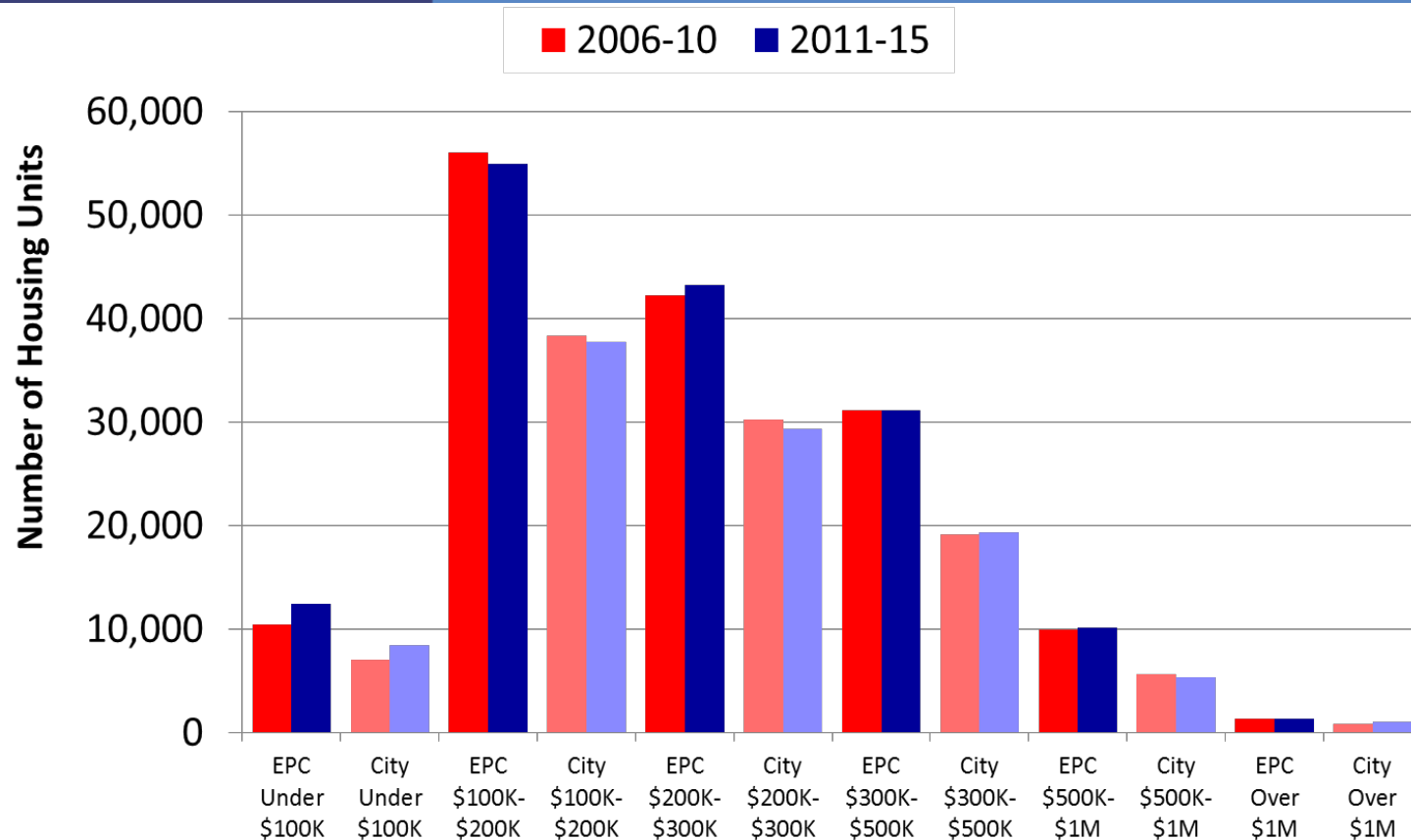
*Source: U.S. Bureau of the Census for homeownership rates; Homeownership was 71.2% in 2007.*





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# Value of Owner-Occupied Housing Units in EPC and COS(city)

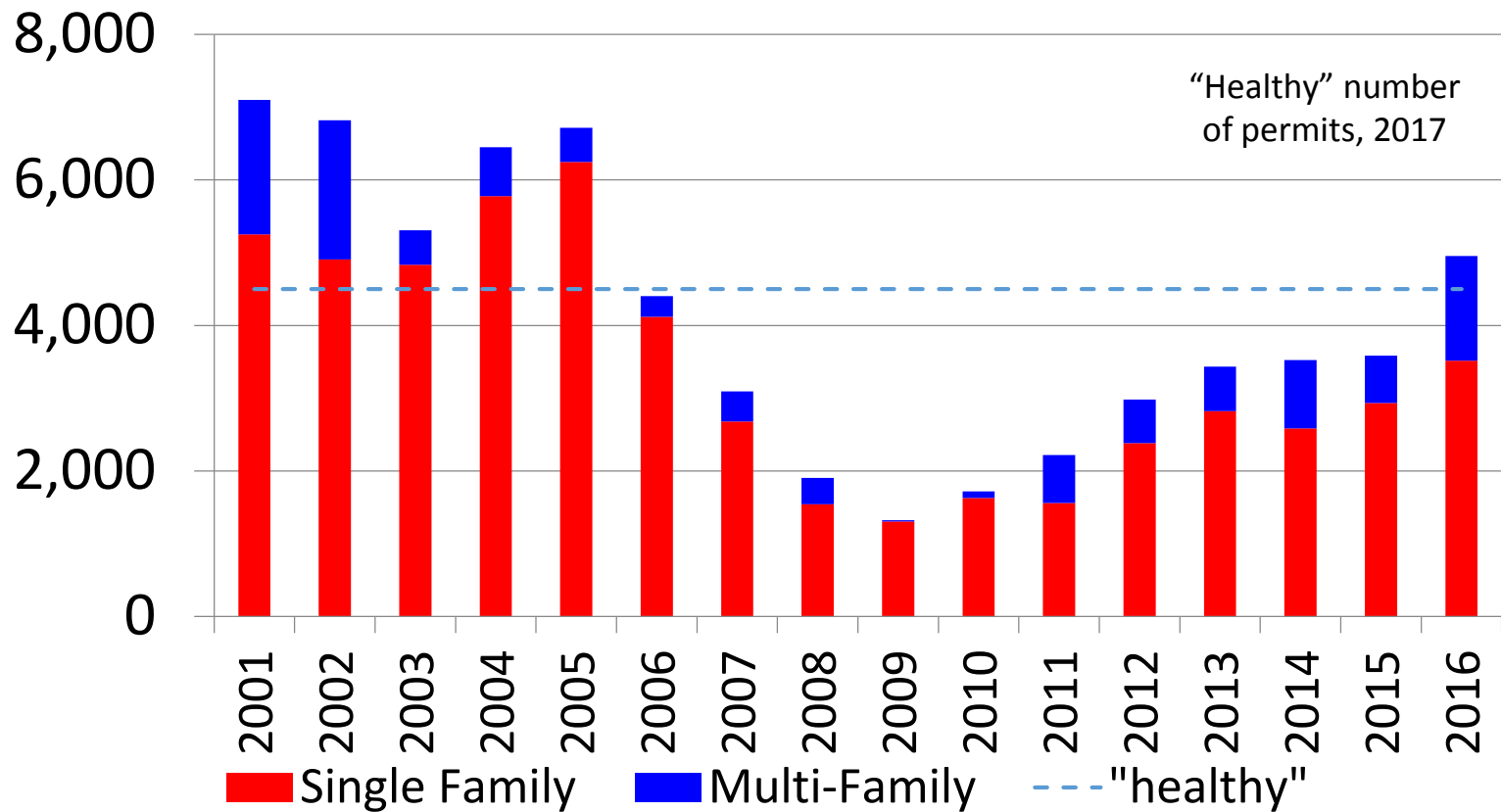


Source: U.S. Census Bureau, American Community Survey, 5-year estimates



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# Pikes Peak Single & Multi-Family Permits

