

In Colorado,

1 IN 7 HOUSEHOLDS

spend more than half of their income on housing.



Cost of Home Advocacy Agenda FY2021

Families should not have to choose between rent and basic necessities in our state.

Let us make the #CostOfHome something all Coloradans can afford.



Overall Priorities:

Elevating the Need for Affordable Homeownership

Advancing Racial Equity through Cost of Home Campaign

Habitat for Humanity of Colorado, will accomplish the above priorities through researching, monitoring and promoting changes to policies and systems in the following four areas: *Supply and Preservation, Inclusive Access to Credit, Equitable Access to Land and Communities of Opportunities*. Each focus area has suggested policies that fit within the focus area.



SUPPLY AND PRESERVATION

1. Establish transparency for Division of Housing funding
2. Incentivize Affordable Housing Development
3. Monitor COVID Related Concerns- Foreclosure prevention and Emergency Mortgage Assistance



INCLUSIVE ACCESS TO CREDIT

1. Create opportunities for Credit Access
2. Research funding for Down payment Assistance
3. Incorporate homeownership and credit info into 9- 12 grade Financial Literacy criteria



EQUITABLE ACCESS TO LAND

1. Develop a local strategy based on data collection and best practices
2. Utilize state and local land for affordable housing



COMMUNITIES OF OPPORTUNITIES

1. Monitor Slow Growth Initiatives