

# A Home for Every Family

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## Maria Santos' Housing Plan for Colorado

### Securing Affordable Housing for District 42 and Beyond

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## Executive Summary

Colorado faces a housing crisis of historic proportions. Over the past decade, our state has lost more than **60,000 units of affordable housing** while adding over 700,000 new residents. Median rent in Aurora has increased **45% since 2018**, far outpacing wage growth of just 12% during the same period. The result: working families are being pushed out of communities they've called home for generations.

This plan outlines a comprehensive strategy to address Colorado's housing crisis through three pillars:

1. **Increasing the supply** of affordable housing
2. **Protecting existing affordable units** and the tenants who live in them
3. **Providing emergency assistance** to families facing housing instability

After 20 years working in housing policy—from community organizing to leading the Colorado Nonprofit Housing Coalition—I know these challenges intimately. More importantly, I know what works. This plan represents proven strategies that can be implemented immediately to make a real difference in the lives of District 42 families.

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## The Housing Crisis by the Numbers

### Colorado's Affordable Housing Shortage

Metric	Figure	Source
Affordable units lost (2014-2024)	60,000+	Colorado Housing Finance Authority
Current affordable housing gap	175,000 units	National Low Income Housing Coalition
Cost-burdened renters (>30% income on rent)	48%	Census Bureau ACS
Severely cost-burdened (>50% income)	24%	Census Bureau ACS
Average wait time for Section 8 voucher	3+ years	Aurora Housing Authority

### Aurora-Specific Data

Metric	2018	2024	Change
Median rent (2BR apartment)	\$1,250	\$1,815	+45%
Median household income	\$58,000	\$65,000	+12%
Rent as % of median income	26%	34%	+8 pts

Metric	2018	2024	Change
Homeless count (Point in Time)	412	687	+67%
Eviction filings (annual)	4,200	6,800	+62%

## Who Is Most Affected?

The housing crisis disproportionately impacts:

- **Seniors on fixed incomes** — Property taxes and rising rents force longtime residents from their homes
  - **Working families** — Even dual-income households struggle to afford rent near jobs
  - **Essential workers** — Teachers, nurses, first responders priced out of the communities they serve
  - **Communities of color** — Historic disinvestment compounds modern affordability challenges
  - **People with disabilities** — Accessible affordable units are especially scarce
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## Pillar One: Increasing Housing Supply

### The Challenge

Colorado simply doesn't have enough housing. Years of underbuilding, restrictive zoning, and rising construction costs have created a supply shortage that drives prices up for everyone. Market-rate construction alone cannot solve this crisis—we need targeted investment in affordable housing development.

### Policy Proposals

#### 1. Expand State Low Income Housing Tax Credit by 40%

**Current situation:** Colorado's state LIHTC program leverages private investment to build affordable housing, but demand far exceeds available credits.

**Proposal:** Increase state LIHTC allocation from \$10M to \$14M annually, enabling approximately 1,200 additional affordable units per year.

**Funding:** Redirect revenue from closing corporate tax loopholes (HB 24-XXXX)

**Impact:** 6,000 new affordable units over five years

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#### 2. Create Colorado Housing Trust Fund (\$50M Annual Appropriation)

**Current situation:** Colorado lacks a dedicated, permanent funding source for affordable housing. Current funding is piecemeal and unpredictable.

**Proposal:** Establish a Colorado Housing Trust Fund with \$50M annual appropriation to:

- Gap financing for affordable developments
- Land acquisition for community land trusts
- Preservation of existing affordable housing

- Technical assistance for rural communities

**Funding:** Combination of General Fund appropriation and real estate transfer fee on high-value transactions (>\$1M)

**Impact:** Catalyze \$500M+ in total housing investment through leveraged financing

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### 3. Legalize Accessory Dwelling Units (ADUs) Statewide

**Current situation:** Many Colorado municipalities prohibit or heavily restrict ADUs (garage apartments, basement units, backyard cottages), artificially constraining housing supply.

**Proposal:** Establish baseline state standards allowing ADUs by right in single-family zones, with reasonable size and design standards. Local governments can exceed but not fall below state minimums.

**Design standards include:**

- Maximum 800 sq ft or 50% of primary dwelling
- Owner-occupancy requirement optional for localities
- Streamlined permitting (30-day approval)
- Parking requirements capped at 1 space

**Impact:** Estimated 15,000-20,000 new units statewide within five years based on California's experience

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### 4. Transit-Oriented Development Incentives

**Current situation:** Land near transit stations remains underutilized despite excellent access to jobs and services.

**Proposal:** Create state incentive program for transit-oriented development:

- Density bonuses for affordable housing near transit
- Reduced parking requirements within 1/2 mile of rail stations
- Property tax abatement for affordable TOD projects
- Priority permitting for mixed-income developments

**Impact:** Focus housing growth where infrastructure exists, reduce car dependency, lower household transportation costs

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## Pillar Two: Protecting Tenants and Preserving Affordability

### The Challenge

Building new housing takes years. Families facing eviction, rent increases, or displacement need protection now. We're losing affordable units faster than we're building them as investors convert naturally occurring affordable housing to market-rate.