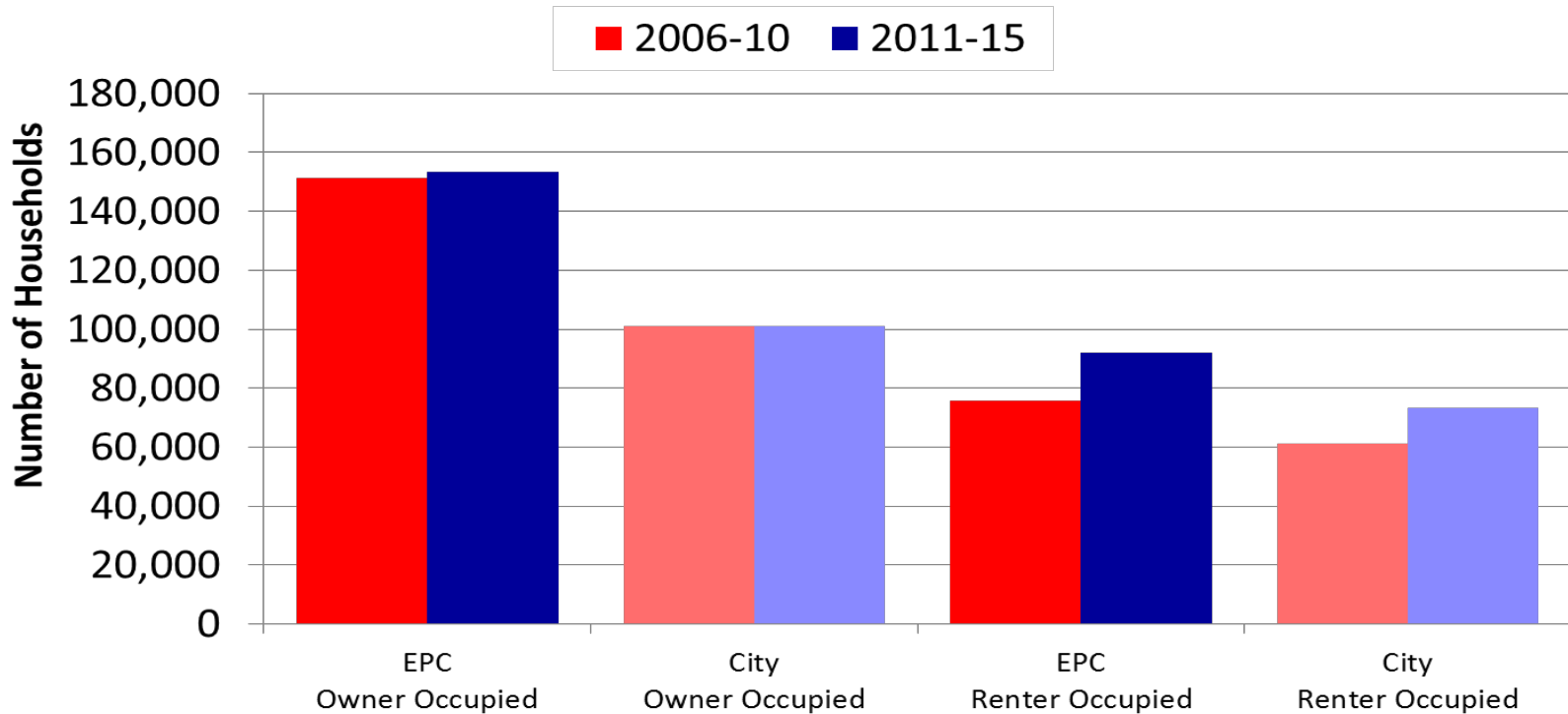


Source: Pikes Peak Regional Building Department



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# Occupied Units in El Paso County and Colorado Springs (city)



The increases in the types of housing units (whether occupied or not) has been fairly similar between the county and city. Both also saw a similar decrease in mobile homes.

Source: U.S. Census Bureau, American Community Survey, 5-year estimates





# HUD Report, Region 8

Despite an increase in completions, apartment markets remained balanced or nearly balanced in most major metropolitan areas in the Rocky Mountain region.

	Market Condition	Vacancy Rate			Average Monthly Rent		
		2Q 2016 (%)	2Q 2017 (%)	Percentage Point Change	2Q 2016 (\$)	2Q 2017 (\$)	Percent Change
Casper	Soft	14.4	14.8	0.4	981	906	- 8
Colorado Springs <sup>a</sup>	Balanced	4.0	4.5	0.5	911	1,000	10
Denver <sup>a</sup>	Balanced	5.0	5.4	0.4	1,313	1,372	4
Fargo <sup>b</sup>	Slightly soft	6.4	8.4	2.0	NA	NA	NA
Ogden	Slightly tight	3.7	3.7	0.0	941	980	4
Provo	Balanced	6.2	5.5	- 0.7	1,078	1,122	4
Salt Lake City <sup>c</sup>	Balanced	3.3	4.3	1.0	901	958	6
Sioux Falls <sup>c</sup>	Slightly soft	6.1	6.6	0.5	827	844	2

2Q = second quarter. NA = data not available.

Note: Fargo apartment vacancy rates as of June 1.

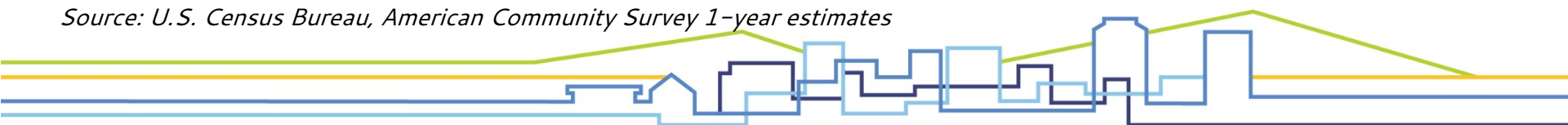
Sources: Market condition—HUD, PD&R, Economic and Market Analysis Division; vacancy rate and average monthly rent—(a) *Apartment Insights*; (b) Appraisal Services, Inc.; (c) Reis, Inc.; all other metropolitan areas: Axiometrics, Inc.

2016 percentage of renter occupied housing units:

*El Paso County: 37.4%*

*Colorado: 35.2%* *United States: 36.9%*

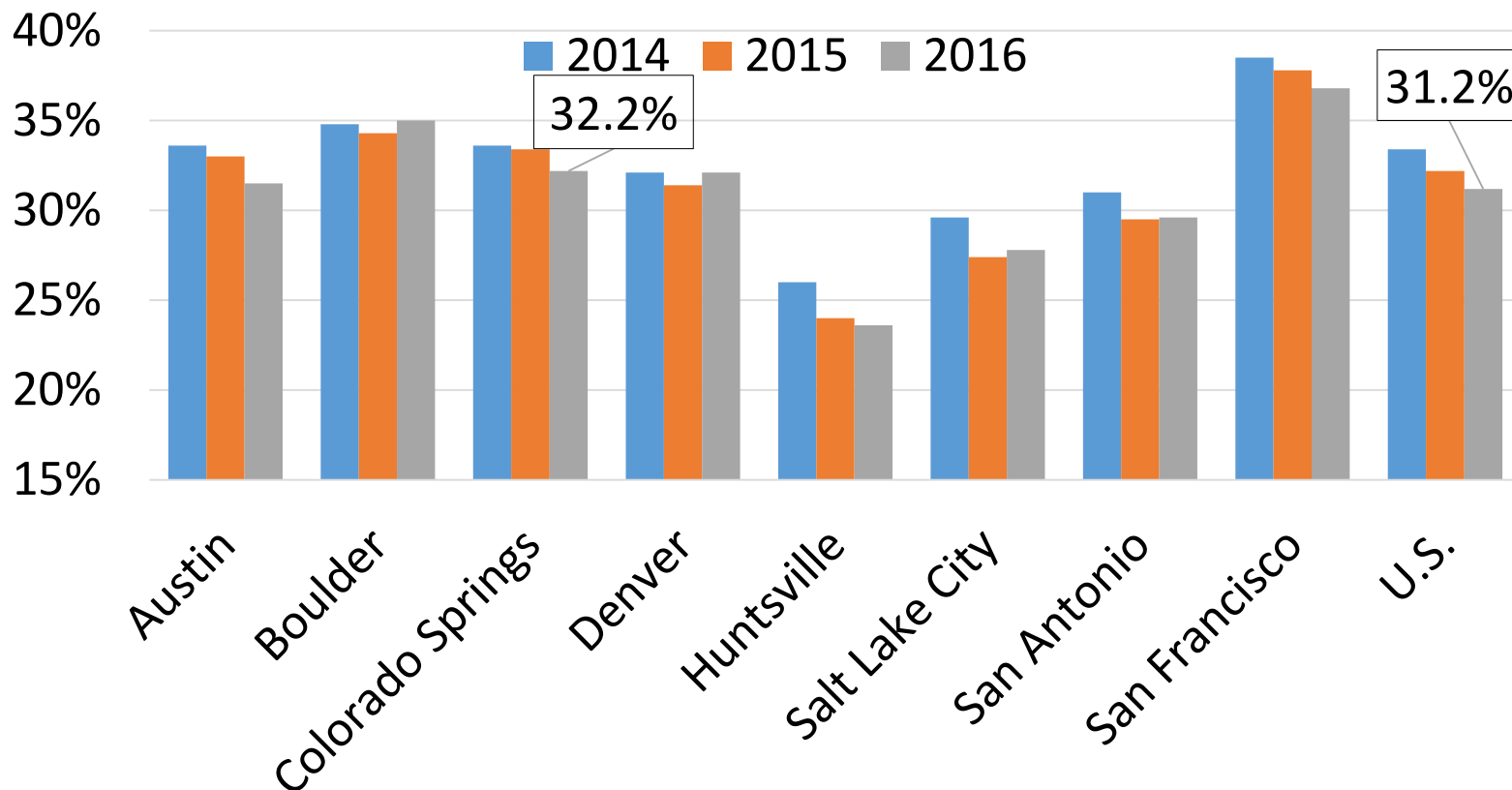
Source: U.S. Census Bureau, American Community Survey 1-year estimates





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## MSA Households Paying 30% or More of Income on Housing (rental & owned)



