



Housing Is a Human Right A Plan to Address Denver's Housing Crisis

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EXECUTIVE SUMMARY

Housing is a fundamental component needed for economic vitality in a thriving and equitable city. Safe, decent, and affordable housing impacts health, job performance, economic stability, child welfare, educational outcomes, and general well-being. The purpose of this Housing Plan is to identify opportunities related to housing market stability, housing affordability, and fair access to housing in the City and County of Denver in order to create a city in which all residents are able to choose housing that is attainable and appropriate to their needs.

As housing prices have increased dramatically, wages have remained stagnant and funding from federal, state, and local governments has continued to decrease; meanwhile leadership and a response in the form of impactful policy solutions have been non-existent from Denver's current mayor. This has left the Denver metro area short almost 90,000 affordable housing units necessary to meet the demand for residents earning 50% or less of the Area Median Income (AMI)¹. As a result, more than half of Denver renters are currently spending more than 30% of their income on housing, qualifying them as rent cost-burdened. While this crisis grows, housing production has lagged as city policy and investment, along with planning and zoning, have impeded equitable housing solutions in Denver.

The solution to the housing crisis starts from the conviction that **housing is a human right**, not a commodity to be bargained over with private developers. Every individual has a fundamental right to housing, which includes access to a safe, secure, habitable, and affordable home with freedom from unjust eviction. It is the government's obligation to guarantee that everyone can exercise this right to live in security, peace, and dignity. Investing in adequate housing is also fiscally responsible, saving taxpayers millions of dollars annually in ongoing service costs related to homelessness, mental and physical health, substance abuse, and more. Housing First models that incorporate integrated services across a wide spectrum, including health and jobs, create the most opportunity for achieving long-term sustained housing and self-sufficiency, and have shown to reduce per capita spending on chronically homeless individuals by more than 60%.

Creating diverse neighborhoods in every part of Denver with sustainable, economically diverse housing for all incomes is possible through a comprehensive social housing plan that:

- removes the profit motive from this human right, implementing proven, creative housing solutions that stretch our tax dollars further while creating a housing price-point not possible under current zoning and building codes;
- expands and makes easier the enforcement of renters' rights, while holding landlords accountable; and
- is implemented alongside a continuum-of-care model that understands housing is only good if it is delivered alongside strong services and a commitment to empowering people through educational, entrepreneurial, and workforce development opportunities.

¹ [The Gap: A Shortage of Affordable Homes.](#)

THE PROBLEM

The current American housing affordability crisis has left more than a third of families - a record high 40 million Americans - renting their homes, and 11 million families spending over half their wage earnings on rent. More Americans are now opting to rent in lieu of buying because median home sale prices in many cities, including Denver, exceed \$400,000. The record high number of renter households further drives up the cost of rent. Cities are facing an increased demand for housing across the nation, and “between 2000 and 2015, the US produced 7.3 million fewer homes than it needed to keep up with demand and population growth.”²

Over the last seven years, housing affordability has become one of the primary challenges facing Denver residents, as the city has experienced an influx in population of over 50,000 in that span. Between 2007 and 2017, over 108,000 people have moved to Denver, drastically increasing the demand for housing units, surpassing the supply of units in the city and stressing the fabric of our communities, zoning regulations, and public policy. Housing prices continue to rise, leaving the Denver metro area almost 90,000 housing units short at less than 50 percent AMI³. Meanwhile Denver’s public housing investment is less than it was ten years ago, especially considering land value appreciation and the rise in construction costs. Compounding this crisis, for every three affordable units that are created, one affordable unit exits the market as deed restriction expires.

Stressing the issue further, the State of Colorado continues to lose jobs paying middle-class wages. According to the Shift Research Lab, the share of middle-wage jobs in Colorado between 2001 and 2015 fell while both the share of high-wage jobs and low-wage jobs increased (by 1.7 and 3.4 percentage points respectively).⁴ Yet newly created housing disproportionately targets high-wage earners without taking into account that as these new jobs are created, they also create lower-paying service jobs at a greater than one-to-one ratio, sometimes as high as 4:1.⁵ Due to demand pressures and projected growth over the next 20 years of almost 200,000 residents,⁶ many high-paying tech jobs will be created, while housing demand and prices are expected to continue rising and outpacing production. It is estimated that no less than 15,000 market-rate housing units are currently sitting empty in Denver as developers, encouraged by the administration’s policies, focus on market-rate production in lieu of affordable housing options within the financial reach of prospective renters.

Rising housing costs affect both homeowners and renters alike. A recent Federal Housing Finance Agency report found that “home prices in Colorado grew faster than in any other state except Washington state in the second quarter of 2017;”⁷ and Denver was among the top 20 metropolitan areas with the “highest rate of house price appreciation in the country.”⁸ Renters, too, face high costs; according to a recent study by the Harvard Joint Center for Housing Studies, half of Denver metro renters are cost burdened (paying more than 30 percent of income for housing), and a quarter of renters are severely burdened, using more than 50 percent of income on rent⁹ - these renters are on the verge of homelessness, living paycheck to paycheck. Currently, individuals in Denver need to earn \$31.42 per hour to afford rent and utilities for an average apartment.¹⁰ No state has an adequate

² [Housing Underproduction in the U.S.: Economic, Fiscal and Environmental Impacts of Enabling Transit-Oriented Smart Growth to Address America’s Housing Affordability Challenge.](#)

³ [Housing an Inclusive Denver: Setting Housing Policy, Strategy & Investment Priorities \(2018-2023\).](#)

⁴ [Factors Impacting Housing Affordability: Exploring Colorado’s Housing Affordability Challenges in all of their Complexity.](#)

⁵ [Technology Works: High-Tech Employment and Wages in the United States.](#)

⁶ ["Denver, population 900,000: Here’s how the city envisions the year 2040" - Denverite.](#)

⁷ [Housing: Calling Colorado Home](#)

⁸ [Federal Housing Finance Agency Press Release: U.S. House Prices Rise 1.6 Percent in Second Quarter.](#)

⁹ [Joint Center for Housing Studies of Harvard University: Renter Cost Burdens, Metropolitan and Micropolitan Areas.](#)

¹⁰ [Rent Jungle: Rent trend data in Denver, Colorado](#)

supply of affordable units for the lowest income renters, and “a recent influx of new residents to Colorado combined with a steady decline of available low-income and affordable housing has contributed to a 600 percent increase in the homeless population from the late 1990s to 2010.”¹¹

While most Denver landlords are acting fairly and legally in the management of their rental properties, the recent housing crisis has led to a significant level of landlord opportunism, resulting in a significant increase in rent pricing and a surge in evictions.¹² Tenants facing eviction in Denver are incredibly underrepresented in eviction cases. A report produced in 2017 of Denver eviction cases found that tenants are almost never represented by counsel in eviction cases, even though attorney assistance drastically improves tenants’ chances of remaining in their home.¹³ The study found that in Denver Housing Authority eviction cases, tenants who had lawyers were able to avoid eviction about 80 percent of the time. In private cases, that number was 94 percent. Multiple studies confirmed that evictions disproportionately affect neighborhoods with more people of color: “In Denver specifically, most evictions occur in neighborhoods with a high percentage of people of color and areas experiencing gentrification. These neighborhoods include northeast Denver’s Elyria Swansea, Clayton, North Park Hill, and west Denver’s Westwood, Valverde, Ruby Hill, and Sun Valley.”¹⁴

While renters and landlords already have certain rights and obligations in Denver to prevent unacceptable behavior, a lack of landlord licensing and adequate code enforcement at the municipal level decreases the likelihood of compliance in the landlord/tenant relationship. In many cities across the United States, private landlords are licensed through a publicly available register of landlords, which allows municipal code enforcers to inspect properties for unacceptable conditions, protect tenants from unlawful eviction, and fine landlords without a licence or those who fall out of compliance with already established ordinances.

