HOME COS
HOUSING OUR FUTURE
AN AFFORDABLE & ATTAINABLE HOUSING PLAN
FOR THE CITY OF COLORADO SPRINGS
Colorado Springs is growing in population and in economic vitality. The state demographer predicts Colorado Springs will eventually be the largest city in Colorado. A well thought out, smart, and creative approach to how we grow has been one of my goals since becoming Mayor. To that end, I have supported the strategic vision for growth brought forward in PlanCOS, the Smart Cities Initiative, and the effort for Colorado Springs to become an Age-Friendly City where seniors can enjoy all that our region has to offer alongside the increasing numbers of millennials that now call Colorado Springs home.

Now, I am pleased to endorse HomeCOS: Housing Our Future, the City of Colorado Springs’ affordable and attainable housing plan. In 2018, I challenged the community to build, preserve and create opportunities for affordable apartments and homeownership at a pace that would match the growth of the City. In order to accomplish the ambitious goal of increasing our affordable housing inventory by 1,000 units each year, key public and private stakeholders must bring their expertise and commitment to the effort. HomeCOS is the essential guide to understanding local housing needs, responding with innovative and timely projects, and accessing the regulatory and finance tools needed to make those projects a reality.

This is an exceptional time to live and work in the Pikes Peak region. Transformative growth is visible everywhere, bringing with it significant opportunities as well as challenges. Access to decent, safe, affordable and attainable housing for our workforce, our younger professional classes, our seniors, and our disadvantaged populations is fundamental to personal well-being and continued regional prosperity.

JOHN SUTHERS
MAYOR - CITY OF COLORADO SPRINGS
EXECUTIVE SUMMARY

These days, Colorado Springs is THE place to be. Within the last five years, the City ranked in the top ten for more than two dozen urban quality of life measurements. The accolades include "#4 Small Business-Friendly City," one of "The Best Bike Cities in America," "Number One Large City for Veterans to Call Home," and #3 on the U.S. News & World Report: "Best Places to Live." Between 2015 and 2018, more than 16,000 new residents moved into the region. When combined with a natural increase in the local population, the overall growth rate is approaching 2% annually, making this area one of the fastest growing regions in the Mountain West.

Across the City, affordable housing continues to be a recurrent topic of public debate. Respondents to a recent housing survey conducted by the City’s Community Development Division expressed a wide range of opinions and expectations related to housing. Individuals and families struggling to exit homelessness are looking for specialized rental units that include onsite mental and physical health services. Low-income seniors want housing that includes age-in-place design features, inviting ground floor spaces, and a connection to the outdoors. Working families are frustrated by a lack of larger apartments located near employment, schools, shopping centers, transit, and low-cost child-care. Renters are seeking lower-priced opportunities for homeownership and homeowners looking to downsize are looking for more lifestyle- and age-appropriate housing choices.

Addressing the region’s housing affordability challenges is a priority of Mayor John Suthers. In his 2018 State of the City address, Mayor Suthers established "...a community goal to build, preserve and create opportunities to purchase an average of 1,000 affordable units per year over the next five years." Since 2016, efforts to increase the supply of affordable housing in the region have produced on average 300-500 units per year. Increasing production means expanding key housing programs that make possible new construction of multi-family rental housing, increased opportunities for homeownership, and the creation of more permanent supportive housing units for individuals and families struggling to exit homelessness.

HomeCOS, Housing Our Future, is the blueprint for reaching the goal. HomeCOS is a comprehensive affordable and attainable housing plan that combines current analysis of the local housing and job markets with insights gathered from local residents and key stakeholders in the non-profit and for-profit development communities. Specific strategies included in HomeCOS provide a variety of means for public and private stakeholders to bring expertise and commitment to a collaborative process for meeting the Mayor’s housing goals. HomeCOS is also an essential guide for developers seeking to understand local housing needs, respond with appropriate projects, and access the regulatory and finance tools needed to make those projects a reality.

Increasing the supply of attainable housing is important as well. In the context of HomeCOS, affordable housing is defined as housing that does not require more than 30% of household income to secure and is subject to affordability restrictions in the form of long-term rent limits or, in the case of for-sale housing, re-sale to a subsequent low- to moderate-income household. Attainable housing, by contrast, may be priced to meet the needs of lower-income households in the region but is not typically subject to long-term rent restrictions or re-sale provisions. Both are essential to meeting the region’s current and projected housing needs.

Colorado Springs is expected to become the largest metropolitan area in the state within the next 30 years. PlanCOS, the City’s 2019 comprehensive plan update, laid out a vision of a city that attracts and retains residents of all generations with an innovative, diverse economy and well-connected neighborhoods that provide viable housing opportunities for all. HomeCOS, Housing Our Future, represents the Mayor’s commitment to achieving the affordable and attainable housing component that is foundational to a great city.
COLORADO SPRINGS IN 2020
WHO LIVES HERE NOW?

THE REGION IS GROWING

The face of Colorado Springs is changing. The sepia-toned photos of the City founders, hard-drinking miners, and steadfast shop-keepers are morphing into a multi-cultural composite of outdoor enthusiasts, active retirees, military personnel, and young entrepreneurs. Multiple surveys rank the City as one of the best places to live, work, and retire in the U.S.

Newcomers continue to drive growth. More than 3,000 persons per year are moving into the Pikes Peak region as net in-migration outpaces the natural growth rate, mirroring a trend across the Rocky Mountain region as a whole. According to the State Demographer’s Office, the El Paso County region will continue to see substantial growth in the coming years. Current projections estimate the region’s population increasing from approximately 700,000 people to just below 1 million people by 2040.

PlanCOS notes that between 2015 and 2040, the 65 and older population will double with even greater proportional increases in the 85 and older category. The growing millennial and senior populations made up 40% of the total respondents to the Housing Survey accompanying this plan. Understanding the housing preferences of key demographics in the region helped inform the core objectives of HomeCOS.

TYPICAL HOUSEHOLD COMPOSITION IS CHANGING

Many still think of the “typical American household” as a nuclear family consisting of two parents and children, a model that was prevalent in the 1950s. Recent data show that the typical household composition is changing due to large increases in senior- and younger, single-headed households. As a result, local households are more diverse than local housing stock. Data analyzed over several decades make it clear that these are not short-term trajectories, but rather long-term trends.

LOCAL HOUSEHOLDS ARE MORE DIVERSE THAN LOCAL HOUSING STOCK

POPULATION PROJECTION EL PASO COUNTY

SOURCE: COLORADO STATE DEMOGRAPHY OFFICE

EL PASO COUNTY WILL SEE A 32% INCREASE IN POPULATION IN THE NEXT 20 YEARS

SOURCE: COLORADO STATE DEMOGRAPHY OFFICE

NET MIGRATION & NATURAL INCREASE OF EL PASO COUNTY

SOURCE: COLORADO STATE DEMOGRAPHY OFFICE

NATURAL INCREASE & NET IN-MIGRATION

SOURCE: COLORADO STATE DEMOGRAPHY OFFICE

HOUSEHOLDS IN THE U.S. ARE MADE UP OF:

28% SINGLE PEOPLE LIVING ALONE

25% COUPLES WITH NO CHILDREN

20% ADULTS LIVING WITH OTHER ADULTS

20% NUCLEAR FAMILIES

2 PARENTS + CHILDREN 21 OR UNDER

7% SINGLE PARENT FAMILIES

1 PARENT + CHILDREN 21 OR UNDER
Housing affordability is measured as a percentage of total household income spent on housing. Households that spend more than 30% of their income on housing are considered cost-burdened. Households spending more than 50% of their income on housing are considered extremely cost-burdened. Currently, in El Paso County 82,235 households, or 1 in 3, are cost-burdened while 34,069, or 1 in 8, are extremely cost-burdened.

The local job market is expanding; however, large numbers of the new jobs pay wages below state and national levels. Working households falling into some of the lower income brackets include teachers, retail and accommodation staff, and food-service workers. 56% of these very low-income households are spending more than 1/3 of their income on housing, while 64% of extremely low-income households are spending more than half. Extremely low- and very low- income households paying more than 30% of their income on housing typically lack additional resources to pay for expenses such as transportation or preventive medical care.

The Harvard Joint Center for Housing Studies notes that in cost-burdened households a lack of preventive medical care due to strained household budgets often results in larger, more costly medical issues down the road. To understand the magnitude of the burden deferred medical attention presents: “Five percent of hospital users are responsible for half of the health care costs in the US, and most of those patients live below the poverty line and are housing insecure.”

A variety of housing types at multiple price-points are needed to reduce cost burden and meet the region’s current and future housing needs.
WAGES AREN’T KEEPING UP WITH THE COST OF HOUSING

Private sector wages in El Paso County are below state and national averages. Average wages across El Paso County are almost 17% lower than average wages for Colorado and nearly 14% lower than average wages across the U.S. Some of the lowest paying sectors in the region include hospitality, retail, and social assistance; these sectors make up 40% of the local job market.¹

While high paying jobs in the professional and technical service sectors are expected to continue growing, there is no indication that the number of less well-paying jobs will decrease. Key contributors to the local tax base, including teachers, social workers, retail sales people, and others in the hospitality industry struggle with the rapidly increasing housing costs in Colorado Springs. The dark green “super sector” bars on the left side of the chart (r) are some of the fastest growing employment sectors in the region. Jobs in the healthcare and social assistance categories have projected annual growth rates around 3%. Accommodation and food services, education services, and construction are also expected to see annual gains at a pace that exceeds other employment sectors across the Rocky Mountain region.²

While large numbers of the workforce fall into a handful of categories, other employment opportunities available in the community result in a wide income spectrum for El Paso County residents; however, 45% of households in El Paso County have total household income of $62,150 or less.³

Year over year, new jobs are being added in the El Paso County region at a rate that exceeds population growth. The UCCE Economic Forum projects that the local job market needs to add 5,400 or more jobs each year in order to keep up with the growing population.⁴ Since 2015, the region has been largely successful in this category, adding nearly 5,600 new jobs in 2018 alone.⁵ 92% of the new jobs were created within the following four “super sectors” between 2017 and 2018: construction, healthcare, social assistance and education; accommodation and food services; and professional and business services.⁶ The existing job market consists largely of employment in the healthcare, social assistance, and education sector followed by military employment, retail trade, accommodation and food services and administrative and support.⁷

EMPLOYMENT SECTORS IN COLORADO SPRINGS

WAGES NEEDED TO AFFORD:
A MEDIAN VALUE SINGLE FAMILY HOME ($341,000 - February 2020)

$79,258 / $38.10 HR

WAGES NEEDED TO AFFORD:
A 2BD/1BA APARTMENT ($1,128/MO - Average 2019)

$40,608 / $19.52 HR

PERCENTAGE OF PEOPLE IN WORKFORCE EMPLOYED BY INDUSTRIES

SUPER SECTORS

LARGE EMPLOYMENT INDUSTRIES

SOURCE: DOLE LMI GATEWAY, PPAR, AASC, MILITARY.COM

GROWTH RATE OF “SUPER SECTORS”
SOURCE: DOLE LMI GATEWAY

92% of the new jobs were created within the following four “super sectors” between 2017 and 2018: construction, healthcare, social assistance and education; accommodation and food services; and professional and business services. The existing job market consists largely of employment in the healthcare, social assistance, and education sector followed by military employment, retail trade, accommodation and food services and administrative and support.
MANY POTENTIAL HOME BUYERS ARE UNABLE TO BREAK INTO THE LOCAL HOUSING MARKET

Homeownership continues to be a proven household wealth builder. For many households across the country and across income categories, ownership of a home is their single biggest asset. Homeowners in the El Paso County region, where home values are on the rise, benefit from increased equity and favorable provisions written into the tax code. Increasingly, however, many potential homebuyers are unable to crack the local housing market. In Colorado Springs, only 4.1% of the homes on the market are affordable to households making $50,000.

By comparison, in Kansas City the share of homes that are affordable increases to 31.5% for households making $50,000.

HOUSEHOLDS EARNING $50,000 CAN AFFORD 4% OF HOMES LISTED FOR SALE IN COLORADO SPRINGS

SOURCE: MARCH 2018 - NATIONAL ASSOCIATION OF REALTORS

HOUSEOWNERSHIP VARIES WIDELY BY RACE & ETHNICITY

In Colorado Springs, 63% of white households are homeowners compared to 36% of black households and 43% of Hispanic households. The rate of homeownership among black households has fallen 6% since 2000, while the homeownership rate among white households has remained relatively steady. The low homeownership rate among minority populations points to a legacy of exclusion from landmark homeownership programs of the latter half of the twentieth century.

HOMEOWNERSHIP IS DELAYED FOR YOUNGER DEMOGRAPHICS

Nationally, the median age of first-time home buyers is 33, up 3 years since 2010. A lack of entry-level homes at an attainable price coupled with high levels of student debt are some of the factors delaying the ability of younger households to make the transition from renting to homeownership.

NEWLY BUILT SINGLE FAMILY HOMES ARE GETTING BIGGER & MORE EXPENSIVE

Delayed and lower homeownership rates may also be attributed to the expanding size of newly constructed housing being built. Simply put, homes are getting bigger and more expensive. The average size of a single family home in the Pikes Peak region increased by over 1/3 over the last three decades, from 2,023 to 3,286 square feet.

NEWLY BUILT SINGLE FAMILY HOME SIZE

SOURCE: PPAR

DESPITE THE INCREASING COST, SINGLE FAMILY HOMES REMAIN THE COMMUNITY PREFERENCE

While the clear preference in the community based on survey responses is for single family homes, the lack of variety in housing types combined with rapidly rising home prices are making the transition from renting to owning more difficult for low- to moderate-income households.

ACCORDING TO THE COS HOUSING SURVEY: RESPONDENTS WHO CURRENTLY DO NOT OWN A HOME...
HOMES ARE TRANSFERRING OWNERSHIP TO LARGE CORPORATIONS & INVESTORS

A corollary trend can be seen in declining homeownership rates in some of the city’s older neighborhoods. Areas closer to the city’s core have seen homeownership rates decline as investors have purchased the existing single-family housing stock and converted them to rentals. The 2008 housing crash created an opportunity for real estate investment corporations to buy up homes priced at a fraction of their value. Across the country, more than $220 billion in housing wealth transferred from Americans who once owned, or would have owned, homes to corporate ownership. The high demand for properties in neighborhoods located close to the city’s core coupled with higher percentages of rentals has depleted what would have been a ready supply of for-sale housing stock at affordable price points for younger households.

HOMEOWNERSHIP RATE BY CENSUS TRACT: 2000

HOMEOWNERSHIP RATE DECLINE BY CENSUS TRACT: 2014 - 2018

HOUSING STOCK IN COLORADO SPRINGS

According to the Colorado Association of Realtors, in February 2020, the median sales price of a single-family home in El Paso County ($341,000) was 44% higher than that of a townhouse/condo ($237,000). Increasing the variety in housing types will help bridge the gap between renting and homeownership. The housing stock in Colorado Springs is predominately single family homes (62%), while townhomes, condominiums and small multifamily properties, also known as the “Missing Middle”, make up just 19% of the housing stock.
The lack of affordable housing in the community is the product of many different variables, including rapidly increasing construction costs. While there are a handful of national and international trends related to development costs, most cost determinants are directly linked to conditions in the local housing market. In Colorado Springs, two factors contribute the most to increased housing costs: competition for skilled labor in a competitive job market and a scarcity of land suitable for development. As a result, per door costs for new single- and multifamily projects have reached new heights. The average cost to build a new single-family home in 2019 was $370,990 leading to high monthly mortgage payments. A typical multifamily project in 2019 cost $205 per square foot to construct, resulting in rents upwards of $1,500 to $2,000 per month. The escalating cost of developing new housing makes it nearly impossible to rent or sell units at rates affordable to a large portion of the community.

Post-World War II suburbanization driven by auto-centric patterns of development has also widened the gap between the cost of building housing and the buying power of households. Higher density housing that once provided affordable rentals and homeownership opportunities for lower-income households has become difficult to build without overcoming community opposition.

MAP OF 2019 MONTHLY RENT BY ZIP CODE & 2019 MULTIFAMILY CONSTRUCTION DENSITIES

MONTHLY RENT | MULTIFAMILY CONSTRUCTION DENSITY
--- | ---
$860 - $1,000 | HIGHER DENSITY
$1,001 - $1,200 | LOWER DENSITY
$1,201 - $1,530 | NO DATA
NO DATA

CITY BOUNDARY

CONSTRUCTION COSTS

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THE NEED FOR LIHTC FINANCING IS GREATER THAN AVAILABLE FUNDS

LOW-INCOME HOUSING TAX CREDIT (LIHTC) FUNDS

The Low-Income Housing Tax Credit (LIHTC) program was created by Congress in 1986 as Section 42 of the Federal Tax Reform Act. Its purpose is to encourage the construction and rehabilitation of low-income rental housing by providing a federal income tax credit to investors. The tax credits are made available to developers of qualified projects, and the developers sell the credits to raise equity, reducing the amount that the developer would otherwise have to borrow. Tax credit properties are able to offer lower, more affordable rents because the overall debt associated with financing the project is lower.

As the low-income housing tax credit administrator for Colorado, the Colorado Housing Finance Authority (CHFA) allocates $10 - $12 million dollars of federal and state tax credits each year to development projects across the state. Unfortunately, the amount of LIHTC financing available doesn’t match housing need and the application window is small. CHFA has two application rounds each year: one for 9% credits that are used to fund deeply subsidized projects such as Greenway Flats, a permanent supportive housing project in southwest downtown; and a second for the 4% State of Colorado Affordable Housing Tax Credit (AHTC) which is typically used to finance low-income housing for seniors or working families. During each application period, CHFA typically receives three times the number of applications that can be funded.

As the El Paso County region continues to grow and eventually surpass the Denver metro area as the State’s most populous region, it is critical for CHFA to have a broad understanding of the community’s housing needs. It is equally important for CHFA to have ongoing evidence of the community’s commitment to meeting those needs. Going forward, development teams applying to CHFA will be able to reference HomeCOS to support the need for a particular project, access local funding sources, and meet local housing goals.
WHY DOES HOUSING MATTER?

WHY DOES HOUSING MATTER?

COLORADO SPRINGS RESIDENTIAL

Regional progress is largely quantified by the improved health, higher educational attainment, and improved financial stability of residents. Housing is the platform that enables individuals and families to focus on improving long-term outcomes rather than the immediate need to find and secure adequate, affordable, or attainable housing. Increased housing choice at all income levels helps ensure that the Pikes Peak region and all of its residents will continue to thrive.

While considered a basic human necessity, households at different income levels rely on different housing types. For example, permanent supportive or transitional housing for homeless individuals or families earning less than $25,100 can facilitate movement from the shelter system to more independent housing. Affordable rental housing typically serves working households earning between $25,101-$46,620, while first-time homeownership programs provide an opportunity for households earning anywhere from $46,621-$62,150 to make the shift from renting to homeownership.

A lack of housing choice, particularly for lower-income renters, is having a number of adverse effects in the region. Homeless individuals and families continue to struggle with rising housing costs, relying on the shelter system and the City’s public spaces to meet basic needs. Households spending 30% or more of their income on housing have less to spend on other essentials such as medical care, after-school activities, cultural events, or recreation. Younger households working hard to put down roots in the region find it difficult to purchase housing. And the continued growth of senior-headed households isn’t matched by the availability of age- and lifestyle-appropriate housing types.

Households that are not cost-burdened show improved outcomes across generations. Stable, affordable housing is directly linked to a family’s wellbeing and future security. Affordable housing enables families to spend nearly five times more on healthcare, a third more on food, and twice as much on retirement savings.14

Access to decent, safe, affordable housing consistently leads to better outcomes, particularly for children. A sample of some of the research shows the many ways that housing is directly linked to better educational opportunities, healthier people, and more vibrant neighborhoods.

• Children who live in a crowded household at any time before age 19 are less likely to graduate from high school and tend to have lower educational attainment at age 25.14
• Homeless students are less likely to demonstrate proficiency in academic subjects. Passing rates for English language arts, math, and science exams are lower among homeless students than among their housed counterparts.14
• Being behind on rent, moving multiple times, and experiencing homelessness are associated with adverse health outcomes for caregivers and children and with material hardship.14
• Access to housing and access to opportunity are inextricably linked, affecting future intergenerational mobility.29
• Children who are raised in stable, safe homes in lower-poverty neighborhoods have 31% higher annual incomes, are 32% more likely to attend college, and earn an additional $302,000 over the span of their lifetime.30

The benefits of addressing family homelessness are exponential. Studies have found, that children in substandard housing are less healthy, do poorly in school, and are at a higher risk of developing lifelong problems including learning, behavior, and mental health disorders.12 Providing access to affordable, stable, housing in neighborhoods without concentrations of poverty is a means to improve outcomes across all of these measures.

STABLE HOUSING CONTRIBUTES TO CHILDREN’S SUCCESS

INCREASED GRADUATION RATES

ADDITIONAL LIFETIME EARNINGS

STABLE, NON-COST BURDENED HOUSING

HIGHER PROFICIENCY IN MATH, SCIENCE, AND ENGLISH

INCREASED TAX BASE

Additional flexibility within a family’s budget allows for increased spending on transportation, entertainment, and necessities, which in turn increases local retail profits. The support of businesses within the community increases the tax base of the City, creating needed revenue for additional public safety officers and infrastructure repairs that benefit all residents.
WHAT ARE THE ECONOMIC BENEFITS?

COMPANIES LOOKING TO RELOCATE OR EXPAND LOOK FOR A DIVERSE HOUSING MARKET AFFORDABLE TO THEIR EMPLOYEES

A diverse housing mix encourages an equally diverse mix of business opportunities and investments. Companies deciding whether to relocate or expand into a region look closely at the range of available housing when making their decision. Executives involved in selecting the location of new facilities rank housing costs and housing availability just below the crime rate and adequacy of healthcare facilities when considering “quality of life” factors for new sites.