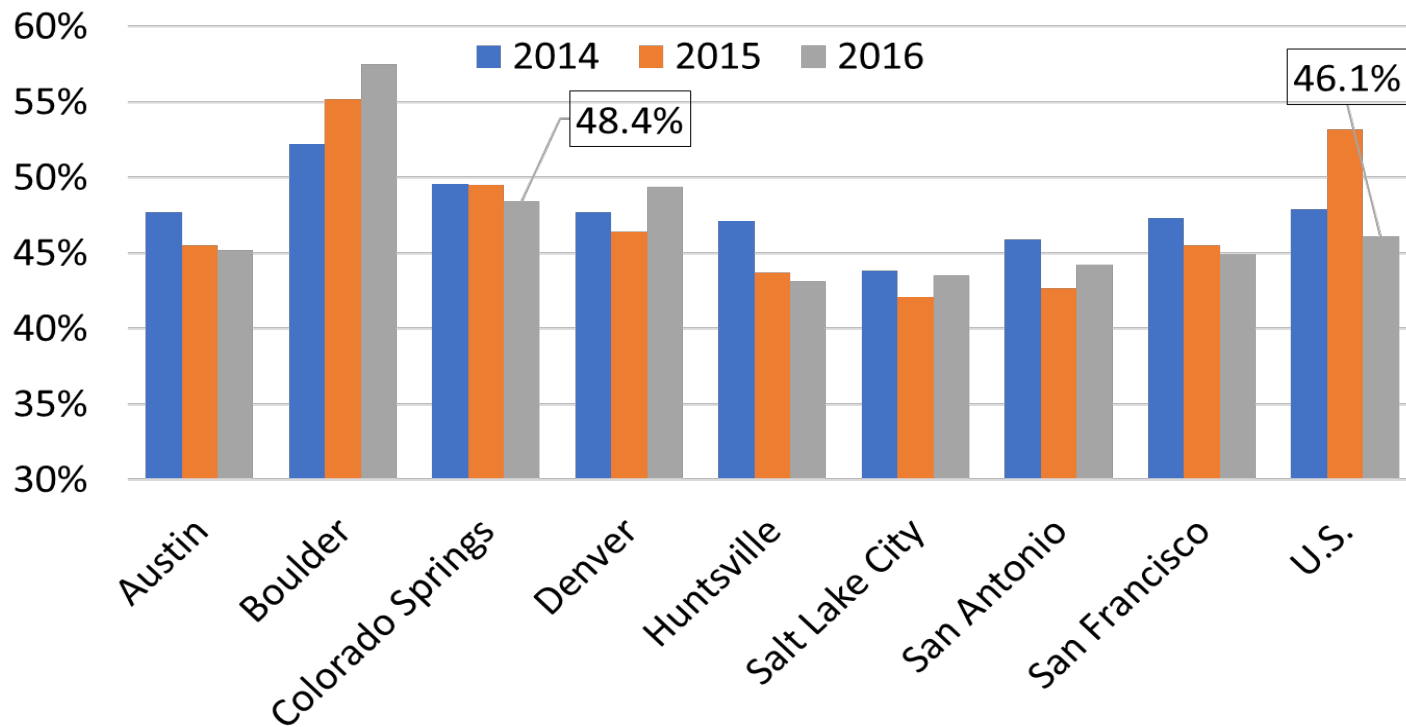
*Note: In Colorado Springs in 2016, 23% of owners paid 30% or more of their income on housing, while it was 48% of renters.*

*Source: U.S. Census Bureau, American Community Survey 1-year estimates*



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# MSA Rental Households Paying 30% or More of Income on Housing



*Note: In Colorado Springs in 2016, 23% of owners paid 30% or more of their income on housing, while it was 48% of renters.  
Source: U.S. Census Bureau, American Community Survey 1-year estimates*

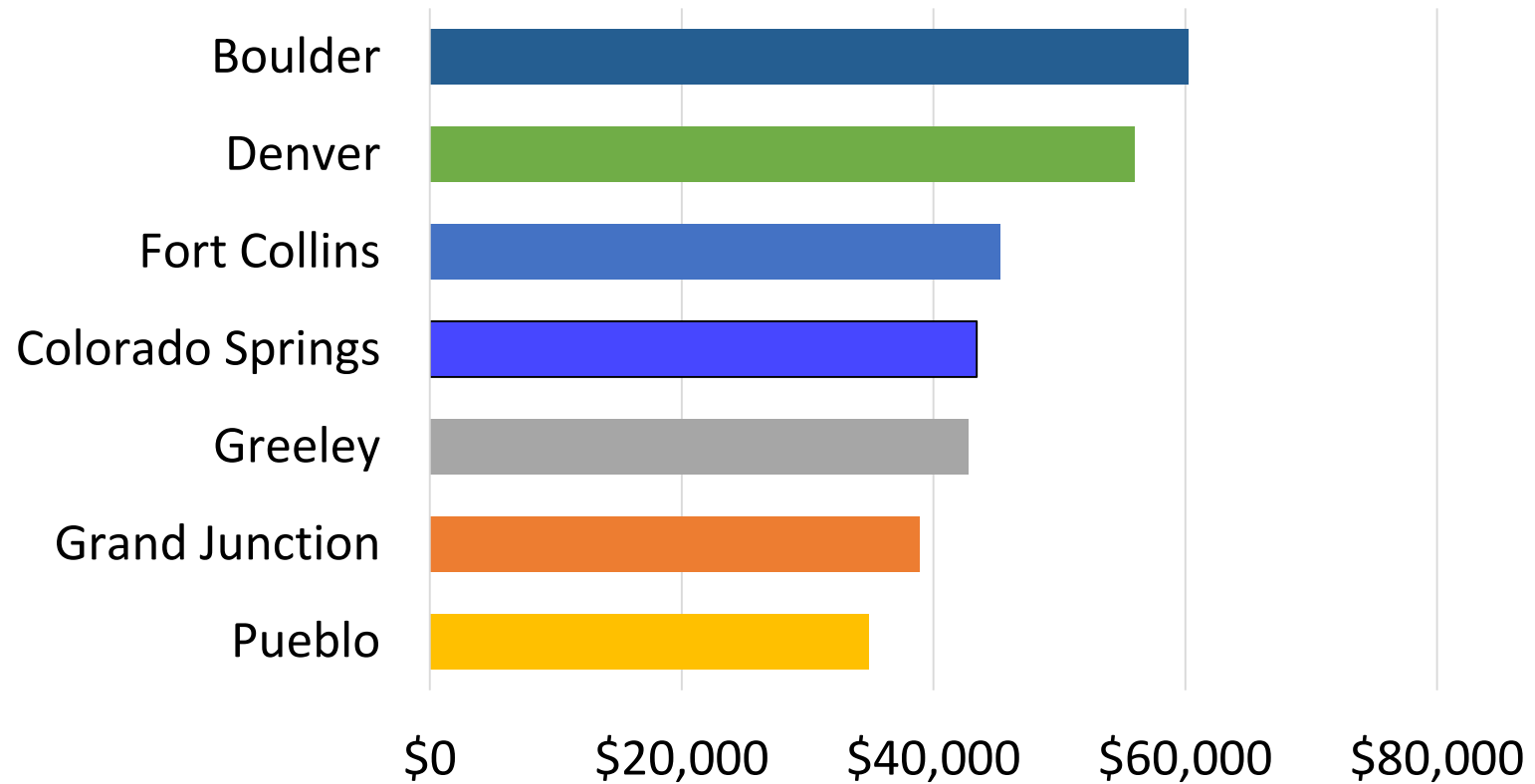
*For both 2006 and 2016, the percentage of renters paying 50% or more of their income in rent was about 23% for both U.S. and EPC.*





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Per Capita Personal Income  
by MSA, 2015  
US. (metro portion) \$49,827  
Colorado \$50,971



2016 MSA data not available until November 2017.

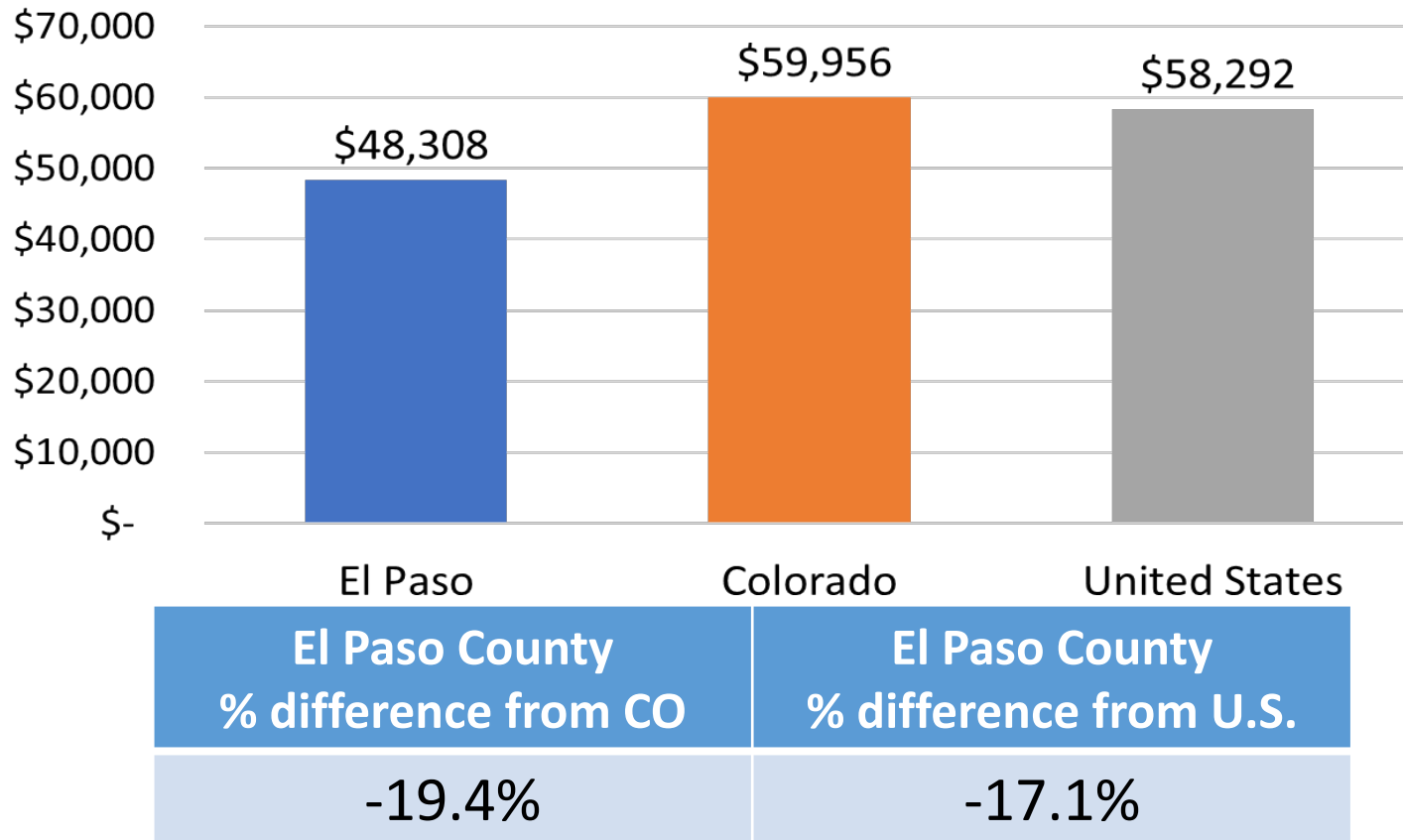
Source: U.S. Bureau of Economic Analysis