Stagnant incomes and lagging housing production represent only part of the problem in Denver. NIMBY sentiments and outdated policy have inhibited the growth of affordable housing for all. The supply and demand for rising rent and housing sales prices begins and ends with planning, zoning, and negotiating a fair deal with developers at the very start of the process. As individuals continue to move to Denver, local solutions are not moving fast enough. The following paper outlines current City policy, investment, planning, and zoning that is clearly preventing equitable housing solutions in Denver. Further outlined within is a proposed housing policy platform, which includes a comprehensive social housing plan, creative housing solutions, strengthened renters’ rights through landlord licensing and increased code enforcement, and the implementation of a continuum-of care model.

BACKGROUND

Policy & Investment

The Hancock administration has taken seven years to develop a comprehensive housing plan with the creation of the five-year housing policy plan (‘Housing an Inclusive Denver’, released in September 2017), which outlines diversity throughout neighborhoods as a fundamental value.¹⁵ However, the current administration’s actions have proven inconsistent with this stated intent. Rather than focusing

¹¹ [National Low Income Housing Coalition: The Gap Report, Colorado](#)

¹² [Eviction Lab](#)

¹³ [Facing Eviction Alone: A Study of Evictions](#)

¹⁴ [Housing: Calling Colorado Home](#)

¹⁵ [Housing an Inclusive Denver: Setting Housing Policy, Strategy & Investment Priorities \(2018-2023\)](#).

on policies, programs, and investments that support inclusive, mixed-income communities, current actions over the past seven years largely favor the interests of market-rate developers over the needs of Denver residents, leaving much of the burden of building an affordable Denver to non-profit organizations such as NewsED, DelNorte, and Northeast Denver Housing Center. One of the primary issues identified amongst Denver’s housing advocacy community is the lack of housing expertise and experience within Denver’s Office of Economic Development (OED), which has resulted in poor master planning, ineffective use of funds, and complete mismanagement of income-restricted properties leading to the loss of over 300 affordable homeownership units (Green Valley Ranch), and bad deals being struck with developers. Currently, not one person within Denver’s OED has developed a housing project from the ground up, leaving the city lacking the necessary experience, expertise, expectations, and perspective regarding this process. One cannot strike a good deal for Denver residents if one lacks the basic understanding of what a good deal can and should be.

This is clearly evident in the implementation of the city’s Inclusionary Housing Ordinance (IHO) and subsequent linkage fees. Denver’s IHO was created in 2001 and phased out in 2016 after creating fewer than 80 affordable housing units per year over the span of 15 years.¹⁶ Developers had the option of paying a cash-in-lieu fee to bypass the IHO mandate requiring that ten percent of units in new for-sale constructions larger than 30 units be affordable. While research from the U.S. Department of Housing and Urban Development finds that such opt-out fees can contribute to expanding a city’s current housing stock, the study also notes that these fees produce affordable housing projects segregated from, rather than mixed in with, market-rate housing.¹⁷ The majority of projects in Denver were rental buildings, and most developers opted for the relatively low penalty fees rather than building affordable units. For the majority of for-sale projects, developers tended to build properties with unit counts below the IHO level.¹⁸ The administration abandoned the IHO upon the 2016 approval of a dedicated affordable housing fund by the City Council, who led the charge for the creation of the Fund with little support from the current administration, with plans to raise \$150 million to affordable housing over a period of 10 years, beginning in 2017, through commercial and residential linkage fees as well as property taxes.¹⁹ With the relinquishment of Denver’s IHO, the ten-percent affordable housing unit ‘mandate’ was abolished and replaced by linkage fees.

Linkage fees have provided some jurisdictions with a considerable source of funding for affordable housing.²⁰ However, the efficiency of linkage fees depends in part on “the capacity of public agency staff, the availability of local nonprofit or private partners with affordable housing experience...[and] careful attention to unit locations in order to achieve some level of economic integration or fair housing outcomes.”²¹ Linkage fees have underperformed, generating approximately \$900,000 in 2017 instead of the projected \$6 million²², with city council members questioning the adequacy of the \$150 million fund in the first place.²³ Also lacking is an engagement by the OED with developers at the beginning of project concept planning, which instead happens very late in the planning process. Due to the siloed nature of Denver’s current government administration and multiple failed efforts to breakdown silos (North Denver Cornerstone Collaborative, Office of HOPE, Denver’s Road Home,

¹⁶ ["Denver wants to phase out its Inclusionary Housing Ordinance ... what does that mean?" - Denverite.](#)

¹⁷ [Cityscape: A Journal of Policy Development and Research.](#)

¹⁸ [Denver Metro Chamber of Commerce: Housing White Paper.](#)

¹⁹ [Denver Office of Economic Development: Dedicated Affordable Housing Fund.](#)

²⁰ [Overcoming Barriers to Affordable Housing in Colorado Creative solutions for developers, public officials and housing advocates.](#)

²¹ [Inclusionary Housing: Linkage Fee Programs.](#)

²² [City and County of Denver: Mayor's 2018 Budget.](#)

²³ ["Councilor: Denver's \\$100M Short on Affordable Housing Impact" - Next City.](#)

National Western Center), various agencies and departments lack the communication and coordination necessary to negotiate the “best deal,” with Denver’s Community Planning and Development often crafting agreements with developers before the OED is ever aware of the project’s existence. Fox Island is the most recent example of a CPD action with no OED involvement.

Housing projects receiving subsidies via Tax Increment Financing (TIF) districts have been funded by, simply stated, crediting a developer the future tax-assessed value of a development project. For these projects, the administration has no formal policy on the inclusion of affordable housing,²⁴ unlike many other cities. TIF projects that have not had an affordable housing inclusion have had a tremendous negative impact on gentrifying neighborhoods, most notably Five Points. Far too often, TIF funds have been and are being used to create housing that is more expensive and targeted for higher incomes than existing housing in the neighborhoods in which it has been created. This does little more than further the negative effects of gentrification and displacement by ignoring housing that meets the needs of neighborhood residents while depleting city coffers due to the loss of tax revenue generated from the assessed value of the properties.