In a survey of more than 300 companies, 2/3 of respondents believe that the shortage of affordable housing “is having a negative impact on retaining qualified entry-level and mid-level employees.”

As the Pikes Peak region continues to attract large numbers of younger, working age adults filling entry- and mid-level professional positions, regional housing costs will play an important role in retaining qualified employees instead of losing them to out-migration.

Lower cost metros offering more affordable and attainable housing eventually end up attracting and retaining higher numbers of the generation in a prime position to sustain and propel economic growth. A housing market that is well-aligned with prevailing wages and salaries is a proven indicator of workforce stability and increased productivity, frequently making housing a decisive factor in making a commitment to a region.

Without affordable and attainable housing options, our community is losing employment opportunities. A 2010 Federal Reserve Bank of Boston study comparing housing costs to household incomes concluded that the price of housing has a direct effect on regional employment growth. The researchers found that if the median selling price of a home is more than 3 times that of the median household income, regional employment growth was 2% slower, on average, over a two-year period. Locally, this translates to a loss of over 100 employment opportunities per year.

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The residential construction industry generates multi-year economic benefits that begin before ground-breaking and continue well after final occupancy. Statewide, the ripple effect of construction activity in the first year alone is estimated to exceed $12 billion. Over a ten-year period, the economic benefits are estimated at nearly $29 billion with a legacy of more than 20,000 jobs pumped into the local market.

Data from the National Association of Home Builders shows that the construction of 100 homes generates $11.7 million in local income, 161 local jobs in the first year alone, and $2.2 million in taxes and other revenues for local governments. Economic benefits accrue to all types of residential construction at every price point, single- and multifamily, affordable, attainable and high-end.
IN ORDER TO REDUCE HOMELESSNESS WE NEED TO TAKE A “HOUSING FIRST” APPROACH

IN ORDER TO PREVENT REEXPERIENCING HOMELESSNESS

1A PRIORITIZE USE OF THE CITY’S HUD ENTITLEMENT FUNDS FOR HOUSING PROJECTS SERVING VERY LOW- & EXTREMELY LOW-INCOME HOUSEHOLDS

On any given day, the city’s emergency shelter system is home to 50 or more working individuals. Homeless individuals earning less than $25,100 annually typically are limited to the housing that local non-profit agencies can provide and what is available in the community is almost always full. As a result, people come to rely on the shelter system for housing. Building more Permanent Supportive Housing will result in fewer individuals relying on the shelter system and the City’s public spaces to meet basic needs.

1B INCREASE LANDLORD ACCEPTANCE OF HOUSING VOUCHERS FOR VETERANS

Since the national “Mayor’s challenge to End Veteran Homelessness” was launched in 2014, more than 78 communities across three states have achieved “functional zero” for veterans. Functional zero is defined as a well-coordinated and efficient community system that assures homelessness is rare, brief, and non-recurring. Even though significant progress has been made towards the goal of functional zero, the El Paso County region still has a number of veterans experiencing homelessness. As of January 3, 2020, our local Coordinated Entry system counted 124 homeless veterans. The community’s sole remaining unmet criterion for reaching functional zero is housing more veterans per quarter than the number of veterans that are newly identified as experiencing homelessness. In order to achieve functional zero, the City of Colorado Springs will launch the Pikes Peak Veterans Housing Fund. Funded entirely by private donations, the program will enable service providers to incentivize landlords to house veterans experiencing homelessness. Funds will be available to mitigate potential damages to rental units occupied by veterans as well as make up the difference between a housing voucher and market rate rent. The local donor-based fund will help Colorado Springs join other communities across the country that have ended veteran homelessness.

THE NUMBER OF INDIVIDUALS EXPERIENCING HOMELESSNESS

The number of individuals and families experiencing homelessness in the region changes daily, but recent counts have revealed that numbers are on the rise. Service provider using the Homeless Management Information System (HMIS) provide a running total of the number of homeless individuals receiving services throughout the year while the annual Point in Time Count (PIT) is a yearly snapshot that is useful for observing long-term trends.

As of January 3, 2020, 757 individuals experiencing homelessness were on the Coordinated Entry waiting list. The list is kept by service providers working with homeless clients who are actively searching for housing. Of the 757 individuals, 164 were eligible for transitional housing, and 367 were eligible for permanent supportive housing (PSH). Transitional housing serves homeless households who are earning too little to afford long-term housing and need short-term services such as credit counseling, housing navigation, or child care in order to transition into long-term housing. PSH provides housing to individuals with chronic disabling conditions who are unable to maintain housing stability without long-term supportive services.

In order to reduce homelessness in the community, creating a broader awareness of the “Housing First” model is a priority. “Housing First” connects homeless families and individuals with permanent housing regardless of sobriety, service participation, or willingness to accept different types of treatment. Once housing is secured, services are made available in order to prevent reoccurrences of homelessness and provide a foundation for life improvement.

Stable housing allows individuals and families to focus on finding employment, budgeting scarce resources, or overcoming substance abuse issues. Between 2005 and 2007, when “Housing First” was introduced as a model for preventing homelessness, the U.S. saw an unprecedented 30% decrease in the number of chronically homeless individuals. Without additional housing opportunities for homeless individuals and families, reliance on the shelter system for housing will continue.

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The number of individuals and families experiencing homelessness in the region changes daily, but recent counts have revealed that numbers are on the rise. Service provider using the Homeless Management Information System (HMIS) provide a running total of the number of homeless individuals receiving services throughout the year while the annual Point in Time Count (PIT) is a yearly snapshot that is useful for observing long-term trends.

As of January 3, 2020, 757 individuals experiencing homelessness were on the Coordinated Entry waiting list. The list is kept by service providers working with homeless clients who are actively searching for housing. Of the 757 individuals, 164 were eligible for transitional housing, and 367 were eligible for permanent supportive housing (PSH). Transitional housing serves homeless households who are earning too little to afford long-term housing and need short-term services such as credit counseling, housing navigation, or child care in order to transition into long-term housing. PSH provides housing to individuals with chronic disabling conditions who are unable to maintain housing stability without long-term supportive services.

In order to reduce homelessness in the community, creating a broader awareness of the “Housing First” model is a priority. “Housing First” connects homeless families and individuals with permanent housing regardless of sobriety, service participation, or willingness to accept different types of treatment. Once housing is secured, services are made available in order to prevent reoccurrences of homelessness and provide a foundation for life improvement.

Stable housing allows individuals and families to focus on finding employment, budgeting scarce resources, or overcoming substance abuse issues. Between 2005 and 2007, when “Housing First” was introduced as a model for preventing homelessness, the U.S. saw an unprecedented 30% decrease in the number of chronically homeless individuals. Without additional housing opportunities for homeless individuals and families, reliance on the shelter system for housing will continue.
Gauging the number of families experiencing homelessness, or on the brink of homelessness, is increasingly difficult. Homeless families often hide from counts like the Point in Time for fear of having their children removed from their care. The most accurate measurement of the number of homeless families is performed by school districts which are required by the McKinney-Vento Act to perform annual counts of homeless students. According to the most recent McKinney-Vento report, 1,736 children within Colorado Springs school districts are experiencing homelessness. Homelessness in this context is defined as living in cars, camps and shelters as well as “doubled up” with multiple families or housed in motels. Overwhelmingly, the majority of children experiencing homelessness are attending District 11 schools with a 4.26% rate of homelessness.

Reducing and addressing homelessness requires emergency shelter beds, transitional housing options, and affordable housing within the community. Locally there are only 36 available emergency shelter beds and 18 transitional housing units to address the needs of hundreds of families experiencing homelessness. The Urban Institute points out that “ignoring family homelessness today will make single adult homelessness worse in the future, as children who experience long-term homelessness are five times more likely than their peers to become homeless as adults.” Getting children off the streets reduces the likelihood of future homelessness and increases the likelihood of improved health, educational, behavioral, and financial outcomes.

The “20-40” plan, a proactive measure proposed by Partners in Housing, Catholic Charities, and Family Promise, aims to address inadequacies in the current family homelessness response system and reduce adult homelessness in the future. The Plan proposes the creation of 20 emergency family shelter units and 40 new transitional housing units. The City has committed to supporting these efforts to increase the number of emergency and transitional beds with available grant funds to serve vulnerable families.
OBJECTIVE 2: INCREASE THE SUPPLY OF AFFORDABLE RENTALS

STRATEGIES

2A CREATE & IMPLEMENT AN INCENTIVE PACKAGE THAT FACILITATES AFFORDABLE AND ATTAINABLE HOUSING AS INFILL DEVELOPMENT

Infill and redevelopment sites often have more complexity and challenges based on past uses, the age and condition of utility infrastructure, and the established nature of the surrounding neighborhood. Both the internal review and public engagement processes can take longer for infill projects, resulting in higher costs for the developer. Additionally, these sites sometimes require environmental mitigation of previous land uses, such as removal of underground tanks left behind by a dry cleaner that can add significant costs to the project. Using a portion of the federal grant funds made available to the City each year to offset some of these additional costs will allow the Community Development Division to incentivize infill projects that provide additional housing options for working class households in a variety of locations throughout the City.

2B CREATE & IMPLEMENT A TIERED DEVELOPMENT FEE STRUCTURE THAT IS PRORATED ACCORDING TO AFFORDABILITY LEVELS

Various fees accrue to the City to pay for providing public services for new developments. Some of the most common include land use review, engineering, stormwater, and utility tap fees. The City Auditor’s office has put together a financial model that enables comparison of the impacts associated with prorating or waiving various development fees by apartment unit, single-family home, or acre developed. In collaboration with staff from Colorado Springs Utilities and internal City Departments, the Community Development Division will be bringing forward a tiered development fee structure prorated by project type and affordability levels. Initial factors for consideration include:

- Number of units and persons per square foot of residential space
- Unit type (single family detached, single family attached, multifamily)
- Levels of affordability (percentage of units available at various household income levels)
- Amount of time that the property or units will remain affordable
- Availability of on-site services, sustainable building attributes (reduced utility demand), and other location-based attributes (proximity to jobs, transportation, services)
- Location outside of a qualified census tract

When compared with the development fees charged in other communities along the Front Range, Colorado Springs’ fees are relatively low. However, even an incremental difference can be significant as the reduction to total development costs results in a lower amount of tax credit financing needed. Multi-family developments that can demonstrate community support in the form of a fee waiver or reduction will have a competitive advantage in the application process. Establishing a tiered fee structure will help ensure that as the region continues growing, a proportionate share of available tax-credit financing is available to meet the community’s housing needs.

2C CREATE PUBLIC-PRIVATE PARTNERSHIPS WITH THE BUSINESS COMMUNITY TO INCREASE AFFORDABLE RENTAL HOUSING

The 2017 Tax Cuts and the Jobs Act created new federal incentive zones to encourage long-term, private investment in communities that have experienced uneven economic recovery. Opportunity Zones incentivize investment in low-income communities through favorable treatment of reinvested capital gains and forgiveness of tax on new capital gains.

There are eight Opportunity Zones in the greater Colorado Springs region. In order to make the most of this valuable resource, the Community Development Division is working with the City’s Economic Development Division and the Department of Housing & Urban Development to explore ways to engage the business community to ensure that housing is a featured component of projects proposed for Opportunity Zones.

Simultaneously, the Federal Housing Administration ( FHA) has reduced application fees for property owners applying for multifamily mortgage insurance for the development or rehabilitation of apartment buildings located in Opportunity Zones. The FHA is also designating teams of experienced underwriters to review these applications to ensure timely processing. Prioritization of housing at the federal level, in combination with resources available at the local level, make affordable housing developments within opportunity zones an ideal candidate for leveraged funding.
COLLABORATE WITH MILITARY INSTALLATIONS IN THE REGION TO DESCRIBE & ADDRESS RENTAL HOUSING NEEDS FOR SERVICE PERSONNEL

Active duty military personnel in the region total approximately 56,000. The number of renters compared to homeowners is similar to the breakdown City-wide with approximately 60% renting and 40% owning a home. Predictably, a large percentage of renters in the military occupy the lower pay grades. The annual wages of the lower ranking enlisted military personnel is roughly equal to the average pay of an individual in the health care and social assistance fields ranging from $46,000 to $49,000 per year. In 2019, staff from the Community Development Division met with the housing officers of each of the military installations in the region. The need for a coordinated strategy to address rental housing needs of service personnel was clearly expressed. Establishing a task force with representation from one or more City Council members with a service background can begin to address the rental housing needs of service personnel.

CREATE AN INVENTORY OF THE CITY’S NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH) & COLLABORATE WITH PROPERTY OWNERS AND INVESTORS TO MINIMIZE DISPLACEMENT OF LOW-INCOME RENTERS

Naturally Occurring Affordable Housing (NOAH) is made up of residential properties with low rents that are consistent with federal rent guidelines but without federal subsidies guaranteeing long-term affordability. According to real estate data available from CoStar, rental rates in NOAHs derive mainly from the property’s age, lack of amenities, and serviceable architectural finishes. NOAHs are utilitarian apartment buildings that are safe, secure, and habitable. Maintaining the affordability of the region’s supply of NOAHs is essential to reducing cost burden for working households.

In 2016, CoStar created a methodology to identify and group NOAHs within its database across US rental markets. Currently, 76% of the properties in CoStar’s database are NOAHs. Using CoStar, staff are able to query local properties and map concentrations of NOAHs across the City. As the region continues to grow, many of these properties have become attractive investment vehicles. While new owners and property managers often carry out much needed improvements, long-time residents have experienced displacement due to rising rents.

A map of recent ownership turnover across the city shows a concentration of these types of transactions in affordable neighborhoods. Engaging local and out-of-state property owners, as well as industry organizations such as the Apartment Association of Southern Colorado (AASC), to raise awareness of the potential downside to displacing long-time residents will help ensure ongoing affordability even with repairs and upgrades.

ADDRESS NEIGHBORHOOD OPPOSITION TO AFFORDABLE MULTIFAMILY RENTAL PROJECTS BY EMPHASIZING POSITIVE OUTCOMES FOR RESIDENTS AND NEIGHBORHOODS

Established neighborhoods often oppose new multi-family projects, including affordable multi-family housing, from an unfounded fear of the changes that an influx of renters will bring to the area. Reduced property values, increased traffic, and impacts to views and open spaces are some of the most common fears. A recent analysis of tax-credit projects across the City shows that property values are largely unaffected by nearby affordable multi-family housing.

A 2016 Trulia report that analyzed property values in some of the nation’s least affordable housing markets found that at 3,073 low-income housing projects built between 1996 and 2006, no negative effects on nearby home values were found. The same trend is evident in Colorado Springs. Using neighborhood-based analysis of the impacts associated with new multi-family construction, both affordable and market-rate, will create opportunities to change the narrative around rental housing and increase understanding of the community-wide benefits that result from projects providing much-needed housing.

A database maintained by the Colorado Housing Finance Authority (CHFA) can be used to identify multifamily properties nearing the end of their tax-credit compliance periods. Developing proactive strategies to refinance these properties in collaboration with dedicated housing non-profits will help ensure continued availability to lower-income households.

The Community Development Division recently co-located its staff alongside Land Use Review, allowing early coordination of the entitlement and finance processes for affordable multifamily rental projects. A Community Development Division staff member is available to participate in discussions related to the project application, site characteristics, and other aspects of the entitlement process in order to avoid potential delays. Using HomeCOS as a guide to the City’s housing priorities, staff are available to facilitate neighborhood meetings, participate in revisions to the land development code, and help ensure that the community’s housing needs are being met in a timely manner. A coordinated process increases the likelihood that affordable rental projects will receive timely notification of financing from the CHFA.
OBJECTIVE 3: INCREASE HOMEOWNERSHIP OPPORTUNITIES

STRATEGIES

3A CONDUCT OUTREACH TO NON-ENGLISH SPEAKING COMMUNITIES TO INCREASE AWARENESS OF DOWN-PAYMENT ASSISTANCE PROGRAMS

Increasing homeownership opportunities among historically disadvantaged households benefits all of Colorado Springs by increasing civic participation and community involvement. As a group, homeowners tend to be more politically active and engaged than renters. A recent survey said that they voted in local elections compared with 52% of renters.\(^\text{11}\) The Community Development Division plans to increase historically low homeownership rates throughout the non-English speaking community by providing translation and interpretation services for down-payment assistance programs offered by various community partners. The availability of information is the first step to connecting non-English speaking households with homeownership opportunities.

3B SET ASIDE A PORTION OF THE CITY’S FEDERAL GRANT FUNDS TO SUPPLEMENT DOWN-PAYMENT ASSISTANCE PROGRAMS

The Community Development Division continues to partner with the Rocky Mountain Community Land Trust (RMCLT) to provide affordable homeownership opportunities for low- to moderate-income households. The land trust model reduces the cost of homeownership by allowing shared equity in the property, roughly divided between the value of the land and the value of the improvements. As a HUD-Certified Housing Counselor, RMCLT offers homeownership training and referral resources such as household budgeting to enable successful and sustainable homeownership over the long-term. Both the Community Development Division and the State of Colorado Division of Housing support RMCLT’s homebuyer program. A total of 24 first-time homebuyers made the transition from renting to homeownership during 2018 and 2019. Of the 24 households served by the program, the average household income was $38,123. 83% were female head of households, 29% were of Hispanic ethnicity, and 13% were elderly. The Community Development Division also partners with Pikes Peak Habitat for Humanity (PPHFH) to provide affordable mortgages to qualified, first-time homebuyers who demonstrate their readiness to become homeowners by contributing sweat equity to each home being built. On average, PPFH assists 8-10 first-time homebuyers each year and has secured a supply of 30 additional lots under development. Setting aside a portion of the City’s federal grant funds to support both of these programs will help ensure that a greater number of lower-income households benefit from the advantages that come with homeownership.

3C AMEND THE CITY’S LAND USE POLICIES TO REMOVE BARRIERS TO HIGH-DENSITY RESIDENTIAL DEVELOPMENT, INCLUDING SMALL LOT SUBDIVISIONS, TOWNHOMES, AND CONDOS

Changing household composition drives the need for additional housing choice at a variety of price points. After World War II, many cities eliminated zoning that enabled a variety of housing types on smaller residential sites. As a result, much of the newly built housing stock doesn’t align well with anticipated changes to household demographics. New land use policies that remove barriers to higher-density residential development, including small lot subdivisions, as well as policies that reduce restrictions on townhome, duplex, multi-plex, and condo development will be well-aligned to contemporary household needs and re-introduce the “Missing Middle”.\(^\text{12}\) The El Paso County Turnkey Plus down payment assistance program addresses one of the largest barriers for low-to moderate income households making the transition from renting to homeownership by providing a 4 or 5 percent down payment loan. The loan comes in the form of a deferred, zero percent interest loan that is 50 percent forgivable over the first five years and 50 percent forgivable at the end of the 30-year term. Turnkey Plus has created homeownership opportunities for over 2,500 El Paso County residents since January 2013 and provided over 19 million dollars in down payment assistance funds. While the program is not a bond program and there is no first-time homebuyer requirement, 59 percent of borrowers are indeed first-time home buyers. Since the inception of the program, the average loan amount is $186,853 and purchase price is $190,575, but with rising home prices, these amounts are anticipated to follow the same trend. The average household income of those utilizing Turnkey Plus is $56,026.

The Community Development Division also partners with Pikes Peak Habitat for Humanity (PPFH) to provide affordable mortgages to qualified, first-time homebuyers who demonstrate their readiness to become homeowners by contributing sweat equity to each home being built. On average, PPFH assists 8-10 first-time homebuyers each year and has secured a supply of 30 additional lots under development. Setting aside a portion of the City’s federal grant funds to support both of these programs will help ensure that a greater number of lower-income households benefit from the advantages that come with homeownership.

ENCOURAGE PARTNERSHIPS BETWEEN THE HBA’S CAREERS IN CONSTRUCTION PROGRAM & LOCAL NON-PROFIT HOUSING PROVIDERS TO MAKE HOMES BUILT BY TRADE SCHOOL STUDENTS AVAILABLE TO LOWER-INCOME HOUSEHOLDS

Careers in Construction Colorado is a workforce development initiative founded by the Housing and Building Association of Colorado Springs (HBA), with additional support from the Associated General Contractors of Colorado (AGC). Launches in 2015, students participate in a four-year curriculum based on the nationally recognized Home Builders Institute Careers in Construction. Currently, 13 schools and 200 students are engaged in the program. Making student-built houses available to local non-profit housing providers would be an innovative means of increasing homeownership opportunities in the community.

3D PROMOTE THE EL PASO COUNTY HOUSING AUTHORITY ‘TURNKEY PLUS’ DOWN PAYMENT ASSISTANCE PROGRAM

The El Paso County Turnkey Plus down payment assistance program addresses one of the largest barriers for low-to moderate income households making the transition from renting to homeownership by providing a 4 or 5 percent down payment loan. The loan comes in the form of a deferred, zero percent interest loan that is 50 percent forgivable over the first five years and 50 percent forgivable at the end of the 30-year term. Turnkey Plus has created homeownership opportunities for over 2,500 El Paso County residents since January 2013 and provided over 19 million dollars in down payment assistance funds. While the program is not a bond program and there is no first-time homebuyer requirement, 59 percent of borrowers are indeed first-time home buyers. Since the inception of the program, the average loan amount is $186,853 and purchase price is $190,575, but with rising home prices, these amounts are anticipated to follow the same trend. The average household income of those utilizing Turnkey Plus is $56,026.