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# Private Industry Average Annual Wages, 2017 Q1



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW)



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# Tom Binnings

*Summit Economics, LLC*

Mr. Binnings is a Senior Partner with Summit Economics, a regional applied economics consulting firm providing research and analysis for decision support. He has 40 years of experience in this realm and has been active in all aspects of the affordable housing market since the mid-1980s – including research, site selection, development, and management. He helped organizations like AspenPoint (formerly Pikes Peak Mental Health), Greccio Housing, and Rocky Mountain Land Trust with their affordable housing efforts.

Tom received his undergraduate degree in economics from Colorado College and his MBA from the Tuck School at Dartmouth College. He recently wrote an op/ed piece for CoBiz Magazine addressing affordable housing: <http://www.cobizmag.com/Trends/The-Economist-Will-Housing-Ever-be-Affordable-Again/>.





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# In Search of Affordable Housing

Please excuse my passion!!



Summit Economics, LLC

*Peer into the future before it becomes the present*

[www.summiteconomics.com](http://www.summiteconomics.com)

*Applied Economics*

Tom Binnings





## Equilibrium Forces

### Driving Price Up

- Low mortgage rates
- Low inventory
- High demand
- Layering building codes
- Land use regulations
- Investment appeal of housing
- Litigation threats
- Construction labor shortage
- Developable land availability

### Driving Prices Down

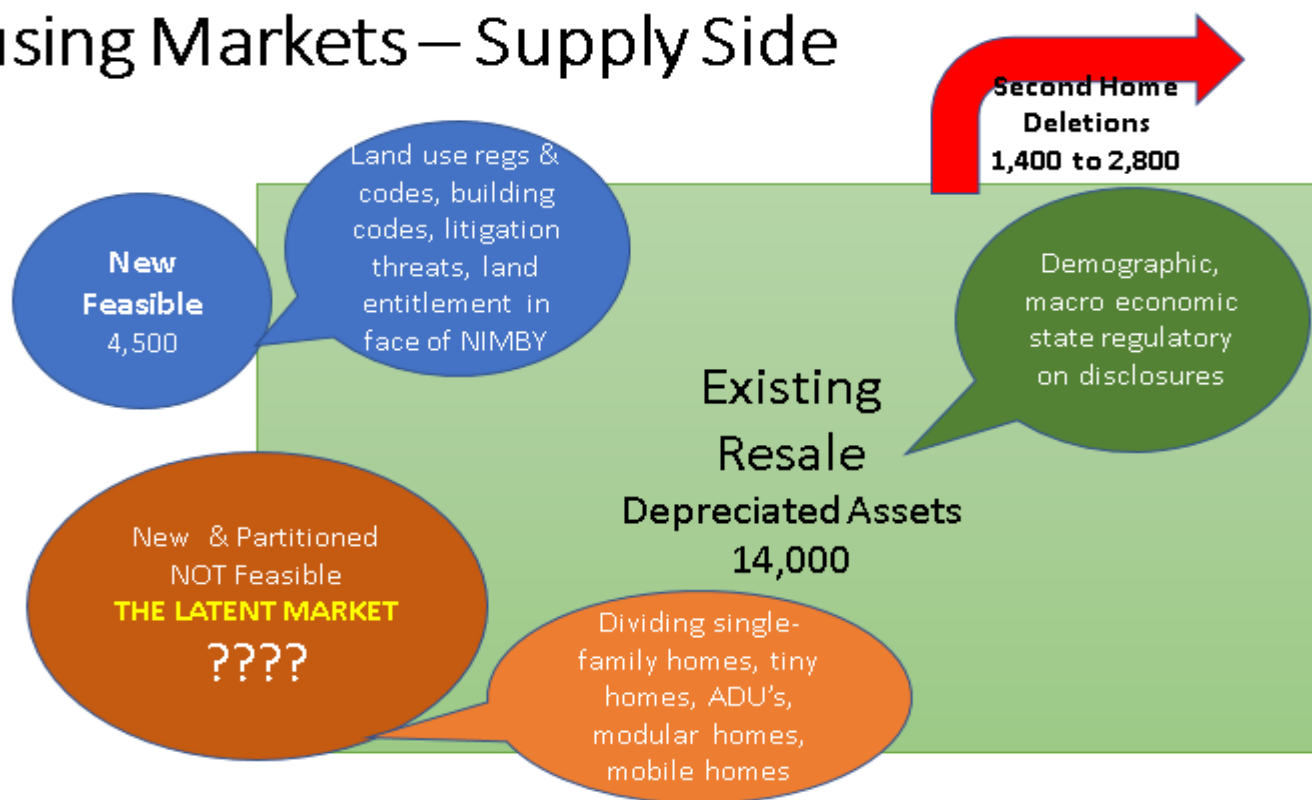
- Mortgage qualifying standards are higher
- Competitive markets
- Innovation
- Neighborhood decline
- Physical & functional depreciation