The recent Lower-Income Voucher Equity Program (LIVE), a two-year pilot program, set out to help lower-income tenants pay the difference between what they can afford and the market rent. Under similar voucher programs, such as Section 8, the majority of households served in Denver have an income less than 30% AMI. In contrast, the LIVE Program is an extension of those voucher concepts, designed to focus on the needs of those with higher incomes, targeting those making 40-80% AMI such as nurses, teachers, and hospital workers. The program was devised by the ex-director of Denver’s Office of HOPE (Housing and Opportunities for People Everywhere) in collaboration with the Denver Housing Authority.

The LIVE Program was designed with the intention of being a partnership between the city, employers, and foundations, leveraging their funds collectively. Due to the aforementioned lack of housing experience, expertise, and partnership management within city leadership, teamed with untimely communication and coordination on behalf of the city, the initial proposal never came to fruition, leaving the city as the sole funder of this program and gutting the potential for success of the program. Because of this, the LIVE program is dramatically underfunded and creates only 125 temporary units instead of the 400 that were intended, while giving away \$1 million to developers without creating a single long-term housing unit. Critics of the program also liken it to a form of “corporate welfare”, doing little more than bailing out developers who made poor business decisions in the construction of market-rate units that are not attainable for the folks who desperately need housing. These poor decisions have created a glut of market-rate housing in the city, with estimates ranging from 15,000-30,000 units sitting empty across Denver.

The implementation of our values for economically diverse communities and for expanding and preserving affordability will be memorialized in our program policies. The city must build upon expertise of the community, and invest our resources through expanded and comprehensive collaborations between the public, private, and nonprofit sectors to compound every city dollar spent in an effort to meet our immediate needs. If Denver values economically diverse communities, developers should not be given the option to buy out of affordability requirements, and should instead work with the city to expand housing options for all Denver residents. Our city can create

²⁴ [City and County of Denver: Permanent Housing Fund FAQ.](#)

stronger, value-driven partnerships with nonprofit and for-profit developers to expand housing affordability for all individuals and families.

Planning & Zoning

Housing projects under the current administration operate in silos, drastically impeding transformative progress to stop the housing crisis in Denver. Even *Blueprint Denver: An Integrated Land Use and Transportation Plan* does not address the impact of new developments, such as Fox Island, on surrounding communities and infrastructure, i.e. downtown parking, highway traffic, and displacement. Denver City Council's June 2018 approval of a rezoning and development plan of "Fox Island" in Globeville, for example, does not confirm that affordable housing must be built onsite.²⁵ The administration's presentation of the development to the City Council for zoning approval contained no specific language on affordability, but instead proposed an administrative policy lacking in clear and consistent support for expanding affordable housing and mixed income communities.

Large-scale development projects have consistently failed to include housing opportunities for families at all income levels, while expedited reviews through the city's planning and building departments are offered for developers with relationships with the city as opposed to those developing projects for the community good. Exceptions should not be offered by the city unless companies are doing something to benefit Denver and its residents through the creation of comprehensive Community Benefits Agreements (CBAs), which have been implemented successfully in major cities across the country.²⁶

Zoning overlays at Transit Oriented Development (TOD) can be a great tool to develop economically diverse density around transit hubs, helping to create walkable communities and empower commuters to be free from car dependency. Unfortunately, the current administration is not using this tool to its full capacity, most recently evidenced by the height restriction variance approved by the city at the 38th and Blake RTD Station. This variance allowed the developer to increase the height of the proposed building from 5 to 16 stories without any significant requirement for the development of affordable units. While the city is unable to mandate the development of affordable housing in projects that are constructed within current zoning designations, providing a variance such as this one is the most opportune time to implement a specific mandate. With the overall increase of market-rate units made available by this height restriction variance, the city should have been aggressive in its affordability requirements to ensure an economically diverse population within this critical TOD development.

Tracking and Assessment:

If the City of Denver is to expand and preserve housing affordability, it must have reliable and transparent systems in place to monitor and evaluate the effectiveness of its housing and homelessness initiatives. All large-scale development agreements and policy investments must be assessed, ensure compliance, and gauge impact towards the goals of preserving and expanding affordability. Of note is how the city chooses to define affordable. The majority of housing projects dubbed affordable in fact cater to those who make roughly 60 percent of the area median income (AMI), which is "\$37,800 for a single-person household or \$48,600 for a family of three."²⁷ According to city data, the largest percentage of affordable units being built were for those earning

²⁵ ["Denver council sets stage for density on "Fox Island," but some question affordable housing strategy" - Denverite.](#)

²⁶ [Partnership for Working Families: Community Benefits Agreements, Making Development Projects Accountable.](#)

²⁷ ["Affordable for whom? Why area median income matters for Denver's housing projects" - Denverite.](#)

between 51-60 percent of the AMI.²⁸ Unfortunately, the greatest need exists in the 0-50 percent AMI range (90,000 units short), where the majority of renters are cost burdened and spending more than 30 percent of their income on housing. This fact has not translated into a shift in priority within the city as to how money is spent, zoning exemptions are approved, or in other ways that could provide relief to this growing population, for example, through added services.

It is also important to note that household income data collected and disseminated by the City of Denver is skewed by the increased number of individuals living in one unit, giving the impression that the number of rent-burdened households remains relatively steady, when in fact this number continues to increase each year. The current administration will often tout the number of rent-burdened households as holding steady, creating the perception that this issue is “leveling off”, when in fact it is a growing problem with more people living in a cost-burdened state in Denver than ever before, and leaving our cost-burdened city with record numbers to find housing in surrounding, more affordable suburbs.²⁹ It will remain incredibly difficult to tackle the problem of too little affordable housing head on when the data is inaccurate or misleading and “beans are counted” in a manner to underplay the severity of Denver’s housing crisis.

The same issues with data exist in Denver when counting deed-restricted affordable housing units. While the administration promotes the number of affordable housing units created in Denver each year, they fail to mention that these numbers are gross counts which do not consider deed-restricted properties whose terms are expiring and becoming market-rate units each year. Additionally, the current administration has no comprehensive plan or dedicated, consistent, annual fund to address the loss of affordable units to market-rate housing. A lack of enforcement and oversight regarding deed-restricted properties is also a well-documented problem under the current administration. This was most recently evidenced in 2018 when 308 deed-restricted units that were part of the city’s affordable housing program - in the vastly changing communities of Green Valley Ranch and Montbello - were sold at market rate, even though the deed restrictions applied to them required they be bought and sold for less than market value to lower-income buyers until 2024.