3E PROMOTE THE EL PASO COUNTY HOUSING AUTHORITY ‘TURNKEY PLUS’ DOWN PAYMENT ASSISTANCE PROGRAM
THE CURRENT HOUSING STOCK DOES NOT MEET THE NEEDS OF AGING & DISABLED RESIDENTS

THE AGING POPULATION

According to the Colorado State Demographer’s Office, the 65 and over population in the Pikes Peak region will increase from 68,000 in 2010 to 176,500 in 2040. The increase in elderly residents is three times the projected increase for the total population. Additionally, the 85 and over population will more than triple, growing 337% from 7,550 in 2010 to 33,000 by 2040. A report entitled ‘Aging in the Pikes Peak Region’ also predicts an in-migration of older retirees who want to be near their children. And, by 2035, the Harvard Joint Center for housing estimates that 1 out of 3 households across the country will be headed by someone aged 65 or older.1

PROJECTED POPULATION INCREASE 62+, EPC SOURCE: COLORADO STATE DEMOGRAPHY OFFICE

THE NEW RETIREMENT PLAN

By some accounts, baby boomers have very different plans for retirement than previous generations. “They have no interest in retiring to age-restricted ghettos in the desert and little interest in any sort of retirement community. They want to stay put or retire to an urban center.”4 And, by 2035, the Harvard Joint Center for Housing estimates that 1 out of 3 households across the country will be headed by someone aged 65 or older.1

46% OF HOUSING SURVEY RESPONDENTS 62+ WHO COULD NOT FIND THE TYPE OF HOME THEY WERE LOOKING FOR LISTED PROXIMITY TO SERVICES AS A FACTOR INFLUENCING THEIR DECISION

CO’S HOUSING SURVEY RESULTS

Much of the City’s existing housing stock isn’t amenable to aging in place. Moving to another living arrangement that may be more suited to an elderly person’s needs isn’t feasible as rents and home prices continue to escalate. As a result, many aging seniors are remaining in homes that aren’t suited to their current needs and may be expensive to modify on a fixed income. The Community Development Division will continue to fund the owner-occupied housing rehabilitation program for very-low and extremely-low income households. The program targets extremely low-income seniors to provide accessibility modifications that support aging in place. Many of the rehab projects also extend the service life of key building components such as sewer and water lines, hot water heaters, furnaces, and electrical systems.

THE U.S. WILL BEヘADED BY SOMEONE AGED 65 OR OLDER.

One out of five respondents 62+ are looking for a home that is accessible, and can’t find it.

CO’S HOUSING SURVEY RESULTS

OBJECTIVE 4: HOUSING FOR THE AGING & DISABLED POPULATION

STRATEGIES

EXTEND THE SERVICE LIFE & AFFORDABILITY OF THE CITY’S EXISTING HOUSING STOCK

A large percentage of Americans age 65+ want to age in place.5 Universal design, also known as design-for-all, applies to buildings and their surroundings with the goal of making them accessible to all people, regardless of age or disability. Typical features include single-level living spaces, wider hallways and doors, and full integration of barrier-free sidewalks throughout planned communities. The Division will encourage the use of Universal Design principles in upcoming affordable and attainable developments.

COLLABORATE WITH THE INDEPENDENCE CENTER TO INCORPORATE THE PRINCIPLES OF "UNIVERSAL DESIGN" INTO ONE OR MORE UPCOMING RESIDENTIAL DEVELOPMENTS

The Colorado Springs Housing Authority (CSHA) oversees the limited number of housing vouchers available for residents of El Paso County. Currently, CSHA administers 2,377 Section 8 rental assistance vouchers and 706 units of public housing. In both programs, extremely low-income senior households are the primary beneficiaries.

There is a high correlation between the number of extremely-low income senior households and the number of households reporting a disability, in particular ambulatory difficulties.9 This group makes up a quarter of current rental assistance voucher holders and a quarter of current residents of public housing. Providing funding that will allow CSHA to increase the number of affordable and accessible rental units in its inventory will begin to address an unmet need for housing serving a vulnerable population.

CREATE & IMPLEMENT A PROGRAM TO FINANCE AFFORDABLE ACCESSORY DWELLING UNITS (ADUs)

Accessory Dwelling Units offer caretakers the ability to live adjacent to aging adults, semi-independent living for disabled family members, and a means for homeowners to capitalize on their housing investment by constructing a revenue-generating rental unit. The Community Development Division is drafting program guidelines that will create access to below-market financing for the construction of ADUs in exchange for long-term rental affordability. Property owners will be obligated to conform to all existing zoning requirements related to secondary units. Though it is anticipated that the number of units generated through this program will be small, ADUs can play a role in reducing housing instability, particularly for fixed income elderly and disabled renters.

PROVIDE FUNDING FOR THE COLORADO SPRINGS HOUSING AUTHORITY (CSHA) TO ACCOMPLISH ITS SECTION 504 TRANSITION PLAN

"Universal Design, also known as design-for-all, applies to buildings and their surroundings with the goal of making them accessible to all people, regardless of age or disability."
UNMET HOUSING NEEDS

Many of the core objectives included in HomeCOS address an unmet or anticipated housing need based on current population, employment, and development trends. The following strategies are more broad-based in order to increase housing choice regardless of income level.

5A ENCOURAGE ADAPTIVE RE-USE OF VACANT BUILDINGS TO MEET HOUSING NEEDS

A number of communities have looked to the vacant buildings in and around the urban core to create a pipeline of adaptive re-use projects dedicated to meeting housing needs. Facilitating the transition to residential uses and offsetting costs typically encountered during infill development is a means to make good use of vacant properties. In Colorado Springs, the demand for rental housing near the core is rising due to the increased senior population desiring to be near services, and the large number of millennials looking for a contemporary urban living experience.

5B COLLABORATE WITH THE DEVELOPMENT COMMUNITY TO BUILD & PLAN MIXED-INCOME AND MIXED-USE DEVELOPMENTS CO-LOCATED WITH JOB OPPORTUNITIES, TRANSIT, SHOPPING, HEALTH SERVICES & ACCESS TO PARKS & TRAIL SYSTEMS

Colorado Springs is fortunate to have a handful of local developers rising to the challenge of bringing attainable housing into the market. Projects in the pipeline include both for-sale and multifamily housing. Supporting their efforts through RetoolCOS, the revisions to the City’s land use code, is a key to enabling more variety in the housing market.

5C INCREASE ENGAGEMENT OF THE PHILANTHROPIC AND FAITH COMMUNITIES TO MEET HOUSING NEEDS

The faith and philanthropic community in this region is actively engaged in social issues of the day, affordable housing among them. Recently, a number of the 200+ churches within the community have begun looking at their own land holdings and proposing use of church land for housing. Similar discussions have been taking place within the local philanthropic community. With the scarcity of land available for development and the high price tag attached to parcels on the market, these discussions could prove significant in meeting housing needs.
OBJECTIVE 6: ALTERNATIVE FINANCE TOOLS

6A PROVIDE DEVELOPERS WITH A STREAMLINED APPLICATION PROCESS FOR GAP FINANCING THROUGH THE COMMUNITY DEVELOPMENT DIVISION

The City of Colorado Springs receives an annual allocation of federal Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds that it makes available for project financing. Given the high cost of development in the region, the City’s contribution to most new housing developments is small, representing somewhere between 2-3% of the total cost. The funds are highly valued, however, and are used to leverage access to Low Income Housing Tax Credits, the principal tool for the development of new affordable multi-family housing.

By coordinating land use review with applications for financing, CDD staff can ensure that funding is available soon after projects are ready to break ground. A developer portal on CDD’s webpage provides links to relevant housing and community data, facilitates completion of a Pre-Application Questionnaire, and encourages an initial meeting with CDD staff during the early stages of the entitlement process. The website provides underwriting guidelines and a timeline that establishes predictability in the application process, greatly increasing a developer’s chances of securing the tax credit allocation essential to most affordable housing developments.

6B SET-ASIDE PRIVATE ACTIVITY BOND (PAB) ISSUER FEES TO CREATE A DEDICATED AFFORDABLE HOUSING PRE-DEVELOPMENT FUND

Setting aside PAB issuer fees to help accomplish the City’s housing objectives will provide a revenue source that could be combined with annual Department of Housing and Urban Development (HUD) grant funds requiring local contributions. PAB fees would have the added advantage of being less restrictive than either tax-credit or HUD grant funds and can be deployed for purposes that support additional housing development. Some of the potential uses of PAB fees include:

- Pre-development loans or grants to non-profits exploring the feasibility of a particular project. Housing projects often require up-front expenditures for architects, engineers, land planners, and environmental testing agencies. These fees can total $30K – $40K for a modest sized development and present a financial challenge for a non-profit housing provider.
- Land acquisition: non-profit housing providers are at a disadvantage in today’s real estate market when competing with all cash buyers. Enabling a non-profit to secure an option on a site for future development can create the time needed to prepare and submit an application for tax-credit financing, a process that can take up to two years to complete.
- Acquisition and rehabilitation of existing properties: vacant buildings represent a unique opportunity for repurposing existing sites to meet the City’s housing needs. Providing down-payment assistance to a non-profit could stimulate investment from the private sector in the form of favorable loan terms and flexible underwriting.
- Gap financing for multi-family rental projects. The amount of financing available through the Low-Income Housing Tax Credit program is highly competitive. CHFA only awards projects that show a significant local commitment. Issuer fees could be used as a less cumbersome alternative to the City’s HOME Investment Partnership grant funds.

Initially, PAB fees would be used to establish a dedicated fund for encouraging the development of affordable housing. Planning and Community Development and Finance staff will collaborate on an application process, review criteria, and an award process based on fund availability.

6C PROMOTE THE USE OF THE EL PASO COUNTY HOUSING TRUST FUND IN AFFORDABLE HOUSING PROJECTS

Established in 1993 by the El Paso County Board of County Commissioners, the El Paso County Housing Trust Fund is a revolving loan program that promotes suitable living environments for all persons and families. The fund prioritizes the development of new affordable housing and the preservation of existing affordable housing. While much attention is given to housing affordability within the City of Colorado Springs, many rural residents face similar issues. The El Paso County Housing Authority is in a unique position to address housing affordability throughout the region and ensure that all residents have access to increased housing choice.

LIHTC PROJECTS PROVIDE 3,246 RENTAL UNITS TO THE COLORADO SPRINGS COMMUNITY

THE RIDGE AFFORDABLE FAMILY HOUSING

THE RIDGE AFFORDABLE FAMILY HOUSING
Establishing realistic goals and metrics to measure success is integral to meeting the plan’s core objectives. Beginning in 2020, the Community Development Division will report on efforts to implement specific strategies of the plan, descriptions of the desired outcomes, and updates on successes as well as efforts that have fallen short.

Progress toward the plan’s goals will be included in the Planning Department’s annual report, as well as Community Development’s Consolidated Annual Performance Report to HUD. In addition, PlanCOS includes two metrics related to housing affordability: The Housing Opportunity Index (HOI) and the Affordable Rent Ratio (ARR).

### HOUSING OPPORTUNITY INDEX

Each quarter, the National Association of Homebuilders generates a Housing Opportunity Index (HOI) for metropolitan regions across the country. At the end of 2019, the HOI for Colorado Springs equaled 69.8, an indication that 69.8% of homes for sale were within the buying power of households earning the local median income of $81,400. A higher HOI is an indication that homeownership in Colorado Springs remains relatively affordable when compared to cities such as Denver where the HOI = 54.6.

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### AFFORDABLE RENT RATIO

The second metric establishes a ratio between the average market rent for a 2BR/1BA apartment and the affordable rent for the same apartment occupied by a 3-person household with combined earnings equal to 50% of the area median income (AMI). The average rent over 2019 for a 2BR/1BA apartment equaled $1,128. An affordable rent for a 3-person household at 50% AMI equaled $916.25, resulting in an affordability ratio of 1.23. With this metric, a ratio that trends downward will be an indication of increased affordability.

**3-PERSON HOUSEHOLD**

**HUD 50% 2019 AMI = $36,650**

This household can afford to pay $916.25 / month on a 2BR/1BA apartment.

2019 AVG 2BD/1BA APARTMENT

COLORADO SPRINGS=$1,128

$1,128 / $916.25 = 1.23

**AFFORDABLE RENT RATIO: 1.23**

**HOW TO CALCULATE THE AFFORDABLE RENT RATIO:**

- **HOUng 2019 2BD/1BA APARTMENT**
  - 2BD/1BA APARTMENT
  - COLORADO SPRINGS=$1,128
  - 3-PERSON HOUSEHOLD
  - HUD 50% 2019 AMI = $36,650
  - This household can afford to pay $916.25 / month on a 2BD/1BA APARTMENT

2019 AVG 2BD/1BA APARTMENT

COLORADO SPRINGS=$1,128

$1,128 / $916.25 = 1.23

**AFFORDABLE RENT RATIO: 1.23**
## HomeCOS: Housing Our Future Chart

### Income

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### EPC Households

- **Total Households in El Paso County:** 260,851
- **Homeless or Disabled and Seniors in Poverty or Retirees:** 40,319 (16%)
- **Retail Workers or Construction Workers:** 45,421 (17%)
- **Registered Nurses or Enlisted Military:** 36,062 (14%)
- **Network & Computer Systems Admins or Middle Managers:** 55,885 (21%)
- **Computer Engineers or Radiologists Executives or Doctors:** 83,164 (32%)

### Housing Needs

- Types of housing that are typically affordable to households within an income bracket.

### Cost-Burdened

- 52% of households (82,235) are paying more than 30% on housing (cost-burdened) in El Paso County with 15% (34,049) paying more than half of their income on housing.

### Renters/Homeowners

- **In El Paso County:**
  - **Renters:** 61%
  - **Homeowners:** 39%

### Reduce Homelessness

- Increase Affordable Rental Supply
- Increase Homeownership
- Housing for the Aging & Disabled
- Encourage Innovative Solutions
- Explore Alternative Finance Tools

**Source:** U.S. Census Bureau, 2018 PUMS, El Paso County, CO
CONCLUSION

HomeCOS is the Blueprint

Colorado Springs is at a pivotal moment in its history. Population and job growth are driving a new era of prosperity. However, for many lower-income households, the pace of change is bringing with it increased housing pressures from higher rents and rising home prices. Individuals and families experiencing homelessness lack opportunities to move out of their current system. Affordably priced apartments for fixed-income and lower-wage earning households are in short supply. And the for-sale housing market isn’t providing enough opportunities for younger households to put down roots by purchasing a first home.

Housing is fundamental to personal well-being and continued regional prosperity. The availability of affordable and attainable housing contributes to workforce stability. Homeownership is a proven wealth-builder, providing households at all income levels with a means to weather the inevitable ups and downs of the economy. And creating an adequate supply of housing for vulnerable populations among us is one of the best attributes of a forward-thinking community.

This is an exceptional time to live and work in the Pikes Peak region. Transformative growth is visible everywhere, bringing with it significant opportunities as well as challenges. HomeCOS provides the framework for key stakeholders in the public and private sectors to work together and realize Mayor Suthers’s goal of building or preserving 1,000 units of housing in the public and private sectors to work together and realize Mayor Suthers’s goal of building or preserving 1,000 units of housing. Transformative growth is visible everywhere.

Affordably priced for fixed-income and lower-wage ear...

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7. Age and Sex TableID 50101, United States Census data, census.gov/cdc/


10. Affordable Housing Survey. City of Colorado Springs Community Development Division, coloradosprings.gov/community-development.


40 “Pikes Peak Veterans Housing Fund.” City of Colorado Springs, 10 Mar. 2020, coloradosprings.gov/veteranshousingfund.


47 “Affordable Housing Guide for Local Officials.” Division of Housing, Colorado Department of Local Affairs, 2020, drive.google.com/file/d/13KvD6IqYOZ4D8Ti6L62YxW8cOM2r/view?usp=sharing.


52 “Diverse Choices for Walkable Neighborhood Living.” Missing Middle Housing, missingmiddlhousing.com/.


THANK YOU
I owe my sincerest thanks to several members of the Planning Department for their contributions to HomeCOS. In particular, Katie Sunderlin has put in countless hours fact-checking, keeping track of edits to the text, and most importantly, turning all of the data into an outstanding graphic summary we can all be very proud of.
In order to gather input, experiences, and data from our community, CDD crafted a survey of 23 questions covering a variety of topics aimed at gathering reactions and information regarding residents’ recent experiences searching for housing. The Division shared information about the availability of the online and paper survey through multiple outreach outlets with conservative estimates that 83,000 residents viewed Facebook postings; email newsletter distributions reached 8,500 individuals; and printed surveys were available to over 4,000 individuals utilizing partner agencies. Additionally, media coverage discussing the Housing Plan and availability of the survey was aired within two public radio broadcasts; a KOAA television report; and six published news articles to include the Southeast Express, the Gazette, and the Colorado Springs Independent.

The breadth of advertisement of the survey geographically spanned the entirety of the City and included specific, pointed outreach to seniors, young professionals, residents experiencing homelessness, and neighborhoods with racial and ethnic concentrations of poverty. In total, CDD received 3,670 completed surveys with representation from every zip code within the City limit that has residential development.
PRINT SURVEY LOCATIONS

PIKES PEAK LIBRARY DISTRICT
1. Sand Creek Library
2. Penrose Library

CATHOLIC CHARITIES
1. Family Services Advocates
2. Marion House Advocates

PARTNERS IN HOUSING
1. Case Managers

SPRINGS RESCUE MISSION
1. Case Managers

URBAN PEAK
1. Case Managers

HOMEWARD PIKES PEAK
1. Case Managers

SALVATION ARMY
1. Case Managers

WESTSIDE CARES
1. Case Managers

ROCKY MOUNTAIN COMMUNITY LAND TRUST
1. Training Staff

CITY OF COLORADO SPRINGS
1. Development Review Enterprise
2. Land Use Review Front Desk
3. Hillside Community Center
4. Deerfield Hills Community Center
5. Westside Community Center
6. Meadows Park Community Center
7. Senior Center

MARKETING EFFORTS

WEBSITES - CITY WIDE
1. City of Colorado Springs homepage
2. City of Colorado Springs Community Development Division landing page

BROADCASTS - CITY WIDE
1. KRCC Public Radio 05/08/2019 and 05/09/2019
2. KOAA 05/09/19

PRINT & ONLINE ARTICLES - CITY WIDE*
1. KRDO 05/06/2019
2. The Gazette 06/01/2019
3. KOAA 05/07/2019
4. Colorado Springs Independent 05/08/2019
5. Colorado Springs Business Journal 05/07/2019
6. Southeast Express* 05/30/2019 Delivered to residents in 80910, 80916; and available at/from: Market at Spring Creek, District 2 Schools, Ruth Holley Library, Sand Creek Library, Silver Key, Peak Vista, Matthews Vu, Churches, Coffee Shops, Acute Property-managed apartments, supportive community advocates and leaders.

SOCIAL MEDIA
1. City of Colorado Springs Facebook (26,588)
2. City of Colorado Springs Nextdoor post (54,750)
3. Council of Neighbors and Organizations Facebook Post (1,522)
4. Solid Rock Community Development Corporation shared CONO’s Facebook post (272)
5. Rocky Mountain Community Land Trust Facebook Post (558)

TOTAL RESPONSES
Combined, the Community Development Division received 3,670 responses from the community on the affordable housing survey. For analysis, the responses were divided into two categories regardless of the platform the survey was completed. The division was based on the response to question number 6 on the housing survey: “What best describes your current housing status?” as well as voluntary filled-in responses. Those who responded that they were homeowners, renters, or “other” were grouped into one category and those who identified as experiencing homelessness were grouped in another.

A total of 2,100 printed housing surveys were distributed between 18 different physical locations. 900 of the 2,100 were paper surveys translated to Spanish. The division received 249 completed paper surveys from the physical locations where they were distributed.

A total of 3,421 responses were received via the online survey platform. The survey was hosted on the City’s website and able to be translated into 90+ different languages for wide resident availability.

PRINT SURVEY DISTRIBUTION & RESPONSES

ONLINE RESPONSES

QUANTIFIABLE AUDIENCE: 92,273
1. What is your age group?

2. In what zip code do you currently live?

3. Where are you in the search process?

4. If you are currently searching for housing, what area, neighborhood, or zip code are you looking to or would like to live in Colorado Springs?

5. Based on your experience, rate the affordability of housing in COS

6. What best describes your current housing status?

7. What is your long-term housing goal?
**IN WHICH TYPE OF HOUSING DO YOU CURRENTLY LIVE?**

- Single Family Home: 10% (3,455 completed responses)
- 2-Bed Apartment or Larger: 23% (3,455 completed responses)
- 1-Bed Apartment: 30% (3,455 completed responses)
- Studio Apartment: 22% (3,455 completed responses)
- Condo: 4% (3,455 completed responses)
- Manufactured Home: 8% (3,455 completed responses)
- Attached Home (Duo, Townhouse, etc.): 10% (3,455 completed responses)
- No Home/Temporary Living Arrangement: 5% (3,455 completed responses)

*Those who are responding “no home” to this question did not report themselves as “experiencing homelessness” for their current housing status; nor was there a voluntary filled-in answer indicating homelessness.