What is the  
Fundamental issue



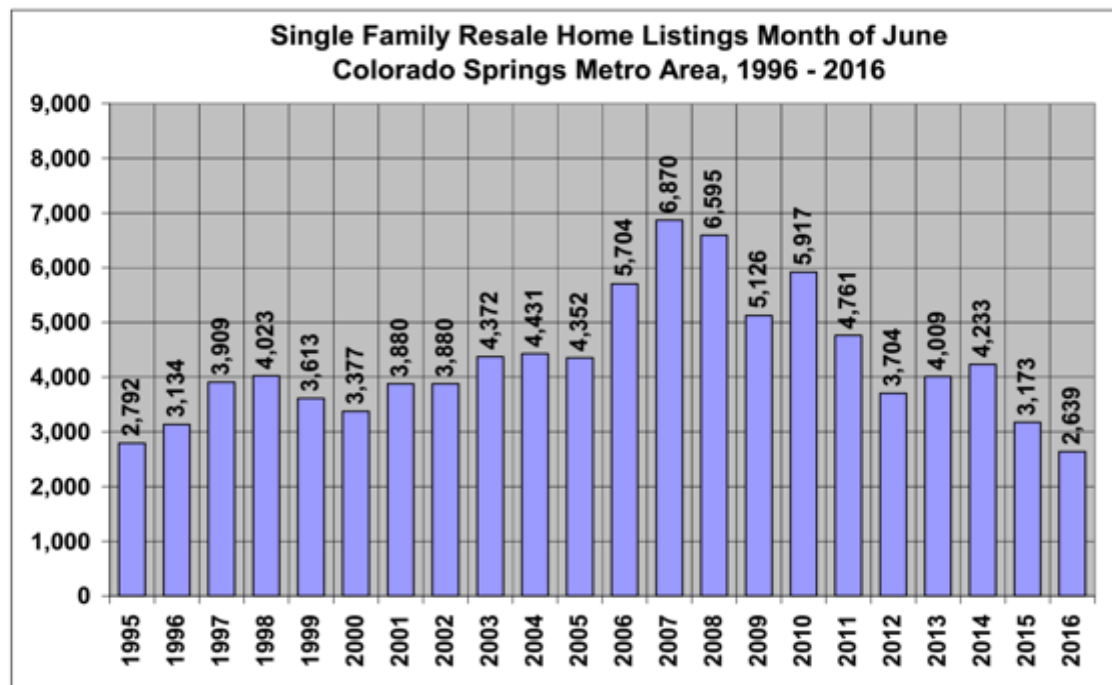


## Housing Markets – Supply Side



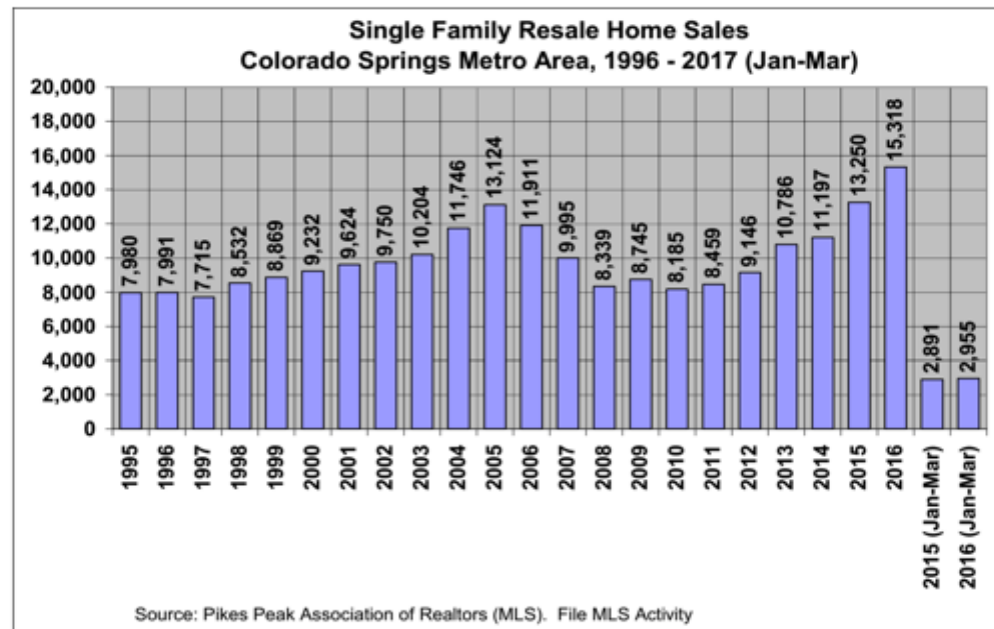


## Resales: High Demand Low Supply





## Resales: High Demand Low Supply





**Analysis of New Single Family Inventory  
(Under Construction and Finished) Apr 1, 2017**

<b>Price Range</b>	<b>Presold and Unsold Inventory Apr 1 2017</b>	<b>Annual Closings Apr 2016 thru Mar 2017</b>	<b>Months of Presold and Unsold Inventory</b>
Less than \$250,000	26	161	1.9
\$250,000 to \$299,999	396	843	5.6
\$300,000 to \$349,999	439	660	8.0
\$350,000 to \$399,999	206	347	7.1
\$400,000 to \$499,999	239	325	8.8
\$500,000 and Over	197	234	10.1
<b>Total</b>	<b>1,503</b>	<b>2,570</b>	<b>7.0</b>

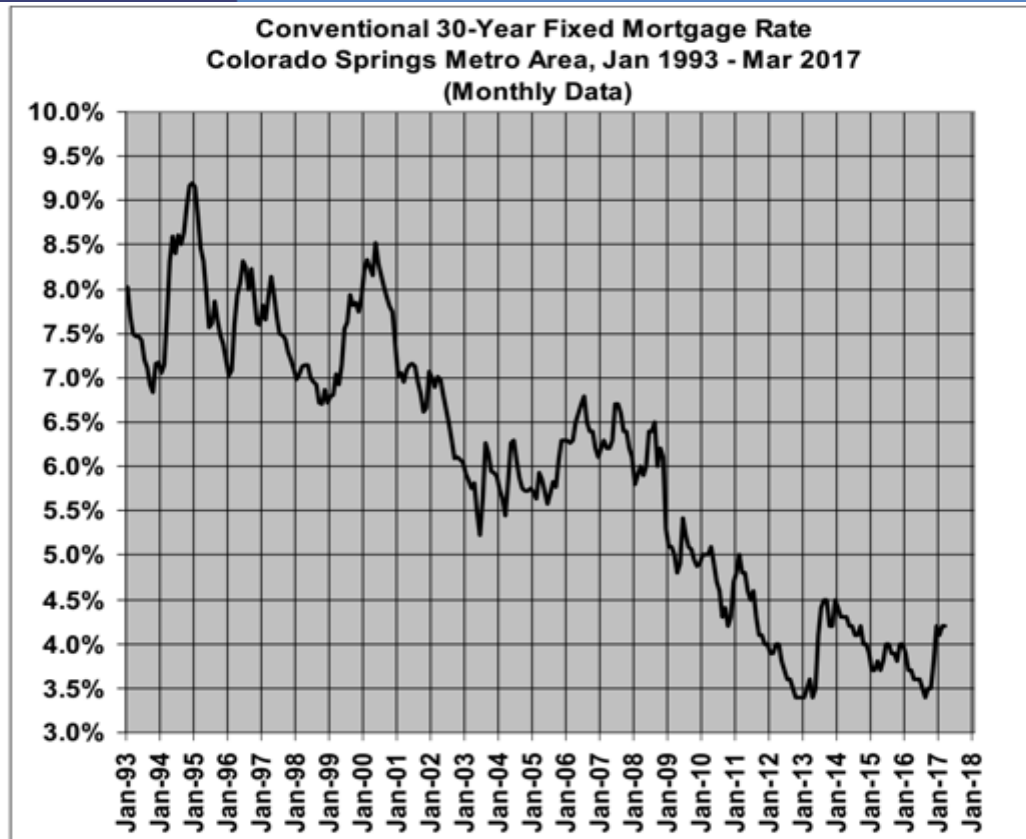
Source: Metrostudy survey







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Source: Federal Reserve Bank

Summit Economics, LLC

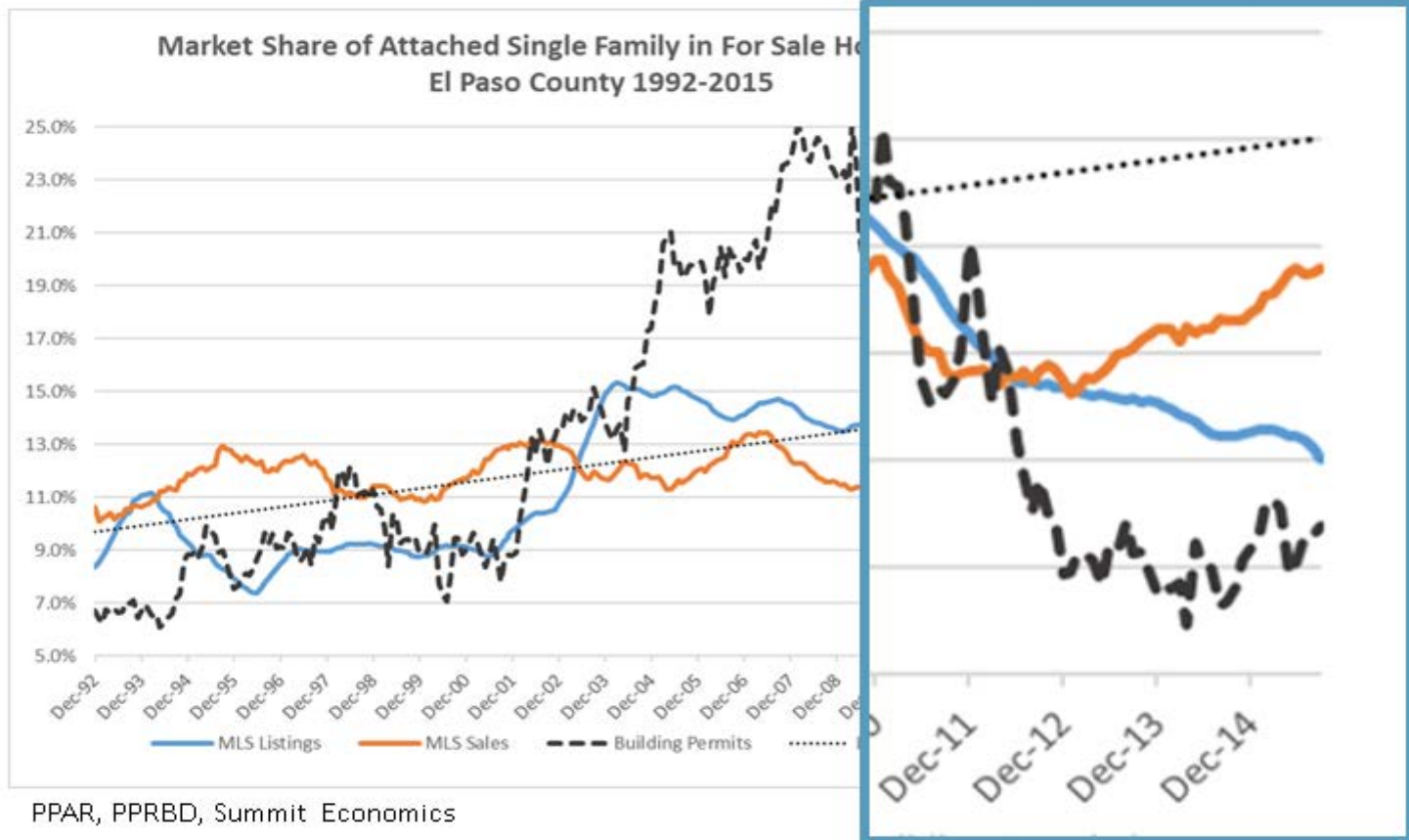


## Where's the attached housing

**Market Share of Attached for Sale New Home  
El Paso County 1999-2014**

	Market Share	Avg Detached	Avg TH, Condo, Dup*
End of 1990's Expansion (1999-2001)	8.9%	4,655	456
Early 2000's Housing Boom (2002-2007)	16.7%	4,528	905
Housing Bust (2008-2010)	21.4%	1,467	399
Housing Recovery (2011-2014)	7.8%	2,187	186
16 Year Average	13.8%	3,335	535
* Townhomes, Condominiums, Duplexes (Paired Housing)			
Pikes Peak Regional Building Department, Summit Economics, LLC, Tom Binnings			







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# Laura Nelson

*Apartment Association of Southern Colorado*

Laura Nelson is the Executive Director of the Apartment Association of Southern Colorado. Laura began her career with the Apartment Association in May of 2000 as the Director of Education and Government Affairs. After receiving a Bachelor of Arts degree in both Sociology and Political Science in 2002 and a Masters of Public Administration in 2005 from the University of Colorado, Laura was promoted to Executive Director in 2006.