While Denver’s Office of Economic Development is responsible for managing compliance around deed-restricted properties when their ownership transfers, the oversight resources for these properties has never been funded under this administration, leaving one employee managing this oversight where five people once were. The National Organization of African Americans in Housing, our non-profit developers and members of the administration’s own Housing Advisory Committee,³⁰ called for the creation of a Special Administrator to focus on, comprehensively address, and resolve loss of affordable housing units and potential eviction of residents by the city, given the lack of housing experience and expertise in OED. The Mayor ignored this call and continued to bury this work within OED.

Expertise & Experience

Current city leadership has demonstrated a gross inability to address the scope of the housing crisis necessary to enact any meaningful solutions and to create comprehensive housing policy and finance solutions, thereby failing to live up to its own espoused set of values. A Housing Advisory Committee was in fact assembled by the current administration, yet the group remains unclear on its roles, powers, and influence. The Committee of housing experts with deep experience on this topic

²⁸ [Denver Office of Economic Development: 2016 Housing Report.](#)

²⁹ [Factors Impacting Housing Affordability: Exploring Colorado's Housing Affordability Challenges in all of their Complexity.](#)

³⁰ [Housing Advisory Committee Meetings in May and June.](#)

are more “advised” of the OED’s housing work than giving advice and consent to the OED as they should be. When the city announced the new marijuana tax for affordable housing, the HAC had no formal discussions or debates about this housing policy design or financing. The HAC was advised of the administration proposing the Marijuana Tax for Affordable Housing, though the administration did not seek the HAC’s advice or input, reinforcing the void of housing expertise in the city’s decision-making process. Individuals among the 23-person committee include housing experts, service providers, and city officials who reported that there existed little opportunity to discuss decisions such as the marijuana tax or Fox Island development.³¹

If Denver is to be home to individuals of all incomes, there needs to be both a cabinet position created for a highly experienced housing expert who can advocate for all Denver residents, as well as a diverse housing committee that is in fact given the opportunity to influence major policy and program decisions. A commitment to allocate more money to the housing crisis is insufficient when creative solutions that stretch money further are not being implemented, and current solutions are not moving fast enough to make a real impact in the number of individuals who are cost burdened or spending more than half their income on rent. These residents, our fellow Denver neighbors, need our help today, not in a year to two years. Our housing crisis requires immediate and urgent action by housing professionals with deep experience and expertise. While the housing crisis was reasonably foreseeable, the administration was asleep at the wheel and continues to fall far short.

KAYVAN FOR DENVER: SOLUTIONS

The solution to the housing crisis rests on the conviction that **housing is a human right**, not a commodity to be bargained over with private developers. All individuals have a fundamental right to housing, which includes access to “a safe, secure, habitable, and affordable home with freedom from forced eviction. It is the government’s obligation to guarantee that everyone can exercise this right to live in security, peace, and dignity.”³² It is only when we collectively approach housing as a human rights issue that we will see the results we need within housing preservation and development. The above-mentioned issues are interrelated and must therefore be addressed concurrently and with multiple solutions. Sustainable, economically diverse housing for all incomes and diverse neighborhoods in every part of Denver is possible through:

- A **comprehensive social housing plan** that drives the development of economically diverse housing, constructed and managed on properties held within community land trusts, removing the profit motive from this human right;
- **Creative housing solutions** to stretch tax dollars further and create price points not currently available on the market;
- **Expanding and enforcing renters’ rights** by licensing/registering landlords and enforcing existing ordinances that hold landlords accountable and keep people in their homes;
- **Immediately ending the criminalization of homelessness**; and
- A **continuum-of-care** model that understands that housing is only good if it is delivered alongside strong mental and physical health services and a commitment to empowering people through educational, entrepreneurial, and workforce development opportunities.

Expertise & Experience

At the heart of Denver’s housing issues is the lack of housing experience within Denver’s Office of Economic Development (OED), which has resulted in poor master planning, ineffective use of funds,

³¹ ["What's the Purpose of Denver's Housing Advisory Committee? Its Members Aren't Quite Sure." - Westword.](#)

³² [National Economic and Social Rights Initiative: What is the Human Right to Housing?](#)

complete mismanagement of income-restricted properties, and bad deals being struck with developers. Currently, not one person within Denver’s OED has developed a housing project from the ground up, leaving the city lacking the necessary expectations and perspective regarding this process. The administration cannot strike a good deal for Denver residents if they do not have a basic understanding of what a good deal is. If Denver is to be home to individuals of all incomes, there needs to be a cabinet position created for a highly experienced housing expert who can advocate for all Denver residents, city staff experienced in housing construction from the ground-up, as well as a diverse-housing committee that is in fact given the opportunity to influence major policy and program decisions, none of which is currently the case.

Goal: One of the first orders of business will be the creation of a Housing Department led by a Social Housing Director as a new cabinet-level position. This person will be hired as soon as possible and the newly minted Housing as a Human Right Committee will be convened within first 60 days of administration. All housing, homelessness, and continuum-of-care initiatives and programs will be consolidated under the direction of this position in this new department. With regard to policy and administrative function the consolidation of these resources and the elevation of this position to the Mayor’s cabinet is best practice for addressing this crisis effectively, efficiently, and to create the best opportunity for partnership development.

Social Housing

An over-reliance on the for-profit private sector has greatly contributed to underinvestment in communities and a lack of affordable options for low and mid-income residents. Today, our housing policy bears a marked resemblance to our healthcare policy: an expensive band-aid over a gaping hole, led by the absence of a public-sector alternative. Merely subsidizing market prices in order to deliver affordable housing is an insufficient strategy; as demand pushes up market prices, governments must provide rising subsidies to “keep rents within the bounds of incomes, so fewer and fewer people get any kind of help.”³³ Local governments struggling with certain developers who are opportunistic and profit-driven must insert themselves into this system in several ways, by:

- Obtaining and preserving land assets in lieu of selling them to private interests who are currently only creating market-rate housing units, while restructuring the city’s Real Estate Division to include the newly minted Social Housing Director;
- Requiring the construction of economically diverse housing (mandating significant attainable housing for those earning 0-50% AMI) in all market-rate housing development projects that benefit from zoning exemptions, height variances, and/or other city-backed subsidies and incentives;
- Expediting permitting only for projects that include significant housing options for those earning 0-50% AMI; and
- Creating a “flex-fund” in partnership with a Land Trust operator (ULC, DHA, Elevation Community Land Trust, Colorado Community Land Trust, GES Community Land Trust, all or other), which is designed to pool public funds to make quick investments in land and the construction of attainable economically diverse housing. The city will take unrestricted General Fund dollars, and execute an inter-governmental agreement with the selected partner(s) to establish the new Human Right Housing Fund.

This shift in priorities will signal to developers that the administration will consider cutting them out of future housing incentive programs if they do not align their practices with the goal of building

³³ ["Why America Needs More Social Housing" - American Prospect.](#)

attainable, long-term, mixed-income housing for all people, and that such housing must exist in economically and racially-diverse neighborhoods in every community in Denver. When leadership commits to having the funds and flexibility to compete in the housing market, private developers will insist on being at the table on every development deal or risk unsustainable bottom lines on their projects, creating the opportunity to put affordable housing, across the income scale, into every future development without distorting the markets.