**HOW DO YOU SEARCH FOR HOUSING?**

- Not Searching: 42% (7,465 completed responses)
- Landlord: 19% (7,465 completed responses)
- Broker/Realtor: 13% (7,465 completed responses)
- Newspaper: 4% (7,465 completed responses)
- Other: 32% (7,465 completed responses)

**WHAT WOULD BEST DESCRIBE YOUR FEELINGS ABOUT YOUR HOUSING STATUS?**

- Extremely Unsatisfied: 19% (3,170 completed responses)
- Unsatisfied: 30% (3,170 completed responses)
- Neutral: 25% (3,170 completed responses)
- Satisfied: 18% (3,170 completed responses)
- Extremely Satisfied: 4% (3,170 completed responses)

**IN WHICH TYPE OF HOUSING DO YOU WANT TO LIVE?**

- Single Family Home: 16% (3,006 completed responses)
- 2-Bed Apartment or Larger: 23% (3,006 completed responses)
- 1-Bed Apartment: 25% (3,006 completed responses)
- Studio Apartment: 16% (3,006 completed responses)
- Condo: 9% (3,006 completed responses)
- Manufactured Home: 6% (3,006 completed responses)
- Attached Home (Duo, Townhouse, etc.): 10% (3,006 completed responses)
- No Home/Temporary Living Arrangement: 5% (3,006 completed responses)

**WHAT FACTORS ARE MOST IMPORTANT TO YOU WHEN CHOOSING A HOME TO RENT OR BUY?**

- Internet: 2,454 (13,386 completed responses)
- Other: 163 (13,386 completed responses)

**IF YOU'RE UNSATISFIED WITH YOUR CURRENT HOUSING, WHAT ARE THE REASONS?**

- Crime: 430
- Don't want roommates/want different roommate(s): 354
- Rental needs repairs the property owner is not making: 456
- Home needs repairs I can't afford: 307
- Landlord interactions/policies: 291
- Need more space: 633
- Nuisances (noise, debris, neighborhood conditions): 633
- Inconvenient location: 278

**IF YOU WANT TO MOVE, BUT HAVEN'T, WHAT IS KEEPING YOU IN YOUR CURRENT LIVING SITUATION?**

- Close to work: 217
- I would need to find a new job: 353
- Can't find the type of house I'm looking for: 631
- Need to downsize: 132
- Other reasons: 1085

**WHAT BEST DESCRIBES THE PROCESS OF LOOKING FOR HOUSING IN YOUR PRICE RANGE?**

- Very Easy: 4% (3,099 completed responses)
- Easy: 5% (3,099 completed responses)
- Neutral: 15% (3,099 completed responses)
- Difficult: 42% (3,099 completed responses)
- Very Difficult: 42% (3,099 completed responses)
ON AVERAGE, HOW WOULD YOU DESCRIBE THE AMOUNT OF WORK THAT THE AVAILABLE HOUSING STOCK IN YOUR PRICE RANGE REQUIRES?

17

3,100 COMPLETED RESPONSES

ON AVERAGE, HOW WOULD YOU DESCRIBE THE QUALITY OF THE AVAILABLE HOUSING STOCK IN YOUR PRICE RANGE?

16

3,113 COMPLETED RESPONSES

HAVE YOU EXPERIENCED DISCRIMINATION WHILE LOOKING FOR HOUSING BASED ON YOUR RACE, COLOR, GENDER, RELIGION, DISABILITY, NATIONAL ORIGIN, SEXUAL ORIENTATION, MARITAL STATUS OR FAMILY STATUS?

18

3,112 COMPLETED RESPONSES

IF "YES" TO QUESTION 18, WHAT TYPE OF HOUSING WERE YOU SEEKING WHEN YOU ENCOUNTERED DISCRIMINATION?

19

418 COMPLETED RESPONSES

ANYTHING ELSE YOU'D LIKE TO TELL US ABOUT EXPERIENCING DISCRIMINATION WHILE LOOKING FOR HOUSING?

22

418 COMPLETED RESPONSES

IF "YES" TO QUESTION 18, DID YOU REPORT THIS INCIDENT?

20

421 COMPLETED RESPONSES

IF "NO" TO QUESTION 20, WHY DIDN'T YOU REPORT THE DISCRIMINATION INCIDENT?

21

369 COMPLETED RESPONSES

1. No i just kept moving forward
2. a starting family has great difficulty finding housing in Colorado Springs that will accommodate the diminishing real value of today's dollar and the limited total fiscal vitality of income and savings possible for today's working class considering the current real value of the dollar, the cost of living in the region, and the disparaging level of wages or other sources of income, comparatively.
3. Too many houses being built. STOP
4. Extremely hard to find housing that takes the section 8 voucher. Was on the list for section 8 for 5 years... my # came up and I couldn't find anything so didn't get to move. Last year on the list got to #58 then had to reapply again. Now I have been #159 on the list since December and In one more month if my number doesn't come up then I have to reapply again.
5. Single parent housing--too many hoops and rules and regs
6. El Paso county has a good start by allowing ADU (accessory dwelling units) but they still make is have too many hurdles to approval even when it is for adding to unincorporated land
7. My work as the ED of the **** and now with the **** has me meeting and supporting many people looking for housing. They struggle with finding available housing, affording deposits, access to transportation, increasing rent.
8. Housing and other types of discrimination occur so frequently in this city because that is the culture of the city. Colorado Springs isn't going to change away from being an elitist, sexist, racist, anti-Semitic, etc. city so I'm desperately trying to save up to move away.
9. It was financial, they didn't think we would be able to qualify and that we didn't have the income just by looking at us.
10. Taking application fee and then they will tell you they have already rented the property. So many people trying to get the same property with no refund on application. It is a racket. Over 3yr. fleeced very dishonest I can name every agency who did this to us.
11. Ethnic neighbors don't want a single woman. They spray beer on my car and burgle.
12. discrimination against Military / armed forces employees
13. CoSprings realtors are really greedy and will discriminate ANY WAY THEY WANT TOO!! Rent control is sorely needed--there is no such think as rent raises every 12 months--THIS IS MADE UP GREED and must...
Was discriminated based on familial status. Ended up single mom with three kids for the people I serve. This city must step up and do something about it since we did not have our own.

I am ignorant concerning military work. You come in as a military US Army. People are still very appearance regarding one's ability to purchase in an income neighborhood. There is a presumption based upon one's outward appearance. People assume my husband is stupid because he has an accent. Single mothers have the worst time finding decent property and when I arrived said it was rented. No it was a private owner that agreed to show me the property. It's untrue and it's unfair. It's normal now days, being a single mom of 2 they don't respect and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not respected and acknowledged as intelligent as a man. I work for the ***** and just because I am African American I'm not}
Landlords charging $40 per person in family and can move in emergency. Would I move to something more expensive when I can check to check. Struggling to keep food and clothes in It’s impossible to buy a house and renting is a joke. We need more affordable housing for people making a wage?

White only. Many places near downtown and it’s always the same. Enforcing smoking bans becomes the non smoker’s way to high.

We need more parking options and prices to be lowered! Not only is rent high, my family and I had over 3k in a security deposit unaccounted for. When we used the courts in Colorado springs were unwilling to even listen to our complaint we were in court and done inside 10 minutes and did not get heard at all. We will never live in your city again and never recommend it to Nyone. Tgfadhgh

ESA animal discrimination

The city has razed low income properties for developers and neighborhood gentrification in 80905. You only care about the money...the homeless situation gets worse and worse.

Ideally looking for a live/work/loft-like situation. To expensive being a single mother and not giving us time of day. Rent is to expensive for even a lawyer to take my case of discrimination as well. I couldn’t give housing agency specifically aided my population it would be considered racism.

100. Everyone looks on you, they are treated poorly when you have to ask certain Questions. (Example: what is the minimum credit requirements ) immediately you are treated poorly after. Weather you have good credit or not. It took me and my husband a long time. We are still paying more than we can afford, but we have a job.

101. I was there first to look into the house information and another couple came in and I got an apology (expressed) card from the realtor and he left me to talk to them.

As a single female, my opinion should be taken into heart when looking for a place I want to call home. I should not be placed to the side when trying to do business and buy a house. Unacceptable.

102. I often find I’m discriminated for being a single parent.

I have a felony from 1991 (it was not violent or drug related) but I have been kicked out due to the management not wanting felons in the building.

Concerned about the crime rate, vehicle deaths, large homeless issue as well as the traffic.

As a senior, it is very difficult to find safe neighborhood with a affordable place for me & my family to live and not be excused it because she was Asian & said to us that it was a culture thing. …... It’s annoying buying a home that’s restricted to the age 55 and older. We are dealing with neighbors that cause nothing but emotional harm to others. This is still on going issue with her, but we’re trying to settle her. My neighbors do things that’s over priced & trying to make due & dealing with mental and physical disabilities are unappealing to me.

As a senior, It is very difficult to find safe neighborhood with a affordable place for me & my family to live without being discriminated against because of our age and situation dealing with a terminal illness and needing a handicapped house. Thank you , *****, it’s more of a discrimination in the neighborhood. At least we are recipients of government assistance, we are not receiving any benefits and I primarily use the disability. It was based off of religion.

The landlords did not want to rent to anyone with a disability. They basically told me that I should live in Manitou, Colorado Springs, CO. (no longer grandpa’s “Little Village”) because of it. I wish owning a home was more easier & calming. Especially for people with children at autism.

The landlords did not want to rent to anyone with children. This was years ago.

It was based off of religion. Single women are highly discriminated against.

We are still paying more than we can afford, but we have a job.

103. Judge based on age, marital status, family size, and war.

Voucher acceptance low and tree section 8 like crap

I was basically told that I should live in Manitou, with “my kind”.

Yes Colorado Springs is very discriminating towards people like me I have a big family but I am unable to work. I would still live to live in a good neighborhood with an affordable price for me & my family to live and not be excused it because she was Asian & said to us that it was a culture thing. …... It’s annoying buying a home that’s restricted to the age 55 and older. We are dealing with neighbors that cause nothing but emotional harm to others. This is still on going issue with her, but we’re trying to settle her. My neighbors do things that’s over priced & trying to make due & dealing with mental and physical disabilities are unappealing to me.

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The landlords did not want to rent to anyone with a disability. They basically told me that I should live in Manitou, Colorado Springs, CO. (no longer grandpa’s “Little Village”) because of it. I wish owning a home was more easier & calming. Especially for people with children at autism.
a single older disenfranchised disabled woman in this housing market. I have been bullied by landlords and former landlords. Even the outlying housing authorities in undesirable areas like ***** and ***** have waiting lists over 2 years long to the point they’re not taking new applicants!! People assume you have help: your church, your friends, the government, programs family, children, siblings, spouse... NOT TRUE!!

142. I was discriminated against on the grounds of my emotional support dog. I have all the prerequisite medical papers but have been told multiple times no because “I’m not qualified” only after disclosing I have an ESA. Arguing with the landlord over ESA vs Pet never works if you can’t afford an attorney to fight them. My current place now allows it but grudgingly because I didn’t tell them until after I rented so they couldn’t “find another reason” not to rent to me. I almost had to take them to court but luckily I think their attorney advised them I have all my requirements in line and it’s illegal. Now he constantly retaliates in small ways to make us uncomfortable. For example he issued a parking policy which only affected our unit and no other unit in the park, he tries to say the dog goes to the bathroom on the ground but to avoid any possibility of that we walk him off grounds only by literally putting him in our car on our lot and driving off property. Something should be done to prevent retaliatory harassment by landlords against tenants who enforce their rights.

143. Service dogs with private home owners and income limits or credit scores

144. I was boarder line on rent acceptance for price ranges, I had good credit, good, and some school loan debt. It took us 2 years to find a place. I have the same income, same credit, I even had co-signers. And was denied. Due to my income requirements being OUTRAGEOUS. I made 1 500 a month, before taxes 1300, after. And yet I was not accepted for places that were only $955.

145. Lack of employment. I work full time and cannot afford a house. I’m disabled and decorated Veteran who works full time and cannot afford to live. It’s truly embarrassing.

146. I’ve notice that all rentals are first months, plus deposit it’s almost 5 thousand dollars to get a place.

147. Rental Apartments are too expensive! Our grown college grads should not have to move home because apartments are so expensive everywhere

148. 1700 a month for a decent safe clean apartment is more that a house mortgage. Ridiculous

149. It was very disheartening especially in this day and age.

150. judged me on my age and appearance and told me to look in a lower price range even though I have a bigger budget and make good money

151. Once issue brought up, it was waived away as nonsense.

152. The words used on paper does not really apply.

153. I was a single unmarried woman. Not the demographic a real estate person wants. Even with a stable co-signer I was left in the wind and received rude treatment, mostly in the form of not being helped for months before the newest real estate agent reached out to make contact. Women are paid the least and you can bet real estate agencies know it.

154. Yeah I’ve got 5 kids and and my dad lives with us and helps with kids and they still discriminate against us because we kids. My husband is a veteran and we lost our home and nobody cares or wants to help. Its ****** how has allowed to be treated and were discriminated against and nobody cares because they want profit.

155. Comments made are if I rent to disabled person, I will not be able to get rid of the disabled tenant

156. Corporations and developer trusts are lawyer heavy and empathy lacking. They are breaking the laws but no enforcement.

157. Young people need housing too and should be discriminated against because of the fact that we are young.

158. Cost of living is higher than minimum wage

159. My husband has a 25 year old felony, which happens to be a sex offense. He hasn’t been in ANY trouble since then, but every apartment we applied to rejected us because of that. And they didn’t refund any of our money for application fees or background checks. By the time we gave up on our search, we had dropped over $1000 on fees and had to borrow a down payment from my parents to buy a home. Thank goodness we found ****** they worked with our credit and got us into our new home in Dec 2016. The HOA dues are insanely expensive here though. $365 on top of our $950 mortgage.

160. I strongly urge all military families to stay away from, and their associated owners.

161. Taxes, utilities & insurance too high.

162. I’m a single mother and I am forced to live with my parents because I cannot afford for the price of rent in this city. I make 50000 a year which is above the income limit to collect any kind of assistance yet if I were to rent a home I would have no money to feed my children. It’s absolutely ridiculous. And the rental process is cut throat. Landlords host open houses where 15 ppl show up at properties and they charge them all application fees, then pick one person that looks the best. I spent over $500 in app fees only to never be selected. Ridiculous. I’m a native and I’m going to have to leave my home town if I want to have any kind life for my family.

163. Young buyers are less likely to get approved for houses. Im self employed and they needed years of tax documents I dont have because my business was just created last year

164. Nothing happened when I reported it, they chalked it up to a “misunderstanding”.

165. Its humiliating filling out application after application and fees when you KNOW everything is in order and you don’t even get a call back

166. I’m a 6th generation native of Colorado Springs. I’ve lived here all my life with the exception of 2 years. For three years I’ve been trying to find a house in my price range and I have never been able to find anything that was safe in my price range. I’ve been discriminated against, threatened, and priced out of my own town. All I want to do is find a small home for myself, in the city my family lives in.

167. They are our neighbors

168. makes it difficult to find housing

169. As a senior I was treated poorly by some of the maintenance people at my previous apartment rental

170. Jude dismissed on appearance

171. Yes it happens

172. Income status

173. Not enough low income senior housing

174. racism brown woman

175. Long wait list not enough properties

176. Age

177. name many people don’t believe I am american born!

178. credit discrimination on recovering addicts

179. People take advantage of people of a young age

DO YOU HAVE ANYTHING ELSE YOU WOULD LIKE TO SHARE ABOUT YOUR HOUSING SEARCH EXPERIENCES?

*COMMENTS FROM THOSE EXPERIENCING HOMELESSNESS AND THOSE WHO ARE HOMEOWNERS, RENTERS OR “OTEHR” HAVE BEEN COMBINED AND SORTED BASED ON SEARCH STATUS (ANSWER TO QUESTION 3), AND INCLUDED AT THE END OF THIS DOCUMENT. COMMENTS ARE INCLUDED AS THEY WERE ENTERED IN THE SURVEY. IDENTIFYING INFORMATION HAS BEEN REMOVED.
EXPERIENCING HOMELESSNESS
150 RESPONDENTS

WHAT IS YOUR AGE GROUP?
1.49 COMPLETED RESPONSES

- UNDER 18: 11.1%
- 18-24: 31.21%
- 25-34: 22.3%
- 35-44: 34.23%
- 45-62: 23.79%
- 62+: 18.76%

IF YOU ARE CURRENTLY SEARCHING FOR HOUSING, WHAT AREA, NEIGHBORHOOD, OR ZIP CODE ARE YOU LOOKING TO OR WOULD LIKE TO LIVE IN COLORADO SPRINGS?
1.45 COMPLETED RESPONSES

WHERE ARE YOU IN THE SEARCH PROCESS?
1.45 COMPLETED RESPONSES

- CURRENTLY SEARCHING: 73.1%
- FINISHED: 2.7%
- GAVE UP: 24.2%
- HAVEN'T SEARCHED IN PAST 24 MONTHS: 11.1%

WHAT BEST DESCRIBES YOUR CURRENT HOUSING STATUS?
1.50 COMPLETED RESPONSES

*RESPONDENTS WHO INDICATED HOMELESSNESS IN VERBAL ANSWERS WERE CATEGORIZED AS THEIR CURRENT HOUSING STATUS*

- EXPERIENCING HOMELESSNESS: 100%
- OWN: 53%
- RENT: 42%
- OTHER: 5%

WHAT IS YOUR LONG-TERM HOUSING GOAL?
1.47 COMPLETED RESPONSES

- EXPERIENCING HOMELESS:
- OWN:
- RENT:
- OTHER:

BASED ON YOUR EXPERIENCE, RATE THE AFFORDABILITY OF HOUSING IN CO
1.45 COMPLETED RESPONSES

1 - NOT AFFORDABLE
21%
74%
5%

IN WHAT ZIP CODE DO YOU CURRENTLY LIVE?
1.39 COMPLETED RESPONSES (NUMBER INCLUDES RESPONSES WITH ZIP CODES OUTSIDE OF COS)
**In Which Type of Housing Do You Currently Live?**

150 Completed Responses

- Single Family Home: 37%
- Condo: 17%
- 2-Bed Apartment: 16%
- 3-Bed Apartment or Larger: 12%
- 1-Bed Apartment: 7%
- Manufactured Home: 2%
- Other: 2%
- No Home / Temporary Living Arrangement: 13%

**What Would Best Describe Your Feelings About Your Housing Status?**

144 Completed Responses

- Extremely Satisfied: 21%
- Satisfied: 41%
- Neutral: 15%
- Unsatisfied: 19%
- Extremely Unsatisfied: 8%

**What Factors Are Most Important to You When Choosing a Home to Rent or Buy?**

478 Completed Responses

- Other Factors: 42%
- Design: 16%
- Outdoor Space (Yard, Courtyard, Common Area, etc.): 16%
- ADA Access/Other: 13%
- Close to Services & Amenities (Grocery Store, Medical Care, Transit, etc.): 13%
- Convenience (Distance from Work or School, Etc.): 11%
- Cost: 10%

**In Which Type of Housing Do You Want to Live?**

37 Completed Responses

*There was an error on the paper copy of the surveys. Question 10 read “In Which Type of Housing to You Currently Live” repeating Question 8, therefore results reflect online responses only.*

- Single Family Home: 42%
- Condo: 23%
- 2-Bed Apartment: 19%
- 3-Bed Apartment or Larger: 10%
- 1-Bed Apartment: 5%

**If You’re Unsatisfied with Your Current Housing, What Are the Reasons?** (Check All That Apply)

196 Completed Responses

- Don’t Want Roommates/Want Different Roommates: 13%
- Home Needs Repairs I Can’t Afford: 11%
- Rent/Mortgage Too Expensive: 10%
- Landlord Interactions/Policies: 9%
- Need More Space: 9%
- Need to Downsize: 5%
- Inconvenience Location: 5%
- Application Barriers (Fees, Credit Check, Voucher Acceptance, Etc.): 5%

**If You Want to Move, But Haven’t, What Is Keeping You in Your Current Living Situation?** (Check All That Apply)

210 Completed Responses

- Prefer Not to Answer: 10%
- Like the Neighborhood: 9%
- Close to Work: 7%
- I Would Need to Find a New Job: 7%
- Can’t Find This Type of House I’m Looking For: 7%
- Close to Family: 5%
- I Don’t Want to Move: 5%
- Can’t Sell My Home: 3%
- Application Barriers (Fees, Credit Check, Voucher Acceptance, Etc.): 3%

**What Best Describes the Process of Looking for Housing in Your Price Range?**

139 Completed Responses

- Very Easy: 15%
- Very Difficult: 11%

**How Do You Search for Housing?** (Check All That Apply)

360 Completed Responses

- Internet: 71%
- Family Member or Friend: 26%
- Tenant: 16%
- Newspaper: 9%
- Explore Neighborhoods for “For Rent” or “For Sale” Signs: 5%
- Not Searching: 2%
- Landlord: 2%
- Broker/Real Estate: 2%

**What Factors Are Most Important to You When Searching for Housing?**

478 Completed Responses

- Location/Neighborhood: 42%
- Size: 21%
- Amenities (Kitchen, Garbage Disposal, Etc.): 19%
- Safety: 8%
- Convenience (Distance From Work or School, Etc.): 7%
- Cost: 7%

**In Which Type of Housing Are You Currently Living?**

150 Completed Responses

- Single Family Home: 37%
- Condo: 17%
- 2-Bed Apartment: 16%
- 3-Bed Apartment or Larger: 12%
- 1-Bed Apartment: 7%
- Manufactured Home: 2%
- Other: 2%
- No Home / Temporary Living Arrangement: 13%
ON AVERAGE, HOW WOULD YOU DESCRIBE THE QUALITY OF THE AVAILABLE HOUSING STOCK IN YOUR PRICE RANGE?

1. Excellent Condition
2. Good Condition
3. Average Condition
4. Below Average Condition
5. Poor Condition

HAVE YOU EXPERIENCED DISCRIMINATION WHILE LOOKING FOR HOUSING BASED ON YOUR RACE, COLOR, GENDER, RELIGION, DISABILITY, NATIONAL ORIGIN, SEXUAL ORIENTATION, MARITAL STATUS OR FAMILY STATUS?

1. Yes
2. No

IF "YES" TO QUESTION 18, WHAT TYPE OF HOUSING WERE YOU SEEKING WHEN YOU ENCOUNTERED DISCRIMINATION?