Laura's greatest accomplishment as Executive Director is making the Apartment Association of Southern Colorado the recognized leader in the rental housing industry. She has been requested to serve on many committees within the Colorado Springs city government and El Paso County.





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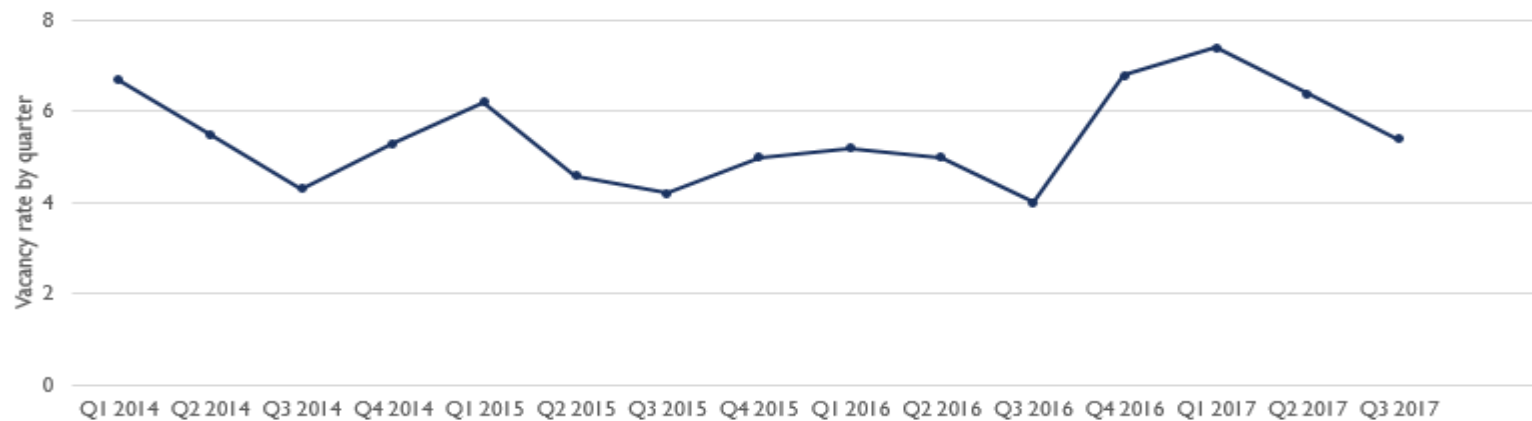
## RENTAL HOUSING IN COLORADO SPRINGS

Laura Nelson  
Executive Director  
719-264-9195  
[laura@aschq.org](mailto:laura@aschq.org)



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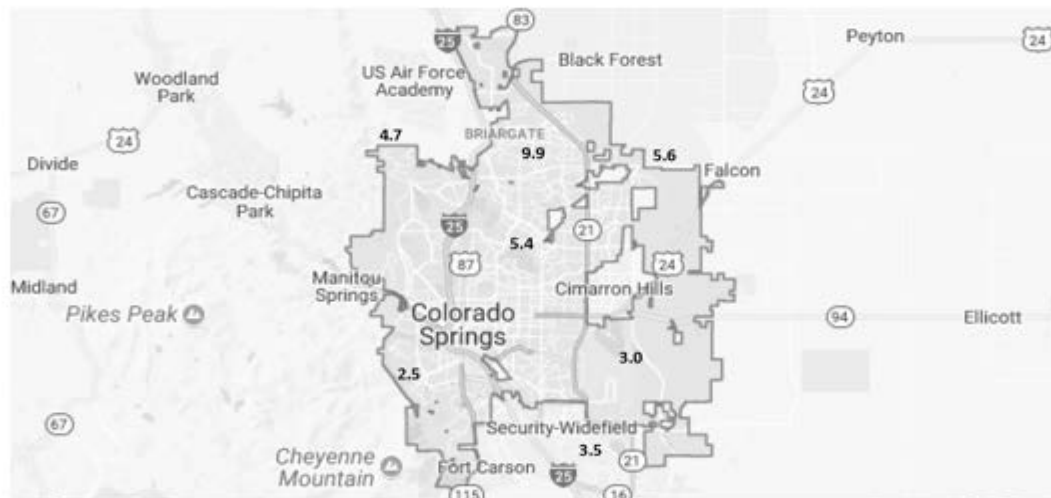
## VACANCY RATE COMPARISON





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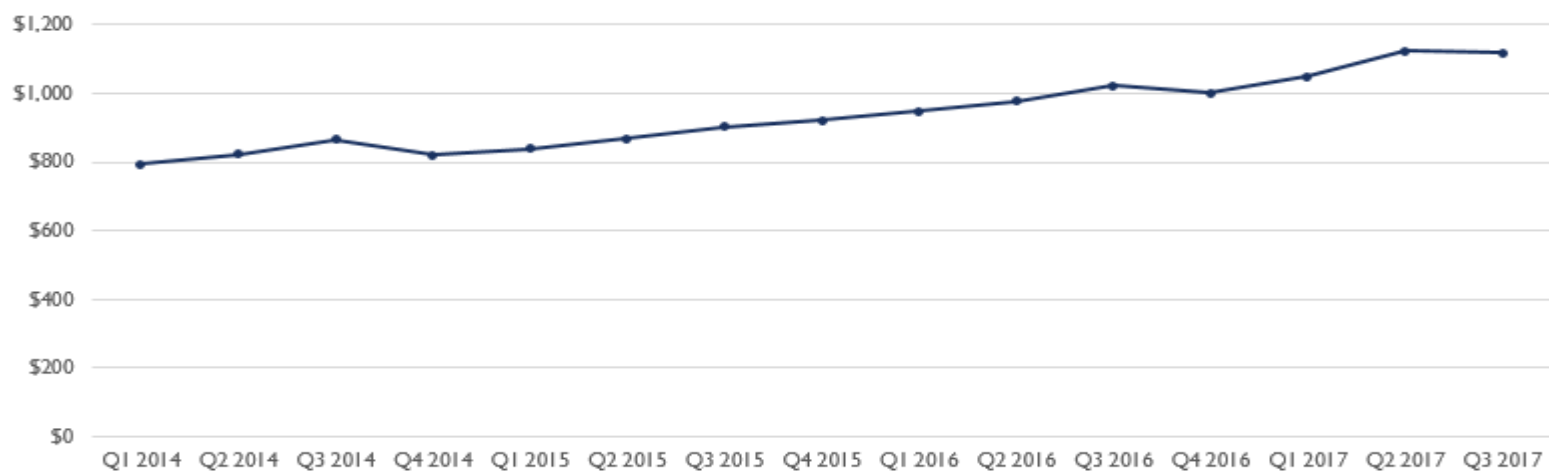
## VACANCY BY AREA





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## MEDIAN RENTAL RATES







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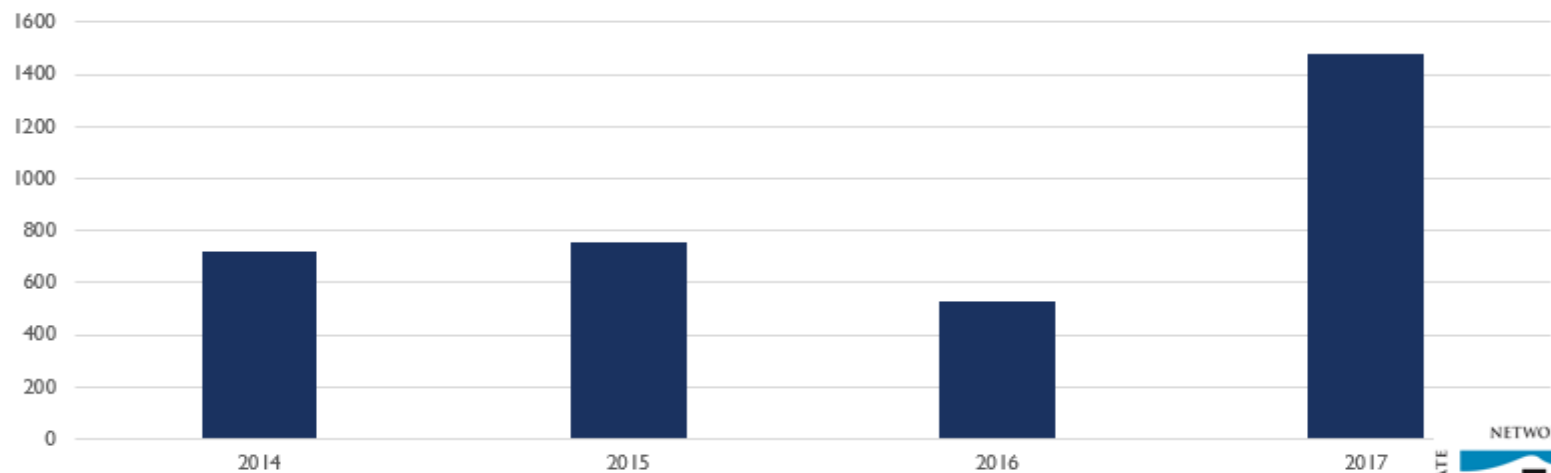
## AVERAGE RENT BY AREA