In lieu of relying solely on the free market and rental subsidies, a model focused instead on providing housing as a social provision ensures greater levels of affordability and lower levels of homelessness. The evidence exists in social housing models across Western Europe, with Vienna, Austria, as the largest and most successful system. Beginning in the 1920s, Vienna has substantially invested in housing owned or financed by the government, providing residents with affordable housing options regardless of their income level. The municipality currently houses more than 60 percent of Vienna's population in social housing.³⁴ In comparison, most direct government subsidies account for less than 4 percent of housing among American cities. Municipal ownership of a large portion of Vienna's land, combined with zoning laws, limits speculation and eases expenses related to the development of housing. Developments are designed to promote resident solidarity and better living conditions, incorporating communal facilities, gardens, swimming pools, schools, cafes, and other shared spaces and services. And as the city's wealth has grown over the years, so has the average size of Vienna's apartments.

As we know, the state of public housing in the US is vastly different than most Western European countries. Indeed, public housing today consists of "1.1 million apartments that house about 2.1 million low-income people – constitutes less than 1 percent of the nation's housing stock."³⁵ The city of Denver can learn from successful Western European models like Vienna to grow the city's affordable housing stock. This starts with creating a Human Right to Housing Fund, which will pool existing monies and land from the city and our partners in order to invest in the construction of economically diverse (0-80% AMI) social housing developments dotted across the city. This will be executed in collaboration with Land Trust operators through an inter-governmental agreement, which will help ensure that city-owned land is used for the public good in perpetuity. The 2019 budget will be amended to cement this as a priority within the city, with the 2020 budget serving as the year to execute this plan fully, moving as many unrestricted General Fund dollars as possible into this new approach.

DHA will be leveraged because of its status as a state authority, which allows for quick movement of funds for housing purposes. DHA would establish an LLC, where the Urban Land Conservancy and the then established Land Trust can partner to leverage dollars to preserve and buy land. It will become the goal of the city to tether this particular group within a single mission (by tapping into a single bucket of funds) so they compete against the private developers, leveraging the impact of their collaboration for expanding and preserving affordable housing. In addition, by harnessing the financial heft of DHA, ULC, the Land Trust and other partners in *formal* collaboration with the city for land acquisitions, this effort will be able to compete with almost any private developer.

Under this proposed model, rents within this social housing plan are based on the cost of the property and its maintenance without the cost burden of a profit motive in the development, management, and maintenance of the property. Rents are linked to costs over the course of roughly a thirty-five-year

³⁴ ["Vienna's Affordable Housing Paradise" - Huffington Post.](#)

³⁵ ["Why America Needs More Social Housing" - American Prospect.](#)

maturity period, after which this falls to a statutory limit. Other components such as utilities, maintenance, and repairs would increase over time based on actual costs incurred. Residents unable to afford these rents are covered by municipal, state, and federal subsidies similar to what is currently available in Denver, but the number of individuals in this category is expected to decrease significantly due to lower price point rental options created by this social housing plan and other creative housing solutions in this document.

The shared equity model of a CLT offers owner-occupied, resale-restricted housing so as to provide upfront and long-term affordability for home ownership and rentals in perpetuity.³⁶ Long-term affordability is achieved by separating ownership of land and property. The nonprofit, community-based organization would acquire and manage the land on which social housing developments can be built; subsidies are then provided to individuals to lower the purchase price of a unit, while the homebuyer agrees to distribute any home value appreciation at the time of resale with the entity providing the subsidy. This keeps the initial price of a home down, protects the affordability of units for future buyers, and offers the potential of providing lasting community assets for individuals and families facing housing uncertainty.

A detailed implementation plan is achievable with the support of city officials to prioritize social housing. Both the timeline and cost of implementing this proposed social housing model is dependent on a myriad of factors, including: the availability of publicly owned land; the availability of private market developers who are willing to work within stricter economic terms; how much is allocated from monies made available by a public banking option; general fund reallocation; and supporting matches from foundations. Regarding the public banking option, we will be releasing a local economy policy memo in 2018 that details why this is so important for our city. We estimate the City of Denver and its taxpayers can save approximately \$75 million per year in money that is currently being sent out of state to Wall Street banks through poor management practices. This is a significant amount of resources that are better served supporting the development of comprehensive social housing and providing the services necessary for people to get back on their feet.

Bearing this in mind, this solution requires the political will of the Mayor's office to collaborate with other institutions and make the necessary funds and resources available immediately to create many more housing units in Denver. If Denver continues to give taxpayer-funded incentives to private developers for housing projects, decisions must be based on developers' commitment to social equity and creating public benefits for Denver residents. Social impact real estate companies (including those legally structured as a Colorado public benefit corporation) operate with a higher level of business, social, and environmental responsibility, conduct, accountability, and transparency, and the city can choose to partner with developers who align with the city's commitment to housing as a human right. The private sector is undoubtedly a pivotal part of the solution, and the city can facilitate this by only offering taxpayer-funded incentives to those that are considerate of the balance between social equity and profit.

Goal: Immediately upon hire of the Social Housing Director, all available monetary resources from the General Fund and the Affordable Housing Fund will be consolidated and leveraged with "special funds", private sector funds, and resources available from partners such as the Urban Land Conservancy and Denver Housing Authority. Currently, General Fund monies being spent on housing and homelessness are scattered amongst various departments, difficult to quantify, and not being used to their full potential as they would in the continuum-of-care model described further

³⁶ [Center for American Progress: Community Land Trusts](#)

below. It is estimated that the annual investment available when leveraging these existing funds and partnerships is nearly \$100 million, which would be consolidated in year one within the newly established Human Right Housing Fund and be directed by the Social Housing Director in the implementation of our comprehensive social housing plan and continuum-of-care model.

A Social Housing Project Manager, with extensive housing development experience, will be hired within the first 60 days of the administration and serve under the Social Housing Director within the new Housing Department. This position will manage deals related to land preservation and acquisition as well as city-led housing construction and maintenance projects. Additionally, initial conversations with foundations suggest a matching amount of funds is achievable with the implementation of a coherent plan led by tenured housing professionals with the relevant experience and expertise.

Creative Housing Solutions (Short Term/ First Year)

Creative housing solutions must work in tandem with social housing in order to stretch tax and foundation dollars further and redefine what government has deemed an acceptable way of living, by providing safe, dignified spaces for people to survive and thrive. Tiny homes, accessory dwelling units (ADUs), cooperative living options, live-work spaces, and dormitory-style living for those in transition are all flexible alternatives for those with varying environmental, lifestyle, and financial needs. Yet the city's current outmoded zoning, building, and occupancy codes continue to make many of these potential solutions unfeasible.