1. ADA & disability
2. I'm a felon
3. Kolorado
4. No discrimination
5. Staff only embrace diversity instead of "authority"
6. Having been a homeless person
7. Need more housing for sex offenders
8. Landlords don't like to accept felons even though my last felony conviction was in 2012
9. Partially why I am in my current situation
10. Never had incident
11. I say felon and they say no!
12. Landlords are usually not from America and are very disrespectful
13. Homeless bias
14. Need deposit assistance
15. ***** housing first
16. There is not enough housing available for persons with disabilities. I am trying to apply for disability assistance due to medical issues, and I cannot find any where but homeless shelters to stay in and for a female that is very scary. I cannot work, I have no income. My food assistance was placed on hold while I was admitted to ***** trying to get help so now I am on the street, no monsy, no help for food and no where to sleep where I feel safe. It is a living ***** for me and the first time in my life I have needed help and cannot find help. I am VERY frustrated.
17. I am currently in federal court because of discrimination involving disabilities and reasonable accommodations.
18. Ever since the discrimination experience at ***** me and my husband have been homeless for almost 2 yrs.
19. Colorado need to help single mothers with kids eat a place list are to long nobody can wait four on a list
20. As a black low income single mother with an eeno almost all of the places I have applied to the past year have outright questioned my parenting, and my ability to take care of a home it's been incredibly stressful and frustrating
21. Lived in an apartment for almost a year with no heat and no a.c. was given a space heater. Wow
22. Hispanics have a harder time finding places, especially with 4 kids.
23. I make $60,000 and nobody will rent to my family of 6 and 2 dogs.
24. Yes. About 2 yrs ago( in Co Spgs), there was a VERY burnt out, older, RACIST acting( it appeared she disliked Caucasians) African American woman that was the front desk clerk. She was the 1st person you encounter as you enter ***** She seemed MAD at the world, unfriendly, resentful of having to serve applicants, superior acting and VERY controlling!!! Even though I got a pleasant technician and was eventually approved, the actions of this EXTREMELY hostile/ rude front desk bully has never faded from my mind. You might consider

ON AVERAGE, HOW WOULD YOU DESCRIBE THE AMOUNT OF WORK THAT THE AVAILABLE HOUSING STOCK IN YOUR PRICE RANGE REQUIRES?

1. Excellent Condition
2. Good Condition
3. Average Condition
4. Below Average Condition
5. Poor Condition

IF "YES" TO QUESTION 18, DID YOU REPORT THIS INCIDENT?

1. Yes
2. No

IF "NO" TO QUESTION 20, WHY DIDN'T YOU REPORT THE DISCRIMINATION INCIDENT?

1. I didn't know how
2. It didn't affect me
3. It didn't bother me
4. Other

ANYTHING ELSE YOU'D LIKE TO TELL US ABOUT EXPERIENCING DISCRIMINATION WHILE LOOKING FOR HOUSING?

25 RESPONSES

COMMENTS ARE INCLUDED AS THEY WERE ENTERED IN THE SURVEY. “NO”, “NOPE”, “NO THANK YOU” OR SIMILAR RESPONSES HAVE BEEN EXCLUDED.

IDENTIFYING INFORMATION HAS BEEN REMOVED.
DO YOU HAVE ANYTHING ELSE YOU WOULD LIKE TO SHARE ABOUT YOUR HOUSING SEARCH EXPERIENCES?

447 RESPONSES

1. More Universal Design. Fewer HOA restrictions. More trash cans in neighborhood area. Single level homes (no basements) suitable for seniors
2. I would love to stay in my current house, but the neighborhood is run down and the neighbors cannot care less about taking care of their properties. We live in *****, homelessness is a major issue, trashy and not secure position. She behaved as if she was IMMUNE to being fired!!!!
3. She not only acted like she could care less about an applicant, she behaved as if she was secure position. She not only acted like she could care less about an applicant, she behaved as if she was IMMUNE to being fired!!!!
4. San Francisco or New York City, but people are greedy and the new talks of “regulations” would only keep what is an “acceptable” housing situation more unattainable. It’s a keep the rich, rich and the poor, poor situation. I would consider myself middle class and for me to live in something other than a small town home is becoming as unattainable as the odds of me becoming a millionaire in my lifetime. You have to be making hundreds of thousands of dollars to be able to afford a small yard, a safe house and good school. I should not have to move because we are being driven out by money grubbing Texans, Californians, and New Yorkers. They made their mistakes in their own states and now they are bringing their problems here and we will be in the same situation in the next few years.
5. The rental agencies in this town are taking too many applications for homes. If someone has a 720 credit score and yours is 710 with a 300$ amount different in income they choose them over me. And they turned in their app hours/days after mine. Or they make you pay app fee with application and never pull your credit. Why? We do not get our money back. Scam
6. If you are elderly and have a decent job and I cannot afford a house that doesn’t need a ton of work and renovation. What costs a person to live in a 3 bedroom house built in 1980s house a few years ago was reasonable, now I am having to pay in the 350,000 price range for that some house that is truly worth only about 210,000. In most places in the U.S you can build a new 3-4 bedroom house for that amount of money and you are in a decent neighborhood with good schools. The homes here have no yard, and you can high-five your neighbor in the morning out your window. We are not used to keep my head above water. But it seems, companies

need to have increases similar to wager earners who generally get larger increases than those of us who are on a fixed income. It seems like a never ending treadmill.

9. Why has housing skyrocketed so much? Not only for purchase, but rentals are also skyrocketing. My new lease was raised by 20%! over last year.
10. My income does not meet the rental cost. Even with two jobs.
11. I think that Colorado has become greedy where affordable housing is concerned. There needs to be a solution now not later. Maybe to have some of the apartments accept income based housing and section 8, to help deter future homelessness. Also, I think landlords should be more accountable then they are now: such as repairs and utility expenditures. I would love to see Colorado Springs get back to being Colorado Springs!
12. The situation has risen to a crisis level. I may have to leave Colorado Springs because I cannot afford to live here.
13. Landlords are not truthful about their properties and want to pull in highest rents possible.
14. The City has not zoned enough areas for developers to build AFFORDABLE housing for working class people. Most all of the zoning has been for humongous houses and over the top apartment/condominium that are ludicrously expensive. Shame on the City for only thinking of white-collar families.
15. I am a senior citizen looking for either an affordable apartment or the ability for a low cost house to buy. I love Colorado Springs I consider it my home but cannot find a way to live here. The one place **** I have applied will only accept cats (I have 2) if they are declawed, which is a cruel practice that I would never allow.
16. Well on waiting list and would like to know update it applied will only accept cats (I have 2) if they are declawed, which is a cruel practice that I would never allow.
17. I’ve lived in Colorado most of my life and I’ve never had such a hard time from a 1 bedroom under $1000 that isn’t in a horrible part of town. Please help!
18. I live on my SSDI only 1437/month. In order to pay rent usually they want you to earn 3x your rental price. The rental agencies in this town are taking too many applications for homes. If someone has a 720 credit score and yours is 710 with a 300$ amount different in income they choose them over me. And they turned in their app hours/days after mine. Or they make you pay app fee with application and never pull your credit. Why? We do not get our money back. Scam

CURRENTLY SEARCHING FOR HOUSING

1,492 TOTAL RESPONSES

473 RESPONSES TO QUESTION TWENTY THREE
My boyfriend and I have both lived here for many years. We just need better, cheaper, safer options in our city. This is a military town and the prices for housing for non-military workers (or those with a salary of a typical federal employee or retiree) is priced out of the market and cannot afford to live here. Because of the high cost of living here in general, I have run into the issue of a lot of places won't do any background checks, and thus I have no idea where my family or I have no idea where my family

is in a safe area or that accommodates our needs. This has made our search for a rental house or townhome extremely difficult, almost impossible, because we cannot qualify for a high enough mortgage just yet to buy a home. I am saddened by the system.

29. It is hard to know what websites etc will be a good source of housing info. Even hard for vets and although I am not a vet I believe we should make it easier for them to find housing. It is still currently working till Dec, when she turns 65 and will go on earned Social Security Retirement. I am already getting my "flower sum" Social Security Retirement. I am already getting my Social Security Retirement, started at 62. We can't really afford any of the Senior Housing when we both are on Social Security, no we don't have any other funds, it is all Social Security Retirement, Social Security Retirement, started at 62.

30. App fees are ridiculous, I've had PM's want to charge for myself and my 2 older teens, and others who are willing to take an app fee on a property already rented. Even since Min wage went up, so have rents, the only people who benefited are landlords and Property managers non-payment or extremely late payments. The city is raising the rent prices regardless of the condition of the building that as amenities such as pool, underground parking, modern design...Like the new ***** apartments but condos for purchase.

31. It’s too expensive to live here if something isn’t done. We are 64 and we need to find Senior apt we can actually afford. My wife is still currently working till Dec, when she turns 65 and will go on earned Social Security Retirement. I am already getting my "flower sum" Social Security Retirement. I am already getting my Social Security Retirement, started at 62. We can’t really afford any of the Senior Housing when we both are on Social Security, no we don’t have any other funds, it is all Social Security Retirement, Social Security Retirement, started at 62.

32. More need for the city to conduct searches. It is hard to know what website or database etc will It is hard to know what website or database etc will...need for the city to conduct searches. It is hard to know what website or database etc will to buy a house that isn't even a good value to begin with the city. This city has become too expensive to function. The landlords especially apartment complexes, take a lot of advantage on people charging for ridiculous things such as for parking, 25 dollars per car. They rise the rent prices regardless of the condition of the building that as amenities such as pool, underground parking, modern design...Like the new ***** apartments but condos for purchase.

33. The prevalence of so many absurdly restrictive HOA’s is in a safe area or that accommodates our needs. This has made our search for a rental house or townhome extremely difficult, almost impossible, because we cannot qualify for a high enough mortgage just yet to buy a home. I am saddened by the system.

34. The cost of rent for any housing here in Colorado Springs is much too high. With an income of minimum wage jobs there are & the high rate of locally economically insecure, I have been in a homeless situation since maybe $1000+ for a micor/studio apartment or even 1 bedroom ridiculous. The new apartments built downtown are only for the wealthy. Not for someone who is just trying to buy a house or a town home, I have submitted offers in two occasions, been beaten in both cases by investors who offered 10,000 over the asking price and got the properties. I know there is nothing much you can do about it, but my point is that we all have the right to fair decent housing, it is a human right. If you want to buy a house that isn't even a good value to begin with the city. This city has become too expensive to function. The landlords especially apartment complexes, take a lot of advantage on people charging for ridiculous things such as for parking, 25 dollars per car. They rise the rent prices regardless of the condition of the building that as amenities such as pool, underground parking, modern design...Like the new ***** apartments but condos for purchase.

35. The public sector will need to step up and partner with "lower sum" Social Security Retirement, started at 62. We can’t really afford any of the Senior Housing when we both are on Social Security, no we don’t have any other funds, it is all Social Security Retirement, Social Security Retirement, started at 62.

36. A lot of the time to conduct searches. It is hard to know what website or database etc will to buy a house that isn't even a good value to begin with the city. This city has become too expensive to function. The landlords especially apartment complexes, take a lot of advantage on people charging for ridiculous things such as for parking, 25 dollars per car. They rise the rent prices regardless of the condition of the building that as amenities such as pool, underground parking, modern design...Like the new ***** apartments but condos for purchase.

37. If we work together to bring up the quality of neighborhoods in the city it would be much better light overall. Concerning the homeless population, make standing at all corners illegal. No homelessness for people who will not work towards the goal self sufficiency. We have the ability to help homeless people when they agree to work towards that goal.

38. Navigating the HOA’s and neighborhood covenants has limited us from finding A lot of the time to conduct searches. It is hard to know what website or database etc will to buy a house that isn't even a good value to begin with the city. This city has become too expensive to function. The landlords especially apartment complexes, take a lot of advantage on people charging for ridiculous things such as for parking, 25 dollars per car. They rise the rent prices regardless of the condition of the building that as amenities such as pool, underground parking, modern design...Like the new ***** apartments but condos for purchase.

39. We need to work together to bring up the quality of neighborhoods in the city it would be much better light overall. Concerning the homeless population, make standing at all corners illegal. No homelessness for people who will not work towards the goal self sufficiency. We have the ability to help homeless people when they agree to work towards that goal.
70. I am an “aspiring” first time home buyer seeking a single family home in the $200k-$250k range with proximity to downtown to walk to work and earn about $50k/year. I have found that the market is challenging for folks in my situation. Competing with cash offers from investors/lower earners is difficult. Local first time home buyers assistance programs are also not as accessible as I had hoped.

71. Colorado Springs is a pretty savvy rental area to look for rentals. Most landlords require 30-60 days notice of vacation, but most rentals aren’t posted until two weeks from the availability date, rentals are typically posted far in advance of the availability date which gives people a chance to plan out their move. But here, you’re frequently putting in your notice without a secured new home to move into, and hoping that something will pop up that won’t have a lot of competition. The timing work. I really don’t like risking the possibility of being homeless if for some reason my application is denied or isn’t picked several times in a row.

72. Single on $13 an hour job, I can’t afford a small studio, a car and its insurance and still have food for. I work in a restaurant late in the evening and there are no good public transit, so I have to rely on Lyft or Uber which really add to my cost of living. There is absolutely no affordable housing close to my work. I have disability, but I want to work and be independent.

73. The major issue has been if you’re fortunate enough to find a house a buyer needs to work 3-6 months to cover its needs it’s gone before you can even make an offer and typically for more than asking price which in this market is doubled or tripled. I have been put on a waitlist to try and buy that’s 152000 and completely unable to find a home to rent for 1500.

74. Just me and my dog, we don’t need much space, I do need a job.

75. I’m in the process of relocating for work. I have three career lined up I’m just waiting to get a contract on one of them. I’m in the process of relocating for work. I have three career lined up I’m just waiting to get a contract on one of them. I really don’t like risking the possibility of being homeless if for some reason my application is denied or isn’t picked several times in a row.

76. Never had such a hard time searching for a home. There’s usually 5 applicants or bidders on every homes that become available within the first day of it hitting the market.

77. Please legalize ADUs and alternative housing. Consider multi-use housing neighborhoods with neighborhood plazas with retail including walkable bikeable areas to grocery stores, shopping, etc. We need less cookie cutter single family homes/suburban sprawl and more walkable bikeable housing.

78. I have moved in the current has the most available is the west side or in Manitou for over 25 years. You can’t solve this crisis with affordable housing, that’s just the tip of the iceberg. Problems. There’s no mental health permanent housing is your problem. Soon, lowering housing values will be your problem, too. Do we skeltonize housing prices at current pace? I think the answer is should be, over ‘homelessness’. No one wants to own low income housing because the people don’t take care of their property. There’s home invasion and home damage. I think the real issue is pricing. Every 10 years before it blows up in a different way. Or you can address the real issues and stop losing good people like us. I am looking for obvious places that I can move in with your way with their hands out, looking suspicious like zombies. Just remember, zombies. They don’t vote. Too much effort, you know...

79. Rent is too expensive and gentrification of neighborhoods isn’t helping.

80. Too many times a landlord don’t allow pets of any kind. Also medical marijuana patients have difficulty finding housing that allows use in the residence.

81. It’s horrible, I hate where I live and I feel like my boyfriend and I are stuck. I have to finish school in the springs then I plan to leave because I can’t afford to live in public trans. It’s a shame because I’ve lived here my entire life. I have lived in many states and Colorado is by far the hardest to find and keep an apartment or house to rent.

82. Owners feel they have a captive market so they don’t need to keep the place in good condition. They charge for things like upkeep/maintenance of yard, flooring, appliances, etc. Found 1, place built in 1962 that still had original gorgeous old wood flooring usually covered in dog hair). 2. Place with original carpet covered in animal hair/stains - owner refused to clean

83. We sold our house and were able to walk away with a ton of money, which we put away for a down payment when we moved back. We are not planning to do that again, we can afford to move back yet. We are waiting until the housing market fails or completely collapses before we will consider moving back to our chosen home state (again, we are a military family who chose to change all of our tax information and other important information so we could help me with my job in Colorado, but right now we are kind of regretting that)

84. Real problem with the property mgmt. companies in the Springs; they take your money for applications--but they are far from truthful, especially about taking applications for rentals--there needs to be much more oversight and we can’t ever find a place to rent that is decent and safe, nor can I find a house to try and buy that’s 100,000 or less in Colorado Springs. We’ve been waiting for years to get vouchers due to lack of vouchers, and the extreme cost of a two bedroom apartment in Colorado Springs or even a small home 900 ft or even less can’t even find to rent or buy one. It's not built well in This city. The salaries in this city do not keep up with the drastic increase of our local cost of living. What Colorado Springs employers are offering for salaries are in line with the national average but not kept up with the national average. Starting salaries in Denver/Metro are 20-30K more a year. However, the cost of living in the metro prides itself on being more expensive than the scale than in Colorado Springs. We’ll continue to see people living here and commuting to Denver, as long as we can’t provide some more affordable housing. The city to not have people investing in our community and has drastically changed the dynamics of our Colorado Springs future and community we’ve all been proud of for years.

86. Very unfriendly housing pricing for fixed income Seniors.

87. I’ve got bad credit and student loan debt from... that ripped me off. So I’m hopeless.

88. Note enough housing for Seniors.

89. In the past 7 years the living cost has gone up to the point where adult are having to stay living with parents or having multiple roommates because with even working a full time job people can not afford housing prices.

90. This is a sellers market, and the increase in housing prices is not sustainable. House craftsmanship quality is not acceptable for the home prices- the average home is not nice. Too many properties are far from walkable bikeable and not support the outrageous house prices. We’ve looked at houses that are one more bedroom than what we have now. We’ve been looking at $300000 units or more. It needs $100000 of updates or repairs, on average. This is in a neighborhood where the same homes sold
The only time I get a raise is when the state forces me to due to my rent increasing and I make minimum wage. The only problem is that I can't save enough month and the rent continues to go up every year yet someone with two cats. And I don't mean generally no appointments and in good neighborhoods we love our home costs, especially since gas, groceries and other necessities have handled my move out situation. And all of this is because of the low affordable housing availability in this city. I have a full time job that pays pretty good and I still can't find affordable housing. Unbelievable. I am unable to find a environmentally safe area with housing within my budget. I don't have any options. I have to remain where I am.

Searching for housing on a fixed income is impossible. Rent for a studio to 1 bedroom exceeds 800 dollars. They require 3x to 4x the rent as income to apply. Currently, we are seeking an apartment and cannot find one that does not require income to be 2500 dollars. I work as a RN and still can't get a house for the living wages Colorado pays. Too many homeless people that can't afford a 1 bedroom and the price range we're looking in would be a studio. We need we will be paying $16-$1800 a month in housing. The disabled are being pushed out onto the streets illegally charging us for renovations. They put it on our credit and next to price, trying to get that off our credit for the listing price for a home the price only gets bigger and cost to rest has increased drastically that it is hard to find affordable housing available in the area I would like to live with and with rent control in the city of Colorado Springs Apartments are out of the question. I have applied for rental properties unsuccessfully on more than 60 days notice of move out and paid the invoice for the last 18 days of May 6 and somehow still get ridiculous. I pay over 208 when I paid the full amount of $638.03 per the invoice and the online portal to pay rent. It was ridiculous for me to bribe my landlord and I am a bit of the paper-work proofing I paid the correct amount. This is a nightmare I had to take off work today to do another 10 to match the rent for the end of May and I have to talk to someone cause that is when they open. I will definitely file a complaint again for the way they have handled my move out situation. And all of this is because of the low affordable housing availability in this city. I have a full time job that pays pretty good and I still can't find affordable housing. Unbelievable.

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for a single father of 2 to afford a decent school district for both my children. Since I have a boy and girl with different needs, I have to adjust my budget to more than one room, 1 for each child at least while I sleep on the couch when I have them for visitation.

158. Working wages in the Springs are barely above minimum wage. How is a family supposed to find a home with 2 working adults, plus the cost of childcare, when they only make enough but nowhere near enough for housing? IT DOESN'T WORK!

159. As a military family and many other military families, we have discovered that not only the husbands' I've come across deny payoffs. So that along with other factors such as the lack of renovations for the price point we can afford, we have to move. It's not worth it. The homes available in my price point are worth more like $1200-1500 but are renting for $1600-1800. A few areas available but are renting for $2000. Overall a very difficult process especially with on base housing having a 3-6 month waiting period. I think the city should work hard in hand and allow incentives for landlord and tenants to make the renting process a lot easier.

160. A person making 40k a year should be able to find a decent house in a decent neighborhood to live. I was born and raised here and have worked my entire life but there should be housing for all. Not just the highly educated but affordable housing for those who will accept her in this city.

161. With CS being a retirement city and aging baby boomers, CS needs more affordable housing such as a tiny home community that does not charge 300 to 500 for lot rent or yard micro apartment.

162. As a single child, I make about 50,000 per year. I missed my opportunity to purchase a home and am priced out of the market now. I have been fortunate to move from my parents at an affordable price for the last 15 years. I would like to purchase a home, but cannot afford the mortgage, PMI and HOA fees. The Colorado Springs market makes it difficult for single individuals to reside in this area.

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164. We have a loveable pet but it's been so hard to find places who will accept her.

165. Long term rentals are a find a balance with price and property values. This will be California before we know it.

166. Being a native growing up I always dreamed of living in a certain area. What used to be a affordable neighborhood has now jumped from 150 -200k houses to 300k+ for a young adult. It's really disheartening looking at the market because it seems like the cost of housing are people that are either military or have an already successful career.

167. Nobody is willing to work on a down payment. It's really tough trying to get a down payment for a new place when you only make 2500 to 3000 a month and have a roof over your head. And that's one of the cheapest hotels in Colorado springs.

168. Trying to find a starter home for a new family is in safe area is nearly impossible. The younger generation who is graduating and entering into the workforce places in the Springs for homeownership. A 1 bed / 1 bath 700sqft apartment in the ghetto shouldn't be 1200/mo. While we do have a free market this market is pushing people out due to the cost of living not keeping up with wages.