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## UNITS ADDED BY YEAR





## NEW MARKET RATE CONSTRUCTION – 2435 TOTAL UNITS

Project name	Company	Area	Type	Status	# of units
Cascades	Norwood	Moreno	Mid-rise	Planned	186
Colorado Ave.	Murphy Construction	Colorado Ave.	Garden	Construction/ Lease Up	120
Elements	Weidner	Cadmium View	Mid-rise	Leasing	300
Enchanted Springs	ESH Development	Tutt & Carefree Cir.	Garden	Planned	200
Overlook	Norwood	<u>I25 &amp; Interquest</u>	Garden	Construction/ Lease Up	264
La Bella Vita	Weidner	<u>Amarosa Heights</u>	Mid-rise	Leasing	278
Mesa Ridge II	Norwood	Fountain	Garden	In Research	120
22 Spruce	Champion	Downtown	Mid-rise	1 <sup>st</sup> qtr. 2018	48
Eco	Norwood	Downtown	High-rise	2 <sup>nd</sup> qtr. 2018	177
Elevation	Greystar	Powers	Mid-rise	Construction/ Lease Up	272
Vista View II	Weidner	Union & Vickers	Mid-rise	Leasing	74
<u>Torin Point</u>	Investors Capital	<u>Torin Point</u>	Garden	Planned	72
Volta at Voyager	Bayley <u>Yandell</u> Development	Voyager & New Life	Garden	Under Construction	324





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## NEW AFFORDABLE CONSTRUCTION – 163 UNITS PLANNED

Project name	Company	Area	Status	# of units
Freedom Springs	<u>Vecino</u> Bond Group	Peterson Rd.	Planned	50
Greenway Flats	Norwood	Las Vegas & Tejon St.	Planned	65
Monument Creek	America West Housing	Mark <u>Dabling</u>	Planned	48





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## THINGS TO CONSIDER

- Continued Demand due to aging population, migration and delayed home purchases.
- Aging housing stock with much having been built pre 1980.
- Increased cost of materials and labor for new builds and renovations
- Revisions needed to make building multifamily easier.
- Most large companies are budgeting an average of 5% for rent increases in 2018.





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# Todd Anderson

*Shepherds Staff Consulting, LLC*

Todd Anderson is currently serving as Principal of Shepherds Staff Consulting, LLC working with Home Builders and Developers along the front range. The focus of Shepherds Staff is to help companies and individuals grow to reach their full potential. Prior to this, Mr. Anderson helped build Challenger Homes to become a market leader in El Paso County. Prior to moving to Colorado, Mr. Anderson was employed by C. P. Morgan Co. located in Indianapolis, IN which became the largest homebuilder/developer in Indiana with annual 2004 sales in excess of \$330 million. In 1985, Mr. Anderson received a B.S. degree in Construction Management from the University of Wisconsin – Madison. Mr. Anderson spends a portion of his free time mentoring young leaders, has served as a volunteer board member at the Pikes Peak Regional Building Department and currently has been serving on the board of the Colorado Springs HBA, the Executive Committee, and Public Policy Council, as well as other nonprofit volunteer organizations.



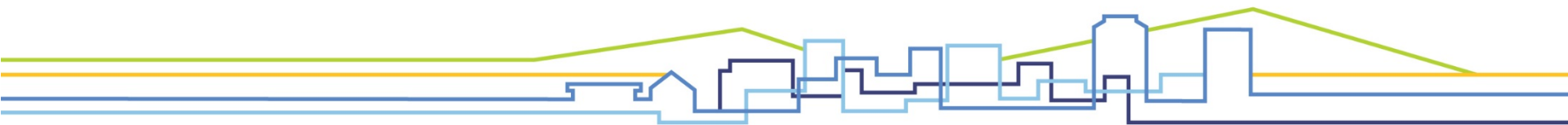


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# Affordable Housing

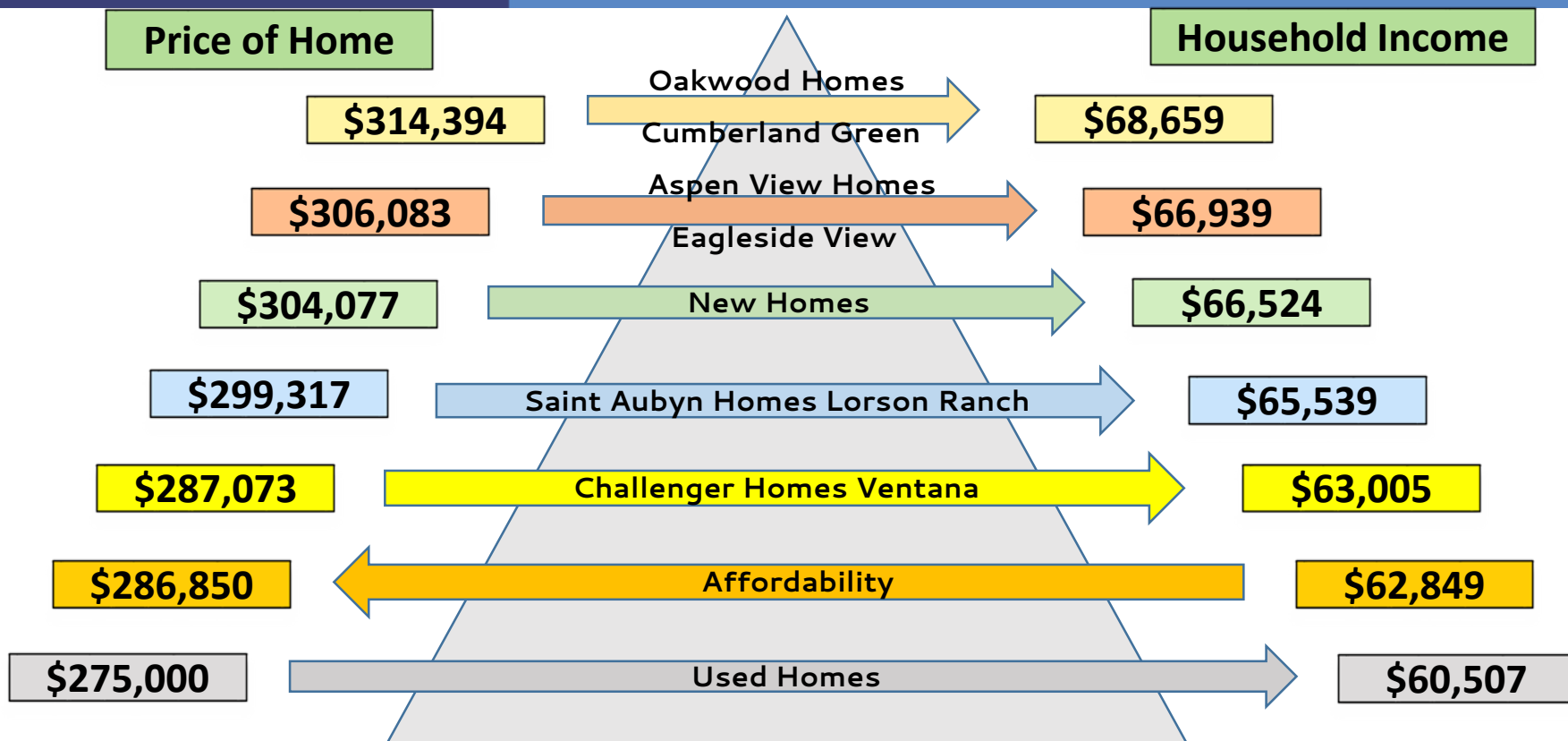
How It Works – An Industry Leader's Perspective

- What is Affordable?
- The Affordability Triangle:





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In a 3 mile radius of city the Median Income is...