### Policy Proposals

## 5. Enact Just-Cause Eviction Protections Statewide

**Current situation:** Colorado tenants can be evicted at lease end for any reason, forcing families to move with little notice even when they've done nothing wrong.

**Proposal:** Require landlords to provide valid cause for eviction or non-renewal, including:

- Nonpayment of rent
- Lease violations
- Owner move-in (with relocation assistance)
- Substantial rehabilitation
- Removal from rental market

**Protections include:**

- 90-day notice for no-fault evictions
- Relocation assistance equal to 2 months rent for no-fault evictions
- Right to cure for minor lease violations
- Attorney fee shifting for wrongful evictions

**Impact:** Stabilize families, reduce homelessness, preserve community ties

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## 6. Establish Rental Assistance Emergency Fund

**Current situation:** Families facing temporary hardship—job loss, medical emergency, car repair—often spiral into eviction and homelessness because no bridge assistance exists.

**Proposal:** Create \$25M state emergency rental assistance fund providing:

- Up to 3 months back rent for families facing eviction
- 1 month forward rent to stabilize housing
- Case management connection to longer-term supports
- Rapid application process (5-day determination)

**Eligibility:** Households at or below 80% AMI facing housing instability due to documented hardship

**Impact:** Prevent 8,000-10,000 evictions annually, saving downstream costs in shelter, healthcare, and social services

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## Pillar Three: Emergency Assistance and Homelessness Prevention

### The Challenge

Despite our best prevention efforts, some families will face housing crisis. When they do, the response must be swift and effective. Every day without stable housing compounds trauma and makes recovery harder.

### Policy Proposals

## 7. Expand Rapid Rehousing Programs

**Current situation:** Families experiencing homelessness wait months for housing assistance while staying in shelters or their cars.

**Proposal:** Triple state investment in rapid rehousing:

- Short-term rental assistance (3-12 months)
- Case management and employment support
- Move-in cost assistance
- Landlord incentives to accept program participants

**Funding:** \$15M additional annual appropriation

**Impact:** Reduce average homelessness duration from 180 days to 60 days

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## Implementation Timeline

Year	Action Items
Year 1	Pass LIHTC expansion, establish Housing Trust Fund, introduce just-cause eviction bill
Year 2	Pass ADU legalization, launch emergency rental assistance fund, expand rapid rehousing
Year 3	Full program implementation, begin construction on Trust Fund projects
Year 4	Evaluate outcomes, adjust programs based on data
Year 5	First major affordable developments complete, 10,000+ units in pipeline

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## Funding Summary

Initiative	Annual Cost	Funding Source
LIHTC Expansion	\$4M	Corporate loophole closure
Housing Trust Fund	\$50M	General Fund + transfer fee
Emergency Rental Assistance	\$25M	General Fund
Rapid Rehousing Expansion	\$15M	General Fund
ADU Technical Assistance	\$2M	General Fund
<b>Total</b>	<b>\$96M</b>	Mixed sources

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## What I Oppose

**Blanket rent control** — While I understand the appeal, research shows strict rent control reduces housing supply over time and can worsen the crisis. I support targeted tenant protections instead.

**Criminalizing homelessness** — Sweeps and arrests don't solve homelessness; they make it worse and waste taxpayer dollars. Housing-first approaches are more effective and more humane.

**One-size-fits-all mandates** — Different communities face different challenges. State policy should set floors, not ceilings, allowing local innovation.

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## Conclusion

Housing is a human right and an economic necessity. When families have stable housing, children do better in school, workers are more productive, and communities thrive. When housing costs spiral out of control, everyone suffers.

I've spent my career fighting for affordable housing—from connecting immigrant families with assistance at Mi Casa, to managing 1,200 units at the Aurora Housing Authority, to leading statewide advocacy at the Colorado Nonprofit Housing Coalition. I know this issue, I know what works, and I know how to build the coalitions needed to pass meaningful legislation.

District 42 deserves a representative who has lived these challenges and knows how to solve them. I'm asking for your vote so I can take this fight to the State House.

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**Maria Elena Santos**

*Candidate, State Representative, House District 42*

*"Building Bridges, Not Barriers"*

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*For more information, visit [santos4colorado.com](http://santos4colorado.com)*

*Paid for by Santos for Colorado*