169. Williamson realtor states that most priced houses are always a struggle to get accepted because there are always so many people applying it feels like your never going to get chosen. So it's almost like you and I TX for $180k, good neighborhoods, and get something that would cost $230k here

170. Everyone is just over priced in the Springs since leaving the Air Force in ****. Going through a divorce. Single income will not support the household. And it's only getting worse. I think I am next in under $1700 it's not worth it. The average price for a 3 bedroom place and one bath is about $1500+ not including utilities. With the job market only offering mostly part time hours it's very hard to make rent and survive.

171. How can the rent is near impossible for a family of 4 with children with disabilities.

172. The cost of living not keeping up with wages.

173. The average price for a 3bedroom place and one bath is about $1500+ not including utilities. With the job market only offering mostly part time hours it's very hard to make rent and survive.

174. Housing is toooo expensive here!

175. There are many, many homes in CoSprings that are in poor condition. Somewhere before we even have the money to buy a home, you still need tens of thousands of dollars to do NECESSARY repairs. Our current home had 4 basement failures before we were able to sell it. The houses available in my price point are worth more like $1200-1500 but are renting for $1600-1800. A few areas available but are renting for $2000. Overall a very difficult process especially with on base housing having a 3-6 month waiting period. I think the city should work hard in hand and allow incentives for landlord and tenants to make the renting process a lot easier.

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179. Renting is outrageous. It's nearly impossible for a single individual to be able to live on their own earnings.

180. Rent prices need to go down it's way to expensive to live here.

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I would like to see actual units that the mayor cites of homes that have skyrocketed. This makes it hard for any other person to effectively find a place to live that can house and accommodate all of our family's needs. The crime has also gone up. Instead of addressing real housing issues and most definitely not minimum wages. The crime rate has increased. There should be a program to help local residents in purchasing or finding adequate housing. I own a home but can't afford to live there anymore so I rent it out. The housing prices in CO are ridiculously high. From my early age, I knew I would be poor. Now, I can't afford to buy a home because the fact that I probably can't own a house and will have to rent. I want to rent. I own a home, but I can't afford to rent or to buy a home because I have a disability and can't work. Rent is way too expensive. You have to have thousands of dollars up front to find out if you qualify. It has become difficult for a local resident to effectively find a place to live that can accommodate all of our family's needs. Rent is too high. We've been looking for a place to live for over a year now. It seems like every day we find a place that we think we can afford, and then it's taken. I purchased my house 7 years ago. I am shocked at how quickly housing prices have gone up. I am a single income household, which means that I have to live in a home to rent that I don't own. Rent needs to go down in Colorado. Rent needs to go down in Colorado! Am on SSDI and nothing is affordable. I would stay where I am, but they have raised my rent every year. I feel like I am going to have to move out of state and stay in a not so great neighborhood where crime is one of the issues. Rent is too high. Rent is too high. Rent needs to go down in Colorado. Rent needs to go down in Colorado.
Prices have gotten absolutely over the top expensive in the last few years!

Affordable housing is near impossible here. Two to ten year wait lists, unsafe properties, and requirements of three times rent make it impossible with a low fixed income. I can't afford to due to disability and I'm not able to afford to live here anymore without borrowing money every month. I'm exhausted from trying to find a place for my family.

For low income, with disability have looked at 0 of apartments and even room shares. When a studio with the kitchen is in bedroom/kitchen/Living space 800 unacceptable.

They keep jacking up rent and taking away amenities. They might pry away security and still raise the rent higher instead of lowering it.

I'm a native to Colorado Springs. I feel like I have paid off all of my home and move out of state because it is just way too expensive to live here. I'm being pushed out of my home state. I work 3 jobs and am barely making it and my main job pays rather well.

Increase in apartment complex is making it harder to find single family homes to rent.

It's really hard to find an apartment when your trying to start over with low credit. I currently can't move due to my credit but where I'm renting is so expensive I can't put any money towards my medical and student loan debt. I feel trapped.

It concerns me when looking for a house that has a yard and isn't in the springs. In 2003 I might buy a $500,000 plus home and the city will just build low income housing or a gas station next door causing my property values to slip.

The vouchers section 8 hasn't kept with the inflation especially in the 80090 89003 80910 area.

Too many apartments fail and no chance of getting the home.

The trends are clear, prices are going up and there's not much room for the city to expand. So apartments will become the norm and houses with limited incomes to find decent housing in safe areas just can't happen. Rent for a one bedroom apartment is confused starting at 300-400 square foot studio apartments. Makes you pay $750+ rent (not including utilities) for something that sounds like a studio apartment.

As a successful single female, I find it really hard to find anything in my price range that hasn't been overbidding or taken by house flippers. It's too difficult to find a place if one or both if the parties applying has any criminal history or evil somewhat poor rental history (i.e eviction.) My little family of my husband, our 1 year old and my self are renting 1 room in a home. Have to have a storage unit for the things we cannot fit into that room. Even then its hard to find something affordable anywhere. Our own space but it just does not seem possible here in Colorado. Due to that we are planning on moving in the next couple of years to Iowa, which is just one or two example of how the natives are leaving because of thing or another.

I wish they would quit raising the cost of living if we are compensating for pay raises to keep up. I make 55,000 /yr and can't find anything decent. I believe that the housing market should be able to accommodate more than those that sound like a wealthy. Not everyone makes two to three figures a year but should still be able to live comfortably in an affordable home.

I was there first to look for more information on the housing questions. In the next couple in 10 minutes later. I got an apology (exuse) and a business card from the realtor and he went to talk to the other couple.

I would be lovely to actually find a house that has a decent backyard for my dogs .

I was there first to look for more information on the housing questions. In the next couple in 10 minutes later. I got an apology (exuse) and a business card from the realtor and he went to talk to the other couple.

Colorado Springs isn't as affordable as it used to be because transplants are jacking up the market. While I'm making the same amount of money, I have little to no chance of getting a home. If interest rates are going up, even for veterans like me.

Rental agencies just keep collecting the no refundable non transferable application fees. Anyone looking for a rental usually is desperate, and can not afford to keep paying application fees. Its nothing but greed.

The price of housing in Colorado Springs has gotten so bad the average family can't live here anymore. We're contemplating moving out of the city after 17 years. We just can't afford it.

I own a mobile home that I purchased over the last 2 years and am about to graduate from college. I work at Apple and make very decent money, but not nearly enough to comfortably rent and bills, much less afford a mortgage. Even then I would have to sell my home.

I have lived in Colorado Springs for 22 years and am about to graduate from college. I work at Apple and make very decent money, but not nearly enough to comfortably rent and bills, much less afford a mortgage. Even then I would have to sell my home. The price of housing in Colorado Springs has gotten so bad the average family can't live here anymore.

For low income, with disability have looked at 0 of apartments and even room shares. When a studio with the kitchen is in bedroom/kitchen/Living space 800 unacceptable.

In the last few years landlords require you have two or a half months rent as your income. Inability to pay has become the norm.

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I recently rented at a $500,000 plus home and the city will just build low income housing or a gas station next door causing my property values to slip.

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I love Colorado Springs and I would love to move when there is something not so expensive. I might buy a $500,000 plus home and the city will just build low income housing or a gas station next door causing my property values to slip.

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330. I would like to buy a house with some land. At my age, my main concern is not only live comfortably for the rest of my life, but also to provide a home for my significant other to come home to.

331. I have loved here for 28 years, I make over 50,000 a year and I can afford to keep a roof over my head. That alone has been worth it.

332. The cost of pay in this town does not meet the cost of living. I can buy food, but rent is almost impossible.

333. I'm a ****. I frequently work more than 96 hours/week.

334. It's just been a really frustrating process. I have a government job and am almost 30 and have to live with my mom because housing is so expensive here and houses are being built close together because we have to and our landlord hasn't increased the rent.

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336. I have family members looking for new housing and they are having the same issues I am. Colorado Springs housing is just too expensive!

337. Renters need more help with transportation costs, insurance, and health care.

338. As a Colorado native, I am at a disadvantage because we inherited the people who have moved from larger cities who were used to paying outrageous amounts for rent. I am a single parent with one income I will have to continue to commute but am hopeful and happy to hear these conversations are happening.

339. I have found that there are very few single level homes between 1000 to 1200 sq ft for those who have to commute so far but have not been able to find any that are affordable that is actually in decent condition.

340. It leaves the parent never getting ahead because taxes are going up for less space. This is especially true based on the zip code I search in.

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381. I would like to buy a house with some land. At my age, my main concern is not only live comfortably for the rest of my life, but also to provide a home for my significant other to come home to.

382. I have loved here for 28 years, I make over 50,000 a year and I can afford to keep a roof over my head. That alone has been worth it.

383. The cost of pay in this town does not meet the cost of living. I can buy food, but rent is almost impossible.

384. I frequently work more than 96 hours/week.

385. It's just been a really frustrating process. I have a government job and am almost 30 and have to live with my mom because housing is so expensive here and houses are being built close together because we have to and our landlord hasn't increased the rent.

386. I have family members looking for new housing and they are having the same issues I am. Colorado Springs housing is just too expensive!

387. Renters need more help with transportation costs, insurance, and health care.

388. As a Colorado native, I am at a disadvantage because we inherited the people who have moved from larger cities who were used to paying outrageous amounts for rent. I am a single parent with one income I will have to continue to commute but am hopeful and happy to hear these conversations are happening.

389. I have found that there are very few single level homes between 1000 to 1200 sq ft for those who have to commute so far but have not been able to find any that are affordable that is actually in decent condition.

390. It leaves the parent never getting ahead because taxes are going up for less space. This is especially true based on the zip code I search in.
374. Rent and cost of homes have skyrocketed. Cost to live here has gotten out of control.
375. The cost of living is too high. Even for small apartments the size of nothing is way over priced and they don’t even maintain the places well for the price.
376. It’s a ripoff people.
377. I’m a newly single mom due to domestic violence that I had to get out of. I have 3 children, there is 0 way to maintain a home in Colorado anymore and there is NO truly affordable housing anywhere in this state. 1/3 of your income is what they state you should spend on rent and even that means I should spend NO MORE than $633 a month on rent/mortgage. There aren’t even 1 bedroom apartments for that for less than 3x what I make. I can barely afford (and barely if I have a roommate or someone looking for housing is willing to share the rent) to afford one room in a 1 bedroom apartment and pay $1645.00 for a 2 bedroom.
378. Yes the Housing in Colorado Springs, is for Students to expensive.
379. They should make more programs to help people that are sick and can not work but still have expenses. I have been told by several apartment complexes and landlords that they chose someone in the military over me because of the large military population. Yes they should make more programs to help veterans that are struggling more than us.
380. My husband and I work what are considered good jobs, but it is extremely difficult to find housing fit for a family. It’s disgusting how expensive everything is and how impossible it is to make it unless you have 2 full time jobs and you are making over $80,000 a year.
381. I’m looking to buy an Apartment for my Grandson who is finish at *** in COS, 2 bedrooms not to expensive.
382. Ridiculous prices when looking for a single dwelling home. But rent is even more ridiculous. In 2015 I paid $1399.00 a month for a 4 bedroom; now I pay $1645.00 for a 2 bedroom.
383. Most of the housing here is much larger than what I desire. I don’t feel the need to pay on extra 100k for too much housing simply to be able to do it decently and they get and extra $1000 a month.
384. The cost of housing is getting out of hand from Colorado springs all the way to Fountain. Was never like this 20 years ago.
385. It would be nice to see affordable housing again. It used to be so affordable and it skyrocketed and I had to move out of state to move on. It’s ridiculous pricing even they really don’t want to. I too to much to qualify for low income but I don’t have a car and can barely afford a 1 bedroom and I am not willing to put my son and my safety at risk for a cheap place to live. I am very concerned about the most important things to find when looking at rental homes is a pet friendly option. I have a dog and a cat and it is difficult to find places that allow them or don’t charge outrageous additional fees for pets. It’s been really frustrating trying to find a new place to of my household population will only increase if we continue on this path. A double dip recession is right around the corner.
386. Yes---about the housing affordability...it’s basic economics called supply and demand...decrease the demand (quit allowing the city to grow at an unchecked exponential rate) and people will eventually move and live elsewhere. STOP BUILDING APARTMENT COMPLEXES. They are supposed to be temporary until you can afford to purchase a first home, start imposing limits on rent increases to help. I’m not saying a landlord can’t charge what they desire but if the current resident signs a lease and wants to renew...the rent should only be able to legally be increased by a nominal percentage. The landlords should be more considerate and less interested in making the place as holy...stop freaking building strip malls and pocket shopping centers, better yet, just leave land open and unsplatted. I know these things are difficult but way over there in Denver, the draw of the city is that around 300,000 is the perfect size but not too small not too obnoxious. Oh wait we’re already over the 1 million mark and the city is considering the time to start kicking some people out...
387. I believe we need an overhaul on Housing policies and practices. Our city needs more affordable housing and programs for first time home buyers who have less than perfect credit. I am consigned to live in a dingy apart to under $600 a month at the last available of below average income single individuals looking for housing is very limited
388. I have lived in Colorado my whole life but sadly my husband and I are not able to buy a home in Colorado because I don’t know if we can afford to stay. The survey goes from question 18 too 236…..pages 3 to 7.
389. I find it unfair that my husband and I have both graduated from college and have careers plus we have side jobs we are not making that much. In CO its is So high for a towhome or condo and is more than 3x my income monthly. Housing has gotten so expensive and most employers do not keep up with the over-inflated housing costs. I feel short out because I have 2 small dogs and most rental owners and/or agencies allow only one pet. I am a smaller bigger and more expensive/ exclusive homes that the average CoSp resident cannot afford. At this rate, more and more residents are being forced out of the city and the city is not doing anything to help. I don’t have any options to help keep small dog owners who raise the rents every year without making significant improvements to personal living spaces. I am paying more rent than I ever paid for smaller fixed rates for long leases and/or long-term residents. As a single person with 2 pets, I do not need a 4bd 3 bath home, but I do not want to live in an over-priced 700sqft 1/1 apt in 4-plex on an over-populated high-crime area either. We have become a town that keep the poor imprisoned while the rich, richer.
390. Need for affordable senior housing. Whether rentals or apartments or senior living.
391. We are a family with 2 full time jobs minimum wage and Colorado Native’s who are being priced out. To try to stay in a price range for a single family income the rental market increased so much we can barely afford to rent a 45 year old 2 bd 1 bath basement apartment.
392. Natives are being forced out of our own state by renters and it’s unfair
393. Also really unhappy with interest rates.
394. Renting and buying are way too expensive. We’ve lived here 8 years. Our first place was a 1400 sqft townhome with a basement for $800/mo and we were able to afford it because we only lived in the apartment and are paying $1065/mo. All we want to do is move but anything the first time home buyers program will approve is out of our price range. We’re thinking of moving out of state just so we can find something more affordable.
395. Fixed rates for HOA’s for desired neighborhoods have rapidly increased and can make people house poor.
396. Landlords should offer fixed rates for increases to help. My neighborhood would become exclusive homes that the average CoSp resident cannot afford. It’s robbing people.
397. It seems like there is no middle ground for those just barely making it. The city is not doing anything to help those that are struggling. We fear that if we can’t afford to stay we will miss a window of opportunity to find a home due to increasing popularity of our city. The home search continues and it seems like there is no middle ground for those just getting on their feet.
398. 3 bedroom homes cost 225-300k or more and in Michigan same house would be 140.. Costs are too high. I don’t think I could move back, and rents are insane too.
399. Housing prices in Colorado have skyrocketed. There is very little affordable housing. If you are looking to rent, good luck. Most rentals are off **The market within days if not sooner.
400. It’s sucks trying to find a home. We’ve been searching almost 18 months and living in a motel and nobody seems to care on our behalf. It’s bult because our veterans are treated and losing their homes at alarming rates but people just shrug their shoulders and say glad it’s not me! Sorry! Its absolute **** this is allowed to happen!
401. As a homeowner in a low income area, I am not in favor of rent control. My neighborhood would become a slum.
424. Due to the minimum hourly wage in Colorado, it's difficult to upgrade to better housing in a good area. My housing from paychecks. Taxing it hardly to prepare for slow work since I am in a union.  
425. As a young adult, I find that much of the available housing is too affordable and not worth 300K or more it's simply not an affordable model for the citizens of this city I was born in this town and have never seen or will never be forced out of their homes do to the greed of our town rental companies and out of town home buyers something needs to be done because the bubble will burst out of my walking away anytime!  
426. Too expensive and NOTHING if poor CREDIT  
427. The main problem for us is that the cost (especially to rent) is just too high, we are having a hard time saving money for a down payment on a house. If we were to move to a cheaper apartment, we'd likely be in the same situation.  
428. We are military. Our BAH doesn't even cover rent for a decent place. Rent and mortgages are way too high.  
429. There is little to no inventory for a family of 5 under 350,000 which makes it very difficult to afford and get what we need as well. I hate how busy Colorado is now!  
430. Rent is exorbitant for young people trying to get out of their parents home  
431. Housing costs are rising faster than wages, so it is difficult to live in or even afford to live in our current neighborhoods. And, when a home comes on the market, you often have to offer more than asking price to have a chance at acceptance, and homes are usually on the market for less than a week.  
432. It is so expensive, to the point where you cannot rent a studio or one bedroom that I can afford! I make $14/hour, which is too much to qualify for low income housing.  
433. Moved in with family to save for a large enough down payment on a home. I think we are stuck between a rock and a hard place, our salaries have only included a standard raise and not a housing cost adjustment (not unusual for most companies) but the cost of single family homes has just become impossible to keep up with.  
434. We are military. Our BAH doesn't even cover rent for our family, so we are living in a mobile home. The cost of living is way to high! Most rentals charge the max because they know how much BAH the military make and they take advantage. We had to get on a wait list to move on past because we couldn't afford to live off past anymore, in a good school district with a safe neighborhood and a hard place, our salaries have only included a standard raise and not a housing cost adjustment (not unusual for most companies) but the cost of single family homes has just become impossible to keep up with.  
435. The prices of houses have increased at a far higher rate than wages, and thus it does not seem feasible to purchase a house anywhere else. I want to stay in Colorado Springs, but I'm afraid that if the trend continues I will be forced to move away from family and work to a more affordable location. It's a shame that I'm expected to spend half of my net income on a house and utilities. I need it hard to prepare for slow work since I am in a union.  
436. Older people on fixed incomes can't take on substantial increases in rent. But they can't take on moving either!  
437. I went to college and have been working hard for 18 years trying to be able to afford my rent and commute longer to work.  
438. My husband and I are trying to buy our first home but want to do so without being mortgage poor.....it's not looking to promising.  
439. My parents who have managers have gotten greedy and mean when it has come to housing market  
440. The housing prices in my community, along with the cost of living, has tripled in less than 5 years. It is only going to get worse. I need to be able to live where families want to live...barely! I have one foot in homelessness and one  
441. I need at least a 4 bedroom home and those are $1,600-$1,900. Can't afford it! People scream to get degrees...I currently know several people with masters either unemployed or severely underemployed working at walmart as a cashier or kum and Go. Colorado Springs is a safe neighborhood and if you're not rich or wealthy, they throw you to the dogs!  
442. For a good house in a nice area it's over 300,000 it would be nice to see house prices go down or minimum wage go up.  
443. My husband and I are trying to buy our first home but want to do so without being mortgage poor.....it's not looking to promising.  
444. The housing market is crazy. Its way to expensive to buy a house like it would be elsewhere. We want to wait list to move on post because we couldn't afford for our family. Rent and mortgages are way to high.  
445. Rent is exorbitant for young people trying to get out of their parents home  
446. Housing costs are rising faster than wages, so it is difficult to live in or even afford to live in our current neighborhoods. And, when a home comes on the market, you often have to offer more than asking price to have a chance at acceptance, and homes are usually on the market for less than a week.  
447. It has been a very difficult process, and I am still looking for a place to move that is a reasonable price for a family of 4 with a very limited income.  
448. I went to college and have been working hard for 18 years trying to be able to afford my rent and commute longer to work.  
449. You get discouraged because your job and multiple jobs aren't growing with the economy. So you can't afford anything. It is difficult to live in any part of town without a large salary.  
450. The main problem for us is that the cost (especially to rent) is just too high, we are having a hard time saving money for a down payment on a house. If we were to move to a cheaper apartment, we'd likely be in the same situation.  
451. We are military. Our BAH doesn't even cover rent for a decent place. Rent and mortgages are way too high.  
452. We did get a relatively new house, but it had no environmentally friendly features. Why do they respond not mainstream? Also, when I ask contractors about things like renewable energy. I know they exist, because I spent hours digging through things, but do they exist incentives that are non-existent in this city! I haven't seen it incentivized anywhere. It seems like there should be incentives for things like renewable energy. I know they exist,  
453. The main problem for us is that the cost (especially to rent) is just too high, we are having a hard time saving money for a down payment on a house. If we were to move to a cheaper apartment, we'd likely be in the same situation.  
454. Older people on fixed incomes can't take on substantial increases in rent. But they can't take on moving either!  
455. Colorado Springs is too expensive. I'm probably going to Pulaski State University this fall and it would be easy to afford my rent and commute longer to work.  
456. I am 18 years old and no longer live with my parents. I am commonly loved and we live with my husband and my parents. We have been trying for a year to move out, but I can't find a job that I can work (I have chronic pain) and lack of ability to do anything outside of pay for housing will lead to an increase in crime.  
457. There is little to no inventory for a family of 5 under 350,000 which makes it very difficult to afford and get what we need as well. I hate how busy Colorado is now!  
458. Rent is very expensive for a family of 4 with very little money.  
459. We are military. Our BAH doesn't even cover rent for a decent place. Rent and mortgages are way too high.  
460. We did get a relatively new house, but it had no environmentally friendly features. Why do they respond not mainstream? Also, when I ask contractors about things like renewable energy. I know they exist, because I spent hours digging through things, but do they exist incentives that are non-existent in this city! I haven't seen it incentivized anywhere. It seems like there should be incentives for things like renewable energy. I know they exist,
it's the same pay! Only difference is now requiring a bachelor's degree. How are people supposed to live on that with rising housing costs. Wonder the homeless population is out of control here!