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**\$62,849!**  
**Household Income**

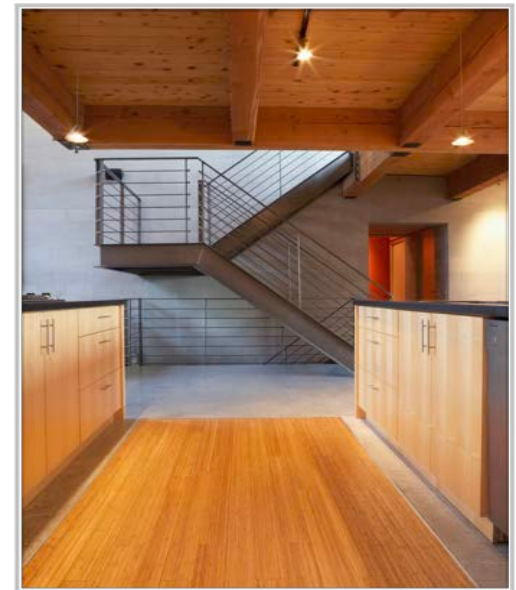


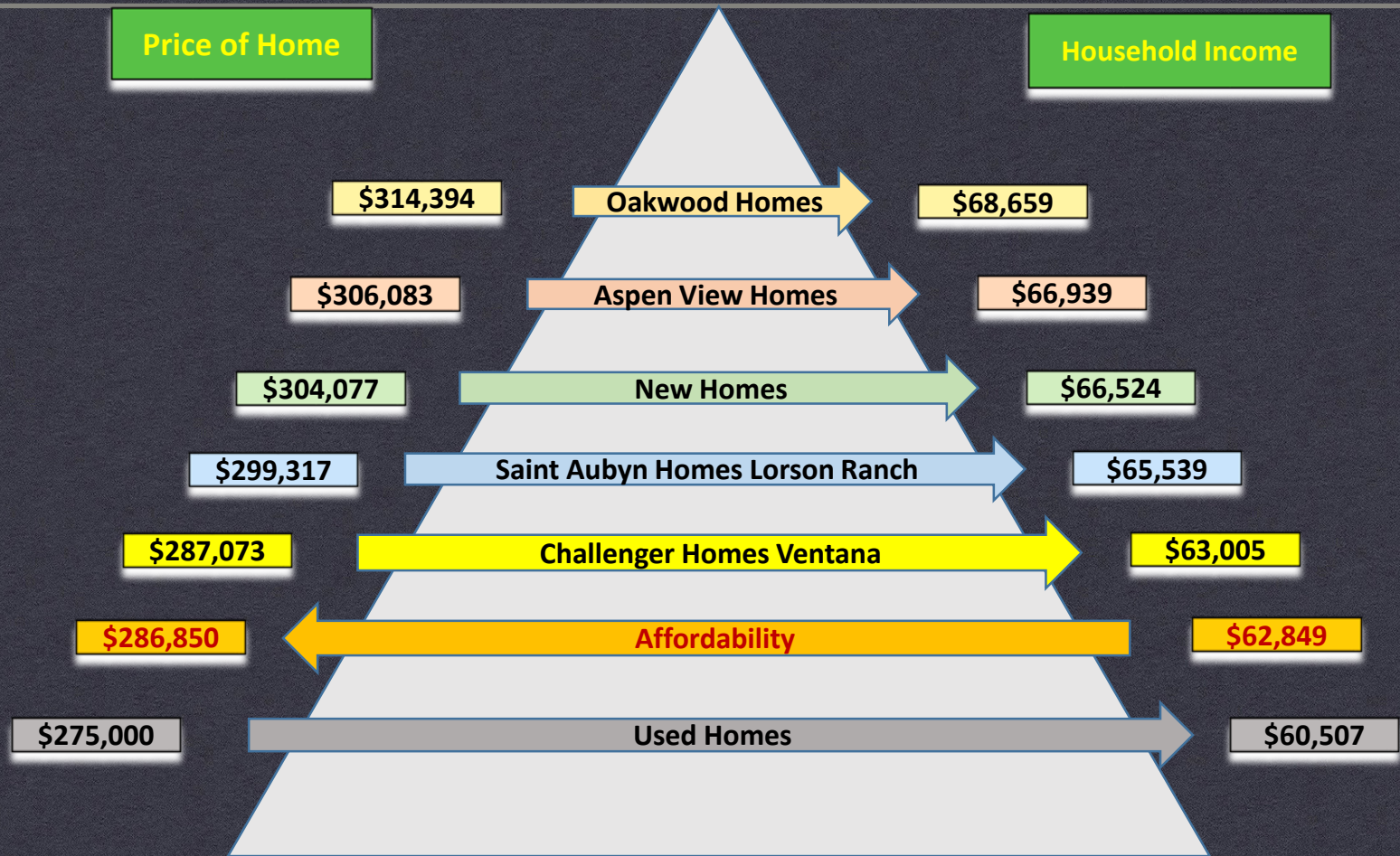


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# Now, we can apply some assumptions to our model:

- People will spend 33% of their household income on housing
- 3% down payment
- 4.5% interest rate
- 1% of sales price for property taxes
- \$1,200 homeowner's insurance





# THE AFFORDABILITY TRIANGLE

NO ONE IS BUILDING HOMES AT OR BELOW THE AFFORDABLE LINE!





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# Why Not?





# Actual Cost Breakdown

## Cost Components on a \$250,000 home:

- Lot – \$50,000 (Difficult to find today)
- Permits/fees – \$15,000 – \$33,000 (Depending on location)
- Indirect/Soft Costs = \$45,000 (IC, G & A, F & C, S & M)
- Hard Cost = \$125,000
- Builder Profit = \$15,000





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# Aimee Cox

*CEO, Community Health Partnership*

Aimee grew up in Colorado Springs, and has been politically engaged here for 30 years. She earned a masters degree in sociology from UCCS and worked in local government for more than 20 years improving access to parks and open spaces and overseeing the City's Housing and Urban Development programs. She also served a term on the Manitou Springs City Council shepherding downtown revitalization during the recession.

She was appointed Colorado Springs' first City Council Administrator with the change to a Council-Mayor form of government in 2011 and was later recruited to lead the City's Initiative to End Homelessness. She is currently the CEO of the Community Health Partnership, expanding healthcare access for nearly 176,000 Medicaid members and tackling wider social determinants of health and health inequality.





## Affordable Housing Needs in El Paso County

- There is a deficit of about 24,513 units in affordable price ranges for households earning up to \$67,000 (\$1,676 rent). This deficit is projected to increase to 26,447 units by 2019
- There are only 16 units available for every 100 households earning between \$0 and about \$17,000
- 49.9% of renters are cost-burdened, spending greater than 30% of their income on housing
- 62.4% of senior renters are cost burdened
- Households can be blindsided by the costs of transportation as they move out for less expensive housing. Medium to high income renters living at the City's edges spend an average of 50% of their income on housing and transportation

*City of Colorado Springs and El Paso County  
Affordable Housing Needs Assessment – October 2014*





## Social Determinants of Health

"Our health is also determined in part by access to social and economic opportunities; the resources and supports available in our homes, neighborhoods, and communities; the quality of our schooling; the safety of our workplaces; the cleanliness of our water, food, and air; and the nature of our social interactions and relationships. The conditions in which we live explain in part why some Americans are healthier than others and why Americans more generally are not as healthy as they could be."

*<https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-of-health>*







# Housing is a Basic Human Need

As stated by the Justice Department in its filing, "it should be uncontroversial that punishing conduct that is a universal and unavoidable consequence of being human violates the Eighth Amendment. . . Sleeping is a life-sustaining activity—i.e., it must occur at some time in some place. If a person literally has nowhere else to go, then enforcement of the anti-camping ordinance against that person criminalizes her for being homeless."

*<https://www.justice.gov/opa/pr/justice-department-files-brief-address-criminalization-homelessness>*





# International Human Rights Law Recognizes the Right to Adequate Housing

- *Security of tenure.* Legal protection against forced evictions and harassment.
- *Availability* of safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- *Affordability.* Cost does not threaten or compromise the occupants' enjoyment of other human rights.
- *Habitability.* Guarantees physical safety and provides adequate space, and protection against the cold, damp, heat, rain, wind, other hazards.
- *Accessibility.* Accounts for specific needs of disadvantaged and marginalized groups.
- *Location.* Access to employment opportunities, healthcare, schools, childcare and social facilities. Not located in polluted or dangerous areas.
- *Cultural adequacy.* Respects the expression of cultural identity.

[http://www.ohchr.org/Documents/Publications/FS21\\_rev\\_1\\_Housing\\_en.pdf](http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf)





# The Quality and Location of our Housing Affects our Health and Well-being

- 35 million homes have at least one health or safety hazard
- 20–30% of asthma cases are linked to home environmental conditions
- Radon in homes cause 21,000 lung cancer deaths annually
- Over 24 million homes have lead-based paint hazards that put children at risk of the irreversible disease of childhood lead poisoning
- Home injuries are the leading cause of death for young children
- In El Paso County, Black and Hispanic households at the 80%–100% AMI have greater issues finding housing that does not have housing problems
- The El Paso County Consolidated Plan identified rehabilitation of substandard housing units as a priority

*<https://www.apha.org/publications-and-periodicals/reports-and-issue-briefs/healthy-housing-standard>*





# The Quality and Location of Our Housing Affects our Health and Well-being (cont.)

- Areas with the lowest income are consistently the areas with the lowest life expectancy, highest incidence of chronic disease, and high concentrations of minority residents
- 31% of the Medicaid population for El Paso County resides in 3 zip codes: 80909, 80910, and 80916
- 2010 Census data shows that minorities make up, on average, 53% of the population in these 3 zip codes
- Chronic disease diagnoses are also more prevalent in this 3 zip code group





# Not Everyone has Equal Access to Housing

- It is estimated that 4 millions acts of housing discrimination occur per year in the rental market alone. Only a fraction are reported.
- According to the National Fair Housing Alliance, in 2016 there were a total of 28,181 reported complaints of housing discrimination across the country.
  - 55% of discrimination cases are against persons with disabilities, 19% racial, and 8.6% familial status
- The El Paso County Consolidated Plan identified that minorities, seniors, and special populations face barriers to accessing housing and plans to address it with outreach and economic opportunities





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# Q & A





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*Thank you for your time*

Presentation information will be available at  
[cshba.com/panel-discussion](http://cshba.com/panel-discussion)

Housing & Building Association of Colorado Springs  
4585 Hilton Parkway, Suite 100  
Colorado Springs, CO 80907  
719-592-1800