Tiny homes are one alternative method of connecting our city with those experiencing homelessness. Colorado Village Collaborative's Beloved Community Village (BCV) is Denver's first legal housing community comprised of tiny homes. A comprehensive nine-month evaluation found that BCV is a "demonstrably positive effort operated and supported by an intentional community of individuals largely working for the betterment of those involved, chiefly those living in the Village."³⁷

Findings reveal significant improved outcomes in education and employment, health and well-being, and reduction in theft; moreover, villagers self-reported increased social capital and feelings of community and safety. Despite these positive outcomes, the current permitting process prevents the village from staying in the same place for more than six months, costing this effort \$25,000 in monetary and in-kind resources each time they are required to move. Currently, Denver zoning does not recognize residential building forms that do not meet our current definitions for a "dwelling unit" such as co-housing and tiny home villages.

These archaic zoning and building codes must be modified to meet the diverse ways in which people live today. The City of Seattle has developed policy that will allow similar villages on a piece of land for a minimum of two years, with the ability to stay for foreseeable future³⁸, and local committees and organizations are working tirelessly to work out a similar arrangement in Denver. Other prohibitive codes include:

- only 10 percent of Denver residential properties currently allowing for ADUs;³⁹
- the Denver Zoning Code's definition of "household," which places limits on the number of unrelated individuals who can live together. These restrictions inhibit the development of

³⁷ [Barton Institute: Colorado Village Collaborative's Beloved Community Village Evaluation Findings.](#)

³⁸ [City of Seattle: Permitted Encampment Evaluation.](#)

³⁹ ["Why carriage houses work in some parts of Denver better than others" - Denverite.](#)

nontraditional residential typologies such as artist housing, cooperative housing, and co-living;⁴⁰ and

- the Denver Zoning Code’s Household and Group Living definitions and use limitations make it difficult to establish creative spaces that combine low-cost housing with flexible performance venues, assembly and gallery venues, and the narrow “Live/Work Dwelling” category has proven inapplicable to such uses⁴¹. The recent ordinance for live/work spaces that was passed was left, again by this administration, without funding, thereby dulling another tool of affordability, proving to be yet another ineffective piece of legislation passed by this administration.

The political will of city leadership is a fundamental component in overcoming these hurdles and creating an inclusive Denver. The administration must immediately re-prioritize the spending of city dollars to provide city land and support to tiny home communities and other creative efforts. The city of Seattle has seen growing success with their tiny home villages – they currently have seven villages, five of which are located on city land. Each village receives annual city funding to provide on-site case management staff. A 2017 study shows that in 2016, the villages served 467 unique individuals, 55 percent of whom spent the previous night in a place unfit for human habitation. Of those 467 individuals, 85 successfully transitioned into permanent housing, and another 41 people moved into transitional housing.⁴² We have the funds to expand creative options to affordable and supportive housing solutions, but we need a mayor’s office that prioritizes these efforts.

***Goal:** Improve on and expedite efforts currently in motion within Community Planning and Development to review and revise current zoning, building and occupancy code issues that prevent these creative housing solutions, with the goal of implementing these changes within the first 6 months of the administration. To make an immediate impact on the housing crisis and to use the monies available in year one of the administration, the goal is to prioritize creative housing solutions to stretch available funds further, with the goal of assisting in the development of more than 5,000 creative housing units (tiny homes, ADUs, co-living, etc.) in the first term of the administration.*

Expanding and Enforcing Renters’ Rights and Holding Landlords Accountable

The preservation of affordable housing and eviction/displacement prevention is a key component to the greater housing solution. Indeed, many individuals experiencing homelessness were once renters. It is more cost effective and efficient to keep renters in their homes than try to find affordable housing for them after they are forced to relocate due to an eviction or rent increase, while also funding other supportive services that become a greater need after eviction. Providing support to this pursuit, we will collaborate with renters and landlords to create and enact a landlord licensing/registration scheme with the intention of improving standards in the private rented sector, weeding out bad apple landlords who put tenants at risk, and to deal with criminal and antisocial behavior often associated with low-quality accommodation. Similar to what was recently implemented in Toronto, Philadelphia, New York City, San Jose, and Miami, landlords will be required to register with the city and pay a per-unit fee that will go towards covering regular proactive inspections of rented residential units.

Tenants seeking relief from perilous conditions can call 311 and file a complaint, which may prompt a visit from a housing inspector. Violations can result in fines that, if unpaid, hinder the owner's

⁴⁰ [City and County of Denver: Group Living Rules Update.](#)

⁴¹ [City and County of Denver: Group Living Rules Update.](#)

⁴² [City of Seattle: Permitted Encampment Evaluation.](#)

ability to get construction permits, or could result in a revocation of license. For multi-tenant buildings, the law will also require landlords to post restaurant-style letter grades in building lobbies, and create a system of charging fees for further audits with the intention of ensuring that recurring problems get stopped once and for all. The licensing/registration would create a publicly available register of landlords, allow the city to inspect rental properties for bad conditions, protect tenants from unfair eviction, and fine landlords without a license.

Per the expertise of local housing experts and the example set by the cities of Seattle, San Jose, and Philadelphia, we will create a Renter's Commission to work closely with the newly minted Housing as a Human Right Committee and City Council to provide ongoing recommendations that inform the city's ongoing housing plan efforts, advocate for ways to keep rents affordable, and ensure the maintenance of renters' rights. A diversity of members on the Renter's Commission will be required to include those residents most impacted by rising rents and the threat of eviction and displacement.

This team will have a streamlined mission which includes putting supportive attention towards actions such as landlord licensing/registration, additional eviction protections, and reasonable caps on rent in Denver. They would also be tasked with tracking the actions of independent groups, committees and voters regarding the repeal of Colorado's current rent control prohibition, construction defect laws, and other state legislation that affect Denver's housing crisis. The question of whether or not voters would support or repeal a statute that bans rent control was posed to Chicago voters on the ballot, and the city found that 75 percent of voters supported the measure to repeal. Other mirror cities such as Seattle and Portland are fighting to repeal similar statutes that ban rent control being set by municipalities; Denver can and should follow suit to put public attention on a law that could positively affect many of our residents if revised, allowing a transparent and robust conversation to take place.

Goal: Establish the Renter's Commission within the first 60 days of the administration. A task force would be immediately convened as a subgroup of the Housing as a Human Right Committee and include the Renter's Commission, landlords, city council, and various city departments, with the mission of crafting policy around the proposed landlord licensing/registration scheme and to improve the city's housing plan. It is the goal to have this licensing/registration scheme prepared for city council review within the first year of the administration. Additionally, the Housing as a Human Right Committee (currently formed as the Housing Advisory Committee), which includes the only housing experts currently at the city's disposal, must be engaged in a meaningful way and cease being ignored as they have thus far by this administration.