19. HOAs have too much power and set so many rules that it ends excluding people. There is very few people of color or young people that live in the community which is because the HOAs start to turn and kick people out of the community. Ex. Latino family with a lot of visitors and frequent visits. The HOA starts to designate the visitors as residents and then they can only stay longer than an hour, it is bad when HOA board members are given nicknames such as king or queen of the HOA community. The city needs to better police the activities on the community.

20. It's nearly impossible to find ADA housing on a middle class price range. Could not find any houses where all living space was on one floor. I don't want to buy a house when the house is far longer than an hour, it is square footage. Even new homes advertised as ADA accessible feature multiple floors of living space.

21. One of the most difficult and expensive areas when we are ready to buy a house from a family member because it was the only way we were able to get a house in our price range. We were saving and living with family for 1 1/2 years before being able to afford to buy this home.

22. We sold our 380 sq foot home in Black Forest (ordinarily a larger house kept ourselves and lived in for two years, but had to move due to husband’s commute) and purchased our 260 sq foot home in late May 2017 (New build, but an inventory home) in Loveland for 20k MORE! COS is expensive, but if we were shopping around in Northern CO, we would be thousands into an ADU. I am purposely looking for a great landlord and I love my job in healthcare, but I know for myself and other coworkers that home ownership here is our only way to get a home that is large enough for such a large family and I have a job in healthcare. That's the only reason I know in order to find something in my price range.

Renting is too expensive. I have been multiple rentals for each of my roommates. The only other choice in the same price range was subsidized housing.

23. We are very competitive, multiple bids/offers for each property in a short period of time.

24. Great when we used a realtor, but for rentals we found that were often pigeonholed into certain neighborhoods, more away from the city center and activities.

25. Everything is either too expensive single family homes. We got priced out of downtown, forced into an area much farther from activities and events.

26. It's also extremely difficult to find affordable single family homes in single family neighborhoods. We thought we finally found that are soon to be surrounded by apartments.

27. I think the next place we should look for solutions is to turn houses along busy streets like ****** into apartments. Single family houses are not as practical and it's currently right on the upscale of affordability.

28. I think of opening a home for first-time homebuyers and smaller homes for those downsizing and those one-person households.

29. I think most people would agree that the current housing market makes purchasing a home an unattainable “dream” for many, worse, with people going for ridiculously high prices. New York City has cheaper apartments than some places in the Springs and to me that is ridiculous and unacceptable.

30. I think many cash buyers buying up properties to turn around and rent for very high.

31. We moved here from a very expensive region and thought my money would go further here, but it didn't. And not many good options for young people or families in walkable areas - lots of 70’s, 80’s and 90's neighborhoods that are very dated (and I have concerns about those areas retaining their value and not being able to please the city’s well-being in the future).

32. Many houses are being built without regard to natural landscapes. The houses being built are too expensive and affordable housing also needs to be built. We bought a house in the perfect neighborhood and greedy colorado decided to sell the land next to us and put 1000 homes in there. Please leave plant space for greener, healthy place. We do not need to be a concrete crime jungle!!!

33. Standardize some amenities in an apartment, for example that it should be exhausted with a great layout, elementary school, bathroom, if it is a city requirement to have one, it will be convenient.

34. Too many houses are being built without regard to natural landscapes. The houses being built are too expensive and affordable housing also needs to be built. We bought a house in the perfect neighborhood and greedy colorado decided to sell the land next to us and put 1000 homes in there. Please leave plant space for greener, healthy place. We do not need to be a concrete crime jungle!!!

35. Communal living or larger homes with 2-4 roommates is ideal in the Springs. The only way I could afford a home now is if there were separate rental entitlement at top floor. People are not selling their houses because they want to "hold onto them" longer, so they can make more money. It's extremely frustrating!

36. Very competitive, multiple bids/offers for each property in a short period of time.

37. Renting is too expensive. I have been multiple rentals for each of my roommates. The only other choice in the same price range was subsidized housing.

38. We are very competitive, multiple bids/offers for each property in a short period of time.

39. We need more low income/affordable housing and bus routes that service them. If you can't get to work, it just makes it hard. We need more low income/affordable housing and bus routes that service them. If you can't get to work, it just makes it hard.

40. Action must be taken to prevent the skyrocketing rent costs. If it had not been for the kindness of friends (who house me while I was between these 6 months) the charity of family (who loaned us over $1000), myself and wife and two infant daughters would have been homeless. I make $43k/year, and am currently paying $40k. A basic place to live should not be difficult to find. We were lucky.

41. I moved here from San Jose, CA in Jan 2018. The only person I knew here when I moved was my real estate agent, ***** (obtained thru Zillow). I put in an offer on my townhouse site unseen. In the range I was looking around $200-300K CO was plenty of choice but I could not find anything especially good town homes for seniors moved pretty fast. The house search and purchase was a dream come true for me. I am a 62-year-old single female from Colorado Springs.

42. The community needs to he able to understand that some people cant afford to move forward and own because I am outdated.

43. I thought we finally found that but are soon to be surrounded by apartments.

44. It wasn't this hard before to find a clean safe affordable place to live.

45. I think of opening a home for first-time homebuyers and smaller homes for those downsizing and those one-person households.

46. We sold our 380 sq foot home in Black Forest (ordinarily a larger house kept ourselves and lived in for two years, but had to move due to husband's commute) and purchased our 260 sq foot home in late May 2017 (New build, but an inventory home) in Loveland for 20k MORE! COS is expensive, but if we were shopping around in Northern CO, we would be thousands into an ADU. I am purposely looking for a great landlord and I love my job in healthcare, but I know for myself and other coworkers that home ownership here is our only way to get a home that is large enough for such a large family and I have a job in healthcare. That's the only reason I know in order to find something in my price range.

There is almost nothing available for someone in my situation. I am single, work fulltime as an ***** for a local ***** has been very helpful.

47. I think the next place we should look for solutions is to turn houses along busy streets like ****** into apartments. Single family houses are not as practical and it's currently right on the upscale of affordability.

48. It sucked. The rising cost of living and boom in housing purchase is the reason I moved. I won't be able to afford real estate anymore. It's not near enough.
It was amazingly competitive and bizarre with multiple families arriving to look at the same house at the same time. We were selected to buy a house at all in our price range! It seemed there were a lot of us able to buy the same price home but not many in that price range. Prices are high and keep climbing. The city really needs to deal with the homeless issue. The most frustrating part of the process is where I live by, not providing any outreach support or community partnerships with cleanup, etc. Instead, the city has to deal with the bunt of the burden of their enterprise that is making a ridiculous amount of money off of it. Unfortunately, we have an amount of housing that is affordable to the working class, but the city would rather dump the homeless problems on our neighborhood and not on the other rich or more upscale neighborhoods. This is unacceptable.

It’s hard to even get in to see homes. We finally found one that we got into before it was listed. Turns out it was an amazing listing, so it was worth it.

There is NEARLY NOTHING affordable (less than $200,000) that we could afford in Springs. The nearest house we could say that says something is not enough. Affordable housing needs a prominent seat at the table when developers start whatever process they go through to develop in the Springs. And affordable housing needs to be more than apartments. Townhomes and single family homes should also be included.

Colorado Springs government needs to step up already and get a handle on housing and other essential living costs like car insurance and gas. Giving tax breaks to developers so they can build luxury condos and storage units doesn’t serve the needs of the people. It would be entirely reasonable to require a certain percentage of any property, affordable, and to introduce rent control measures. The purpose of housing is to house people, not merely to further enrich the investor class. The people of this community deserve better!

My biggest (only) complaint about cos housing is that developers manipulate the market to sell the homes as fast as possible. Most “affordable” properties go to investors and not on the other rich or more upscale neighborhoods. There is NEARLY NOTHING affordable (less than $200,000) that qualifies for a mortgage. There is very little inventory driven up prices on very old, high. Considering we also pay a small fortune for car insurance and that the average single person can afford. My home was listed in an insanely expensive market to own or rent a property.

There is not assistance when receiving a housing voucher to find a place to live. They do not care.

I am now a home owner, but as a renter I struggled for six months. I do not plan on living in Colorado Springs again. The neighborhood I am living in is equal to that of a single family home in poor condition and in a less than desirable neighborhood. If I hadn’t been able to buy last year, I would still have to pay rent. That cost a lot of money. There is not assistance when receiving a housing voucher to find a place to live. They do not care.

I am looking to move out of this market niche. There is a lot of repair. I ended up finding a home at the top of my family’s price range, but because of the weather the area gets, it all culminates in an amazing listing, so it was worth it. Thank you.

The city needs to do a lot more to encourage developers to build affordable housing. The very little effort that is put into this to develop in the Springs. And affordable housing needs to be more than apartments. Townhomes and single family homes should also be included.

Colorado Springs government needs to step up already and get a handle on housing and other essential living costs like car insurance and gas. Giving tax breaks to developers so they can build luxury condos and storage units doesn’t serve the needs of the people. It would be entirely reasonable to require a certain percentage of any property, affordable, and to introduce rent control measures. The purpose of housing is to house people, not merely to further enrich the investor class. The people of this community deserve better!

We were focused on finding a single family home in a clean well kept and safe neighborhood. We were focused on finding a single family home in a clean well kept and safe neighborhood. We were focused on finding a single family home in a clean well kept and safe neighborhood. We were focused on finding a single family home in a clean well kept and safe neighborhood. We were focused on finding a single family home in a clean well kept and safe neighborhood. We were focused on finding a single family home in a clean well kept and safe neighborhood. We were focused on finding a single family home in a clean well kept and safe neighborhood.

There is a lot of repair. Ended up finding a home at a house price point I was willing to pay. There is a lot of repair. Ended up finding a home at the top of my family’s price range, but because of the weather the area gets, it all culminates in an amazing listing, so it was worth it.
HUNDREDS of dollars an application fees, but they aren't getting a home. If an application is put in, the property management followed the lead for any more applications until the current applicant is turned down.

111. The expansion of housing eastwards creates the traffic problems everyone hates. Adding more affordable, high density housing near the core would help. The houses are only located in any thin area of the city. Develop with an eye for future problems not just profits.

112. There is not enough affordable housing.

113. Finding a place to rent here was harder than anywhere else I've lived in the country. Listings would be gone the same day they were put up. We would have appointments for a showing and the agent would just not show up because the house was already rented. Once the price ran high enough to put down a good security deposit, almost two months worth of rent. Luckily, we had the cash for that, but many wouldn't. The scrutiny we faced from the property manager was worse than anywhere I've ever rented. Even with 800+ credit scores for both me and my husband, background checks, as well as showing our income, the property manager insisted on calling our bosses to double check employment details.

114. Because of medical issues in dependents it took years to qualify for and purchase a home again. As the prices increased I had to wait until I managed (in life) to purchase. We ended up purchasing because it was essentially cheaper than renting the same house, month over month. I can understand the code of ownership in rent, but we see the end. When our family was younger we were 3 generations in the same home, with 12 family members. This made finding a place to live in Colorado Springs so hard, because both lacking as much as it was very difficult to find places that worked for the family.

115. Most employers in Colorado Springs pay around minimum wage. Most landlords want you to make 3x the rent. That's impossible for the average person. If I didn't have help from my parents I doubt I'd be able to afford living in Colorado Springs.

116. Too much population growth in Colorado Springs, which you conveniently ignored, is the City's complete disregard for homeowner property value retention and quality of life. You really need to look at some of the neighborhood forums. The impression is that this City's leaders don't give a "****" about homeowners and care about the property owners, who I believe are landlords who increase the rent based on the increase in value of the property (supply and demand), they can't go any further. The landlords are looking to buy and occupy the homes themselves. With decreased supply comes an increase in price. This city will become Denver, where a 650 square foot townhome is selling for $400,000, if something is not fixed.

117. The wages don't match the criteria for renting in COS. Three times the amount of an average 800-1,000 dollar apartment is way out of the price range for many families looking for those apartments. Add the application fees and unbelievable and criminal admin fees, and it works out that the households are here working very hard, but are still paying working class rents. Renters are causing prices to inflate radically for single family homes and are resulting in more apartments being built which is not a good thing.

118. Colorado is extremely pet friendly state. It makes it even harder to find a place to live, over and over again when there are pet restrictions based on weight and breed.

119. The homeless issue is a REAL problem! May not stay here any longer. Too many home buyers saying about it as it's pretty a city. Other cities don't have this problem.

120. I believe we need low income housing that would benefit the homeless. That situation desperately need to be addressed.

121. There is very little to none that accept Section 8 housing and it is impossible to find a decent place to live in a good neighborhood for our children to be raised. Even the lower or poor ends of town housing is expensive anymore. The cost of living doesn't match up with the hourly wage. It is next to impossible to get a job paying more than 15 a day unless you keep moving west. If you are going to continue to rise then the wages need to rise right along with it and at an equal amount.

122. City and county leaders have to have solidified plans for surrounding infrastructure such as roads. We live out north east and there are not enough road, lanes to handle the places so little that it was as much as it was very difficult to find places that worked for the family.

123. There is not nearly enough housing available in the affordable price range (<$230,000). This is readily apparent. A house that sold in 2015 for $1400 is now selling for $2300. That's great for the person who owns that house, but it's not great for people looking to move to public housing at this rate now. These correlations with the rise in homelessness that has become such a bane on our community. There's not enough low-income housing available. If homeownership (RE) and all are making that the case. The homeless are looking for rental opportunities. Renters are looking to buy and occupy the homes themselves. With decreased supply comes an increase in price. This city will become Denver, where a 650 square foot townhome is selling for $400,000, if something is not fixed.

124. Builders and developers are not only first month's rent and last month's rent but an additional month's rent to even think about getting into a good place to rent since it was a larger city, however is not the case at all. Our first experience with a property management business required us to put down not much more than a month's rent and a $1400 for 600 square feet. They have also done this to our neighbours, one of him is disabled. This instability and lack of possible options is what we decided to buy a house.

125. The vast majority of homes in town are single family homes, which creates lots of complications for those who don't really need a full house. I would happily live in a townhouse or decent apartment, but in the price range of $1000+ (I am going to look for that far from there) things are either rather poor/ rudimentary/too much crime—or new, fancy, and way too much money. I have several family members with four other people...it isn't an effective situation for anyone.

126. Housing prices continue to skyrocket and need to get under control. Rent continues to increase, but salaries do not keep up with the cost of living in COS.

127. Too much population growth in Colorado Springs. Too much population growth in Colorado Springs. The homeless issue is a REAL problem!! May not stay here any longer. Too many home buyers saying about it as it's pretty a city. Other cities don't have this problem.

128. The expansion of housing eastwards creates the traffic problems everyone hates. Adding more affordable, high density housing near the core would help. The houses are only located in any thin area of the city. Develop with an eye for future problems not just profits.

129. Housing prices continue to skyrocket and need to be addressed.

130. The amount I pay for my mediocre 2 bedroom in Colorado springs could allow me to lease a better place in Denver. In hard to believe, of course the condition of rental units in this city is laughable. Kick out and arrest the slum lords. They are real and they are not making improvements. Hire someone who cares about this community and the housing crisis to actually fix up these areas rather than just keep using them to extract money. Some people are making a living by connecting with department of human services, I can tell you that lack of stable housing is one of the most frustrating barriers I deal with. If someone is homeless, it is because they already know it is going to take a minimum of 3 months of my time to get this family into a home, and that is if they have an aight credit score. All in all, get you **** together Colorado Springs or people will start moving and homelessness will continue to be a critical issue.

131. When the decision to move to Colorado Springs was made we thought it would be fairly easy to find a good place to rent since it was a larger city, however that is not the case at all. Our first experience with a property management business required us to put down not much more than a month's rent and a $1400 for 600 square feet. They have also done this to our neighbours, one of him is disabled. This instability and lack of possible options is what we decided to buy a house.
rental in the first place. Our rent increased yearly the last 5 years is large and luxurious. There are no new homes to buy, the areas they are in have high crime
problems. Our parking lot has been shutdown with barely any notice about 14 times
since I moved in. We have found this out by being locked out of the community pool.
Housing prices have far outpaced wage increases making it impossible for a young person to buy a home and nearly impossible to afford rent.

Finding affordable housing in this city, in neighborhoods that are safe for families, is ridiculous. Especially with Denver companies buying up everything that was somewhat affordable before, and making them 30% more expensive, forcing current tenants to move.

Everything is ridiculously expensive. It is almost impossible to find housing that's affordable for anyone to live in long term.

Apartment rules for permitting smoking marijuana on the grounds or on patios and balconies are a VERY REAL ISSUE for people who don't smoke the crap. We are looking to move out of the state entirely. What a joke!

I am a native of Colorado Springs with a good job and I make too much to be any assistance and that being said with my income I have to live in the worst apartment complexes I have ever lived in. I would love to have Colorado Springs and have no issue with the growth we are seeing. My current rent has gone up $100 a year, at the least. I am not able to live here or live here for much longer.

It's getting very expensive to live in Colorado.
195. I think we have plenty of affordable housing, but not enough in the right places. Too many people are living in their cars.

196. When I was looking up to Colorado Springs, I went to 20 different apartment complexes. Many were very expensive, but were way to expensive for what was being offered, I looked at a studio apartment that was $900 a month. The apartment I am currently in had major repairs that needed to be done, but weren't prior to my coming in because I was paying a lower rent. I have also met many families who are paying far higher rent for a one bedroom apartment than I am. By being able to better understand the things like crime, noise pollution and pedestrian/cyclist accessibility.

197. The Springs needs to develop some low cost housing options. This is in the best interest of the city and will prevent homeless in some situations.

198. Everything has to be luxury. But it starts with the city being affordable for all. It wasn't affordability per se, but the amount of incentive to build affordable homes apparently. Very hard. It wasn't affordability per se, but the amount of incentive to build affordable homes apparently. Very hard.

199. I find the politically correct jargon, “affordable housing” on absolutely meaningless classification. I can afford my affordable housing.” and there is no shortage of such homes. What this is all about is “cheap housing” for those that have not been able or willing to elevate their financial and social standards and want taxpayer assisted housing. So how about we call this a survey about cheap housing?

200. I’ve decided to move out of Colorado Springs. My price range for housing would land me a luxury apartment I am currently in had major repairs. A lot of properties of the city is doing okay, but I hope that housing gets better and didn’t get this small house. A lot of properties of the city is doing okay, but I hope that housing gets better and didn’t get this small house. A lot of properties of the city is doing okay, but I hope that housing gets better.

201. We moved here from Denver thinking we could afford more in Colorado Springs, and we were surprised to find that the prices weren’t that far off from the Denver market.

202. I’ve decided to move out of Colorado Springs. My price range for housing would land me a luxury apartment in many other cities. My price range in CO Springs gets me a run down apartment in not the best neighborhood with the worst maintenance. I have to split my energy consumption with 8 other building tenants, even if I don’t use a watt of power for the month. Living here just isn’t worth it.

203. Just allow and give builders incentives to come and expand Colorado Springs to get some affordable apartments for us middle class that, don’t qualify for affordable housing but do not make enough for luxury living. Just make decent apartments, come to live. Not everything has to be luxury. But it starts with the city and making the ordinances work for all.

204. In recent years making it really hard (read: nearly impossible) to set aside enough money for that. If we could only make the ordinances work for all.

205. To get a house you need a percentage of the house cost as down payment. Unfortunately the cost of living in the region has increased drastically in recent years making it really hard (read: nearly impossible) to set aside enough money for that. If we could only make the ordinances work for all.

206. The people that stay in the Air B&B next to us, to also a small house, are always folks looking to rent or buy in this region. Many are moving from Modesto to Colorado Springs. They are in for rentals, and not everyone likes expensive living communities either. Those are overdeveloped in up to higher than rental rates.

207. Rent is too expensive and wages aren’t keeping up with it. It’s difficult to get to stores/jobs/services by bicycle or walking, I would like to see Co Sprgs focus on less car-dependent housing.

208. I decided to move out of CO.

209. The city is doing okay, but I hope that housing gets better and /or doesn’t change much more than it’s beginning to.

210. Many are moving from Modesto to Colorado Springs. They are in for rentals, and not everyone likes expensive living communities either. Those are overdeveloped in up to higher than rental rates.

211. It was difficult to find housing with walk-ability. There is an abundance of houses in large suburbs but difficult to get to stores/jobs/services by bicycle or walking, I would like to see Co Sprgs focus on less car-dependent housing.

212. We are fully renting after selling our home but had no trouble finding something we liked within our price range and budget. If you can’t afford to live in one of the country’s most desirable cities, maybe you should consider living elsewhere, or adjust your lifestyle to be less comfortable. As a property manager in the rental induced CO Springs, people are living outside their means and wanting a home that is more luxurious than comfortable, then complaining about the price.

213. I rent a yard is on the east side of the city. If I didn’t find a place I undersold $225 I was going out of CS.

214. Simply price the housing price is not correlated with the income in the area. Prices are inflated so that the players in the housing/rental market can make some profit if the crowds price. I’m not saying the costs should be regulated in an acceptable way. The city could provide incentives to decrease rents and housing prices, but then they still have to make single bedroom homes instead. I don’t see a good solution to the problem. Unless the city can freeze rent prices or cap the price of my car.

215. I've lived in Springs 12 years. I love it here, but with cost of living being high, my family is actually looking at other states to move to when the time is right.

216. It's expensive.

217. The Springs needs to develop some low cost housing options. This is in the best interest of the city and will prevent homeless in some situations.