End the Criminalization of Homelessness in Denver.

The current criminalization of homelessness in Denver is a violation of basic civil rights. Homelessness is a matter of public health, not criminal in nature and our laws should reflect that. While the effort to end the criminalization of homelessness in Denver is well underway and will continue to be a main priority by advocates, it is an undertaking outside of the wishes of this current administration. Creative local solutions for housing and cross-sector collaborations described above have been severely undermined by city ordinances that criminalize the everyday public acts of those experiencing homelessness. According to a 2018 report from the University of Denver Sturm College of Law's Homeless Advocacy Policy Project, Denver has increased the use of move-on orders drastically over the past two years, and the city now aggressively enforces fifteen municipal ordinances "that criminalize twelve different categories of behaviors associated with people

experiencing homelessness.”⁴³ Local government has a duty to uplift and support individuals with dignity rather than further burdening those experiencing homelessness with camping bans, fines, “move-on” orders, and citations for merely existing in public spaces. Each resident has value to the City of Denver and an equal right to both shared public space and housing.

Recent studies have outlined the actual costs of criminalizing homelessness, and the numbers are staggering. Studies show criminalizing a person experiencing homelessness costs taxpayers \$43,000 per year, while providing housing for these people costs only \$20,000 per year, including supportive services.⁴⁴ Purely supportive housing is not the solution as often programs would insist that in order to access services, the person experiencing homelessness would first have to give up drinking or address their possible addiction or mental health issues first. With Housing First programs, such as the one offered within this plan, it is easier to tackle these issues when the person experiencing homelessness is not living on the streets struggling with basic survival. A recent study by the University of Denver’s Burnes Center on Poverty found that the City of Denver spent almost \$1 million in 2014 on enforcing homelessness criminalization ordinances, including all police contact, arrests, citations, and public works services.⁴⁵

The city must repeal anti-homeless ordinances and prioritize the creation and expansion of safe and dignified spaces for individuals experiencing homelessness to reconnect as human beings with one another. The existing shelter system serves an important short-term need, but is not a sufficient or appropriate option for all demographics (including couples, those needing storage for belongings, pet owners, individuals with criminal records). Denver is home to many small yet highly specialized organizations, and the city should utilize this expertise to make greater advances in eliminating homelessness in Denver. We need to provide more funding to these nonprofits working on homelessness initiatives so that they can be more effective and expand their reach. Organizations such as Arapahoe House (which closed its doors in January 2018 due to lack of funding), Harm Reduction Action Center, and Colorado Village Collaborative deserve the city’s financial support.

We must focus on the divestment of housing and mental health services at the federal and state levels and the need to be more self-reliant at the local level. General Fund dollars can be moved from the criminalization of homelessness to fund Law Enforcement Assisted Diversion (LEAD) programs that use collaborative partnerships with city stakeholder to support individuals rather than digging arbitrary holes for them to get out of. Plain and simple, people should not go to jail for matters of public health (homelessness, mental illness, substance use, sex work) when there is no victim or violence associated with the offense. Subsidizing housing represents a third of the cost of ‘housing’ an individual in the jail/prison system. The same goes for mental health and substance abuse services, which are also less effective when administered to a person while they are incarcerated.

Additionally, people diverted from jail will also be provided access to skilled trade certification apprenticeship and training programs to economically empower those who would otherwise have difficulty finding employment because of a criminal record, thereby allowing them to regain agency over their lives. By 2025, it is expected that 95,000 skilled laborers will be required to fill the need Colorado’s booming construction industry. It behooves us as a society to funnel people into these programs from these diversion programs, and also encourage Denver Public School graduates who currently do not move on to higher education to do the same. This solves several problems, as one of

⁴³ [Too High a Price 2: Move on to Where?](#)

⁴⁴ ["Coordinated system for homeless in Boulder County promising, but housing still needed" - Times-Call.](#)

⁴⁵ [University of Denver: Too High a Price, What Criminalizing Homelessness Costs Colorado.](#)

the reasons construction is currently so slow and expensive is because of this lack of available skilled labor today; looking ahead, this issue will become greater in the coming years.

***Goal:** Repeal the Urban Camping Ban as soon as possible and simultaneously direct all expenditures associated with the criminalization of homelessness, an amount equal to nearly \$1 million a year, towards providing immediate housing options and supportive services. This and the other parts of this plan will be implemented with a goal of housing all persons experiencing homelessness within four years.*

Continuum-of-Care & Other Intersectional Considerations

Housing is only good if it is delivered alongside strong services for all income levels and housing needs and if there is a commitment to empowering individuals through educational, entrepreneurial, and workforce development opportunities. Continuum-of-care is a concept involving a system that guides and tracks residents over time through a comprehensive array of services spanning mental and physical health, substance abuse treatment, education and workforce opportunities, and more. The continuum-of-care covers the delivery of these services over a period of time, as long as it takes to help people become self-sufficient, with the goal of helping them regain their agency, and saving taxpayers money in the long term. Services are offered in a way that meets the specific needs of the people they are serving, and done so in a manner that ensures strict coordination of those services, if administered properly.

While continuum-of-care models are nothing new, rarely are they implemented in a manner that allows the services to be offered in concert with one another, or to formally collaborate in the sustained well-being of the recipient. There are several reasons for this. One is a lack of legal personal identification by our most marginalized populations, both physical and digital, which is required for most financial services and government programs. Not having identification not only makes it difficult to procure services, it limits the opportunity for the tracking of services rendered, especially between institutions. Another issue is the lack of collaboration and coordination amongst service providers, resulting in a lack of current information available regarding a residents' most recent treatment and services history.

To remedy this, we will implement a distributed computer ledger system similar to blockchain, which will allow all those who access city-coordinated services to create and manage a digital blockchain identity, track services and treatments, access housing opportunities and food pantries, record income and expenses, and make use of financial services using digital dollars and cryptocurrencies. This program is administered through smartphones, which would be provided to recipients who are not able to afford one. Currently, more Americans own a cell phone than have a physical government-issued identification card, creating an opportunity for this program to increase participation within our most marginalized populations.

This system also helps service providers both private and public to link up with those who receive services, especially people experiencing homelessness, more efficiently. It creates an internal "ecosystem" for ID, payments, and services, so transaction costs are minimized. Meanwhile, because a person's ID is stored permanently and inviolably on a blockchain, there is no need to "onboard" recipients as they move in and out of program participation, ultimately saving government agencies a significant amount of time and money in administrative resources.

The key to implementation of a program such as this will be in our ability to proactively collaborate with Denver's booming tech industry, allowing it to be a steward of our community in collaboration

with city agencies, nonprofits, and the private sector. Through our campaign listening tour, we have heard one thing time and again, which is that the Denver tech industry feels largely disconnected from city leadership and not welcome at the table when discussing ways to incorporate improved efficiency and organization through technology into city departments and functions.

***Goal:** Within the first six months of the administration, a task force will be convened to review all internal and external public health and safety programs currently benefiting from city resources. The goal of the task force will be to provide a thorough assessment of all resources spent and their effectiveness, create a resource gap analysis, and develop a plan to realign all city resources in a manner consistent with the continuum-of-care model under one umbrella and in coordination with the new Housing Department. Please see our Public Health and Safety policy paper for more information, which will be released in late-2018.*

The following issues will also be prioritized in order to create a more equitable Denver:

Increase Community Partnerships. The topic of housing is not just about creating more housing units. It is about building community wealth and empowerment for all residents, so it stands to reason that city-level decisions must be inclusive of the people whose lives are impacted by these policies. Housing initiatives will be led by the newly minted Social Housing Director and other highly experienced professionals with deep expertise in planning, zoning, policy, investments, monitoring, and evaluation. Housing committees will be formed based on merit and ideas, and ideas will be genuinely listened to rather than overlooked while decisions are made behind closed doors. Discussions will be held at appropriate times as to encourage community participation and public engagement. Leveraging the expertise of our community leaders, a revised city housing plan will be drafted with a focus on serving *households* over merely creating units.

As briefly mentioned above, Community Benefit Agreements (CBAs) are deals between developers and coalitions of community organizations, addressing a broad range of community needs. They act as safeguards to ensure that affected residents share in the benefits of major developments. They allow community groups to have a voice in shaping a project, to press for community benefits that are tailored to their particular needs, and to enforce developers' promises. CBAs are only one aspect of a growing new movement towards community benefits in land use planning, taking shape through labor-community partnerships around the country. Currently Denver has no requirement for the implementation of CBAs in major development projects, exacerbating the negative impacts that large-scale developments have on quickly changing neighborhoods. We will require CBA's for major development projects in the City of Denver.

We will also more strategically leverage the Community Reinvestment Act (CRA), which requires commercial banks and savings associations to help meet the needs of borrowers in low and moderate-income neighborhoods. The law was passed to combat "redlining" – a practice where banks would not issue loans in neighborhoods with high populations of low and moderate-income or minority residents. This act mandates that all banking institutions that receive Federal Deposit Insurance Corporation insurance be evaluated by federal banking agencies to determine if the bank offers credit in a manner consistent with safe and sound operation as per in all communities in which they are chartered to do business. The actions of financial institutions have lasting, tangible impacts on communities and community organizations have a vested interest in ensuring that banks are held accountable for their actions, good and bad. Fortunately, enforcement of CRA includes important elements of public accountability. Banking regulators are required to consider comments from the public in evaluating a bank's CRA performance or in determining whether or not to approve an

application for banks to merge or open new branches. As affected residents are equipped with first-hand knowledge about the implications of a bank’s practices within their communities, the city will collaborate with community organizations and marginalized Denver residents to create a dialogue between banks and local organizations about how to increase investment in their communities. We will help negotiate these conversations and urge banks to develop and implement CBAs that help satisfy the lending needs of these communities.

Additional municipal proposals. Our housing crisis is a complex and evolving topic and will take even more tools than the ones listed above in this plan if we are to truly succeed in creating an equitable Denver. Because of this, we will continually convene experts, advocates, and those directly involved and affected to review additional measures in combating this issue. Some of these possible solutions include:

- Reallocating existing cannabis tax revenues to housing and homelessness. The city currently collects 3x more money from cannabis sales than is spent on regulating and enforcing the businesses within the industry.
- Reopening conversations about referring to the ballot a bond measure to approve housing monies through a citizen vote, similar to the one proposed by All in Denver.
- Reconfiguring city programs and resources under a single comprehensive executive level department for all housing policy, finance and programs, led by the Social Housing Director.

Advocate on the State Level. The Administration has a duty to advocate on the state level for more equitable housing policy and we will not shy away from using bully-pulpit tactics to put pressure on state legislature to fix pressing and ongoing issues, including:

- *Construction defect laws.* Currently used as an excuse by *some* developers as to why more for-sale condos are not being built, it is time to fix this law and open up more home purchasing opportunities for Coloradans.
- *Increasing the minimum wage, or allowing municipalities to set their own rates.* While the cost of living has risen dramatically in Denver over the past several years, wages have remained stagnant and state law prevents Denver from correcting this. Nonetheless, the City of Denver does have control over minimum wage levels for city employees and those employed by Denver International Airport and should act on these increases immediately.
- *Revisiting Rent Stabilization Laws.* Colorado has a long-standing statute that bans rent control being set by municipalities for housing.⁴⁶ At the same time, Denver and surrounding towns are far into a seismic surge of new real estate developments that are displacing entire communities, including citizens whose deep roots and actual homes are being aggressively bulldozed. Many states, notably Washington, Oregon, and Illinois have aggressively begun the push to repeal such statutes and implement rent stabilization laws.
- *Public Banking.* There may be some state legislative or constitutional hurdles that must be dealt with to ensure chartering a public bank in Denver is possible.

⁴⁶ A statute which prohibits rent control for housing exists in the Colorado Constitution as Title 38, Article 12, Part 3 whereby “The general assembly finds and declares that the imposition of rent control on private residential housing units is a matter of statewide concern; therefore, 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.” This was put into place in 1981 and further cemented into place by the Colorado Supreme Court’s “Telluride Decision” in 2000.

CONCLUSION

Denver is not alone in our struggle to provide affordable housing amidst a housing shortage, rising prices and stagnant wages. Seattle, San Francisco, and Portland (to name a few) are working on solutions, and collaborations with mirror cities across the nation can help guide our housing strategy moving forward. As a city we cannot raise the minimum wage, but we *can* find local ways of increasing individuals' income. It doesn't stop at housing - regardless of where people live, incomes can be subsidized through RTD passes to increase mobility, a public banking system offering lower interest loans, freeing up more taxpayer funds for social projects, and apprenticeship and other workforce development programs in labor-short industries. We need to encourage our residents to take back their agency, thrive, and find their path to success. We will tackle the housing crisis guided by the following principles:

- Community.
- Collaboration.
- Transparency.
- People > profits.

These principles will guide us in the implementation of:

- a **comprehensive social housing plan** that removes the profit motive from this human right;
- proven **creative housing solutions** to stretch tax dollars further and create price points not currently available on the market;
- **expanded renters' rights** that hold landlords accountable through licensing/registration and code enforcement;
- the **immediate end of the criminalization of homelessness**; and
- a **continuum-of-care** model that understands that housing is only good if it is delivered alongside strong mental and physical health services and a commitment to empowering people through educational, entrepreneurial, and workforce development opportunities.

We believe that housing is a human right, and as a city we can grow together without displacing the very people that make our city vibrant and unique. Creating sustainable, economically diverse housing for all incomes, and diverse neighborhoods in every part of Denver is possible, but only by working together and offering new, forward-thinking solutions can we achieve this.