218. It's expensive.

219. My family moved to the Pueblo area primarily because of housing costs and yard size. We currently live in a 5-bed, 4-bath, with 1/2 acre in the city. The Springs has been 3-bed, 2-bath with very tiny lots. We left behind friends and community primarily because of this.
253. We had a difficult time finding a house in his price range. There were no vacant homes for the way we desired to build a new home in **** for 420k. He is concerned about the price but had no choice. My husband and I are also building in a different area. The house will cost us about 550k. When we moved here 14 years ago from North Carolina we were in "sticker shock" having never been to a market where houses cost what we were used to. Rent prices of an early existing area are now updated. Most properties in our previous budget bracket were in need of serious renovation work and upgrades in the local market. We want to CO Springs turning into a mecca for homeless. I currently pay $1100 per month for a 1 Bed/ 1 Bath apartment. The landonby's pay $950 per month for an entire home with two kitchens, 8 bedrooms and 3 bathrooms. Large yard and excellent commute. Allotted funds in general is absolutely absurd in terms of rental/home prices.

270. Not enough houses available. Prices too high, and bidding wars break out at every sale.

271. Rent is increasing at a rapid pace while wages stay the same. When I went up to the police office just to get the house and outbid the other parties interested.

272. Rent is increasing at a rapid pace while wages stay the same. When I went up to the police office just to get the house and outbid the other parties interested.

273. Rental prices are out of control. Homelessness is just going to rise because people can't afford to move. We have to need to be controlling the neighborhoods and actually solving crimes. I haven't seen a patrol car in my neighborhood in a year!!! It is obvious that Colorado Springs housing is headed the same way Denver's housing went. This is a shame as many of Denver's suburbs have better street names and paid the same amount to make expensive repairs. We are a medically necessary community because as I grow older, I can't afford to live here anymore.

274. We search for 3 months trying to find housing when we first moved here and will have to move somewhere else when we move to the area. Denver 5-7 years ago were reasonable and then the dramatic rent increases started and haven't slowed much.

275. Housing has gone up on us we purchased but it makes with the amount of growth in the area. I wish the city would focus on urban renewal and helping to make already developed areas more appealing and safe. I am only here to make some extra money to destroy the feeling of the city. No area will be desirable regardless of the homes if it continues in the direction we are headed with an adequate amount of growth.

276. Good luck. A lot of variables to consider in a problem this large.

277. It is obvious that Colorado Springs for two years near **** and *** and trying to help the area, I realized that the city and most other property owners while in the middle of a very corner that was free-for-all that was unsafe. It was clear that intelligent development was only. There are where there are three in each direction, a new park with nice sidewalks that actually attracts families and nice development including hospitals and other clean businesses rather than gas stations, dollar stores, and all the corner places which are crime magnets. I wanted my home investment to be where nice businesses want to have a presence which is all around this area (****, etc.).

278. The thing families see in an area (99% drive) are the sidewalks, roads and landscaping. Only north about Woodfin Avenue. Because it is a 4 lane road near another north there are nice public sidewalks and landscaping and intelligent long lasting fencing rather than the random choice that it is something we are used to. It is the only way that people can get outside and enjoy the outdoors and live a healthy lifestyle. I will definitely not support this development. The pretty coating on things is getting thin!

279. The city is getting too expensive to live in. It's pricing out people that have lived here forever. I don't see a corresponding raise in wages. There are too many living in cars or tents. We keep being rated on of the worst in the country. We are a medically necessary community because as I grow older, I can't afford to live here anymore. After living in south Colorado Springs for two years near **** and *** and trying to help the area, I realized that the city and most other property owners didn't really care about the neighborhoods and the homes they owned. They just wanted to make money. The city is like a monster that won't let up. It is a huge sour hole of my depression and anxiety. It is obvious that Colorado Springs housing is headed the same way Denver's housing went. This is a shame as many of Denver's suburbs have better street names and paid the same amount to make expensive repairs. We are a medically necessary community because as I grow older, I can't afford to live here anymore.

280. Adequate housing close to medium to highly rated schools. Affordable housing is usually close to academic low rated schools.

281. The pretty coating on things is getting thin!

282. The thing families see in an area (99% drive) are the sidewalks, roads and landscaping. Only north about Woodfin Avenue. Because it is a 4 lane road near another north there are nice public sidewalks and landscaping and intelligent long lasting fencing rather than the random choice that it is something we are used to. It is the only way that people can get outside and enjoy the outdoors and live a healthy lifestyle. I will definitely not support this development. The pretty coating on things is getting thin!

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are insane. going as high as $20k over because there is.

300. I'm glad that I bought my house in 2017. Prices were climbing then too but now I wouldn't be able to buy because the prices have jumped too high while pay I feel has remained stagnant.

301. We are in another housing bubble and it will burst again very soon. I do not feel anything needs to be done to help affordable housing as it will become affordable in the near future without any intervention.

302. We have to have more modest smaller homes. All news builds since we moved here in 2013 are too big and pricey.

303. My 23 and 21 year old sons both live at home because rent is unaffordable especially in combination with student loan debt. Apartments below $1000 are either infested with bugs and/or in a dangerous part of town. Being poor shouldn't condemn you to living in deplorable conditions.

304. The housing market is insane. It's hard for single parent families to survive let alone for a two parent family to find affordable housing here in Colorado. We wired much more rates to find affordable housing then try to stay here and find something. It's that bad.

305. A full-time minimum wage job here is barely enough to cover the rent in a two bedroom apartment, required for a family, let alone utilities, food, etc, and most of the time you have to make double the rent amount in order to qualify for the apartment. Mortgages appear to have similar rates, so you just end up trapped in your current location. It is just impossible to ever afford to rent.

306. This is a supply and demand situation. I'm not sure governmental interference would help. Most of the time the others states I have lived in do not have these problems.

307. Instead of one time pet deposit some landlords want $6 months rent.

308. Because cost of living is so expensive the only neighborhood I can afford to live in has gunshots going off every other night. Most of my friends have two jobs in order to pay rent because.

309. I am on my own supporting my self through college make well above minimum wage I about $15 18 an hour and can barely afford a one bedroom in a shoddy part of town. I moved 4 years ago for college started at $725 base in 80913 it was forced to move due to increase in base rent to $1100 for the same 1 bedroom 505 sq ft. Unrenovated apartment. Moved to * for the cheapest I could find at $900 base

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315. I have been married 10 years and my wife has been married 10 years and we have two children and my wife has a full time job.

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352. I have been married 10 years and my wife has been married 10 years and we have two children and my wife has a full time job.
With treating tenants like garbage and so they all just push it as far as they can for the sake of profitability. Additionally, the rental market in Denver is too hot, and landlords can’t raise the rent of more than 10% or $100 per year even on month to month leases because that’s regulated. It is allowed to almost double with 30 days notice. 

380. HOA’s are tyrants and should be abolished!

381. Prices are going up so fast, builders run the city.

382. More opportunities for single income, and single people. It’s hard when the majority of your paycheck goes to housing.

383. At 21 years old and buying my first home I had a lot of obstacles. From raising my credit and getting the loan only because my income I had to go to a professional home buyer and they had to take advantage of them. Teach them the best way to do it so that it is beneficial to all parties because if buyer boomers want to believe that millennials don’t care and don’t want to contribute, it’s because when we try we get belittled.

384. I was also lucky to buy a HUD house which allowed me to have immediate equity to do the renovations needed. Again, you’re not so lucky, if I didn’t have the equity I would not have been able to do the needed work right away. I make 70,000 a year, but the mortgage increase in my area is very limited. Maybe I would have insisted programs that gives people money to do renovations so they can buy less expensive houses and be able to fix it myself. But, nonprofits that will quality improves and people who can’t afford new/nice houses get to make theirs nice for themselves.

385. Stop building all these apartment complexes and create more affordable family housing in safe areas. The rent and mortgage here is compared to people who have to live elsewhere, however taxes are still very high, but in the $300k + range. That makes middle class families struggle to find a safe but affordable home that meets their needs.

386. In October our current lease will expire, and I’m afraid of having to find a new place, and also equally as afraid of what we will find. People are afraid it will be more rent money than we pay now even that he sees rent prices are skyrocketing in the area. I want to own a home, but I can’t afford one off, so I’m renting, I’m not looking for a home to own simply because I can’t afford it. Colorado Springs housing is a scam.

387. I was very blessed to be accepted into brand new affordable housing apartments in a good neighborhood. Also, affordable housing the mortgage is $200+ what I am able to comfortably afford my salary, and I have to have my parents helping me stay affable. I make $13/hour, work 30 hours a week and have 3 children. I am a single Mom and I feel with the pay and hours I work I should be able to afford my housing and have some money saved. Unfortunately there is no place to put this money.

388. We need more housing please. The city is growing way too fast. Colorado Springs housing is one of the best kept secrets in the US.

389. I own no makes enough to afford housing. I lie, constantly, about my income. My employer helped me lie. Landlords want rent to be 33% of your income, when 30% is making the rich. Landlords want rent to be 33% of your income, when 30% is making the rich.

390. Owners over charge rent for homes that are barely livable. Over charge for utilities if lease unclearly states one cost but collects more and says lease is wrong too high rent. Colorado Springs housing is a scam.

391. It is a frenzy. Many families making multiple over asking offers that offers a helpful uncomfortable creates anxiety.

392. Just that 1400 a month is outrageous for a rental house. Two people working full time and we only have money for rent, for these landlords are robbing people. Wages are not that great!!!

393. We just moved here from much more expensive areas to rent in a place where the wages are twice as much. We have an extended long waiting list. I feel like if rent is getting to keep going up then our wages should get a match too. Wages taxes take a big chunk out of my check so I’m still short. It’s just hard.

394. As a single income I found it difficult to find something right in my price range. Wasn’t a good idea to make a huge down payment and find a landord or series landlords that failed basic inspections or were great housing neighborhoods.

395. Low incomes are horrible when dealing and trying to get into their apartment complex. They ran a check in my name and told me I then exceeded income requirements.

396. Its not just the housing market that is insanely too expensive. Wages are ridiculously low as well.

397. This city is outrageous on prices of rentals.

398. The cost of housing in the Colorado Springs area is outrageous.

399. Finding a rental that was affordable was too difficult. Ended up buying just because it was cheaper.

400. How ridiculous that Denver Realtors and Colorado Springs Realtors are on different MLS systems. The Colorado Springs MLS makes it very difficult for Denver Realtors to work in the Springs.

401. While searching for our house we found a lot of houses that failed basic inspections or were great housing neighborhoods.

402. It’s ridiculous that Denver Realtors and Colorado Springs Realtors are on different MLS systems. The Colorado Springs MLS makes it very difficult for Denver Realtors to work in the Springs.

403. The requirement that you make 3x the rent per month is unrealistic for single parents who make just above minimum wage. The programs for housing have very long waiting lists. We don’t all earn $3000 a month, don’t want a handout or even help, just want to afford a roof over our head.

404. To improve housing here get the homeless situation under control. Too many destroying our parks and neighborhoods. I don’t want to own a home, I am not looking for a home to own simply because I can’t afford it. Colorado Springs housing is a scam.

405. People think they can raise the rent on sub par houses in outdated parts of town despite structural damage due to the neighborhood increase of rent by well off areas, lack of economical resources and well paying jobs for young people. Housing here is extremely expensive. I’m paying nearly $2000 a month for a 3 bed two bath home.

406. Why is rent so expensive? There are beautiful homes in the Midwest and the West for $500 a month. There is more money there and housing market is so affordable. Here you get garbage expensive but less affordable by the cost of HOAs and Special Assessments. HOAs add as much as $500 per month to a mortgage payment, in my experience. Then we have to pay extra fees.

407. Unhappy with upsurge of vagrants trash my neighborhood. Too many destroying our parks and neighborhoods. I don’t want to own a home, I am not looking for a home to own simply because I can’t afford it. Colorado Springs housing is a scam.

408. The average adult, mid 20’s to early 30’s or older, make ends meat. The renting prices are criminal and the housing market feeds that.

409. I am in the $300k + range. I feel like how unaffordable it is to live here anymore. Family is growing and you can’t afford to have kids. If it wasn’t for the job offer I would have moved out of state.

410. Most places I try to rent from are looking for the rent to be any where from $800 to $1000 per month. I’ve been turned down by landlords and they have an extremely long waiting list. I feel like I am not sure where I’d be. I’ve contemplated moving to pueblo, but being military we had no choice. And the military has a bonus that was in a decent neighborhood where I wouldn’t have to worry about the neighborhood standing, constant damage due to the neighborhood standing, constant chain, we received no new equipment, no new training, no new exceptions when really they prevent home values up when really they prevent home owners from using and enjoying their property any way they desire. This is not only in Colorado Springs. Additionally, the military put regulations which has absolutely no effect on keeping property values up, rather the housing market determines property values.

411. Colorado Springs housing is a scam.

412. It makes it very difficult for the military to have other options besides base housing which is in poor disrepair to begin with.

413. The price range requirement is crazy. Credit requirement is crazy. I am RENTING not buying, I get a credit report when renting, but little as $750 when renting.

414. Most places I try to rent from are looking for the rent to be any where from $800 to $1000 per month. I’ve been turned down by landlords and they have an extremely long waiting list. I feel like how unaffordable it is to live here anymore. Family is growing and you can’t afford to have kids. If it wasn’t for the job offer I would have moved out of state.

415. Too high rent

416. People think they can raise the rent on sub par houses in outdated parts of town despite structural damage due to the neighborhood increase of rent by well off areas, lack of economical resources and well paying jobs for young people. Housing here is extremely expensive. I’m paying nearly $2000 a month for a 3 bed two bath home.

417. Why is rent so expensive? There are beautiful homes in the Midwest and the West for $500 a month. There is more money there and housing market is so affordable. Here you get garbage expensive but less affordable by the cost of HOAs and Special Assessments. HOAs add as much as $500 per month to a mortgage payment, in my experience. Then we have to pay extra fees.

418. Unhappy with upsurge of vagrants trash my neighborhood. Too many destroying our parks and neighborhoods. I don’t want to own a home, I am not looking for a home to own simply because I can’t afford it. Colorado Springs housing is a scam.

419. The average adult, mid 20’s to early 30’s or older, make ends meat. The renting prices are criminal and the housing market feeds that.

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421. The price range requirement is crazy. Credit requirement is crazy. I am RENTING not buying, I get a credit report when renting, but little as $750 when renting.
It doesn't take more to sell a $500,000 house than it does to sell a $100,000 house. Their fees should be capped at a flat fee that would help from the housing price increase.  

It's a major hurdle that prevents my age and gender from finding a place to live comfortably on one income, very little money left after paying all other bills. Don't want to move out of town but can't afford an older house and renovate them and sell them at an extremely high amount as well. 

If Co Springs prices are not something you can afford, consider living elsewhere. One of the major problems with the influx of people in the state is that they fail to factor in that the city is not the only place where you can afford to live. Consider living in other parts of the state, even in other states. I'm sure if I brought a code inspector into my building it would be way out of compliance mandate and consider a modernization or they will remain. It would be much better to tear down these safety hazards and build safe, micro-units and studio apartments. 

Stop letting the rich buy up house to rent and make a profit. This area has become expensive to live in. It's so sad how people are taking advantage of others. The B requirement to get the approval I need violates a property managers "fiduciary duty" to the property owner. We will process an "exception to rule" to get the value of my voucher increased. 

Do you failed to, that is your fault. I do not believe we need help but cannot seem to find any. No government programs for short term help. I have applied for SSI but have to wait for 3 months. Because I was in the hospital, my food assistance was sanctioned and now I have to wait another 3 months for them to make sure that I am not applying. God bless, I have to wait for 3 months. What are people like myself supposed to do for 3 months while we wait? The waiting list is too long. It is much better to tear down these safety hazards and build safe, micro-units and studio apartments. 

Yes, the Victorian homes that have been split into small units and turned into "tiny houses" accommodate low-income folks who can live with dignity in a safe neighborhood; tired of people complaining that their homes are "unkept"-there is room for all types of accommodations! 

Our landlord will rent to illegal tenants. Frustrating, overpriced houses, low inventory, and no first time buyer houses out there. If we sell our house, yes we will make a profit but not enough to afford the houses available. The wages versus home costs are not appropriate. Our landlord needs to stop and affordable housing needs to happen. 

The rent has gone up so much that I couldn't afford the first and last months rent, plus application fee and the fee when we move out. We need to open new units for people who are on social security disability and my monthly income is fixed. 

Yes, the Victorian homes that have been split into several units are unsafe and are our slums to live in. The landlords of those buildings exploit desperate people. I'm sure if I brought a code inspector into my building it would be way out of code but I'm sure the city has grandfathered in these buildings so they can burn down due to age/lack of maintenance. It would be much better to tear down these safety hazards and build safe, micro-units and studio apartments. 

The waiting list is too long. It is much better to tear down these safety hazards and build safe, micro-units and studio apartments. 

The $100,000 dollars to put down!!! And people/families cannot afford to buy. 

A few years ago there weren't enough homes so the building boom in Springs ran rampant. No opportunity on expensive these homes will be which are driving up the cost for crappy homes. If we sell our house, yes we will make a profit but not enough to afford the houses available. The wages versus home costs are not appropriate. Our landlord needs to stop and affordable housing needs to happen. 

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22. I am disabled - blind and numerous health problems - I am currently living with family, but cannot do that forever. I get only $1200/month from disability, which would not afford me even a small studio apartment along with my medications. I wish the government would like to get into assisted living, but my age does not allow that at this time (54), and the waiting list is years long. I would love to have a place, but cannot afford it.

23. Houses sell so fast can't get a reasonable offer in?

24. I think Colorado Springs needs to construct more houses and they are too expensive. House prices don't reflect the income for a math teacher

25. I think a great way to add housing to the city center is to zone for industrial/commercial space near Drake. Close down Drake and redevelop the land in the medical of the North End/CC. There are successful models around the Country. Daniel Island in Charleston is a fantastic example. When you start from scratch you put in low income housing for the people working the local grocery stores, you can put in homes for first time homeowners only, a whole mix of housing styles/prices. You can develop trails, and open space, and please the appeal of the old parts of town. It would totally reinvigorate the Southside of the City create a new, desirable, and affordable neighborhood downtown.

26. My mother is on a fixed income at 76 years old. We have been on a list for over three years now to get her into income based housing and to date we have only moved up a few spaces making her 271 in line! It would be great to have more income added households for the elderly 75+.

27. There is not much of a choice.

28. I think that in this economy they shouldn't look at credit as one of the major deciding factors alot of people are finding hard to get their foot in the door. Deny people based of credit is not helping the situation

29. Need more options that are safe and doesn't require two paycheck household.

30. Frustrating.

31. When I was looking for an apartment in Colorado Springs, of all the places that I was interested would barely allow me to live after paying the rent. I wanted to be closer to my job, but that was seemingly out of the question. You count all of the fees to apply plus the cost of rent being 300-400 more than what I pay now. I settled for my current complex where the pay here jobs is not that great either. My husband is a teacher by trade and my job is doing customer service.

32. Even making a reasonable salary I will not be able to afford rent for a safe decent apartment and the houses in a reasonable price range go very quickly and for prices over the listing.

33. The market is moving too quickly. Once we find a house that we like we have to make a contract before we can even think about looking into it more.

34. The lack of public transportation outside of the downtown area that would love to get a place, but finding public transportation in order to get to work and other activities but there just isn't any way of getting there.

35. If have no history of credit or past evictions only housing is drug houses or run down places. It's all not safe for single mothers and children or too expensive.

36. For people who have lived in Colorado Springs their entire life, I'm sure people, housings increase in price, the same apt that I rented in 2012 is now $1000 more per month, with no renovations. This is across the board. I know of many people selling and buying in Pueblo and commuting to the Springs for work.

37. "It's ridiculous" with their fees they charge, they accept a lesser amount and force you to an escrow account to one or two; the rest are easy money made. They tell lies to get people to pay the fee and complete the application even though who they are renting to, they just want more fees paid that are non-refundable. If the renter has Section 8 they should be noted and against.

38. Not a buyer's market.

39. Looking forward to the changes implemented... it is a very hard to find an affordable house here in Colorado Springs.

40. Please help make housing more affordable!

41. Impossible to find affordable housing here now plus disabled and senior. They keep raising the rent and can't afford it anymore. Want to buy as need to have a hub I can get into. Thanks hope you'll get us help.

42. Our rent is over 1x or 2x for more bedrooms for a reasonable price.

43. Why aren't we building more small affordable homes? Or duplexes? My generation generally doesn't want big houses we want a small, humble property that is affordable.

44. People may say that COS has a lot of people moving here, but I would like to know how they can afford it. To will now be leaving because of the cost of living here. There is no way I can make cost $5000 a month to survive here unless you have 3 roommates.

45. Affordable housing has disappeared in the springs.

46. I would love to buy a home here, but at this point I would need to win the lottery! I moved from Phoenix 6 years ago the prices of buying went way up here previously.

47. It's very hard to find a house that you can afford for a family of 3 or 4 kids. The Southside is very expensive and the other working minimum wage. I would love to move to the city so my Granddaughter could have other children to possibly interact with. I want to live in a community where I can afford it. I won't go back to apartment living anymore. I just wish it was more affordable to live in Colorado Springs.

48. 95% of the issues I've experienced in finding a place to live have been finding something affordable towards my income at 55 I'm still that affordable and safe, it's just not possible in this town anymore, and I'm a lifelong resident and love this town, but I am now considering moving out of town to find something that I can actually afford.

49. The management companies charge outrageous fees for all the extra costs, they shouldn't be charging you on top of the rent.

50. This spring is down in the downtown and we have a $300 credit score. I mean come on, this is ridiculous.

51. Our house would sell in less than a week but we can't even accept a $300 credit score for a neighborhood. Conga HOA fees make the payments higher than our mortgage but we can't afford the upkeep of our home and are getting older and can't do it ourselves.

52. People are a fortune for a small dump. Literally sometimes think we would be better off homeless. Not to mention the crime is ridiculous. Can't trust anyone with our heads out of the door and we do nothing about it (because there is obviously not enough evidence). We are considering moving out of state (we have a home up there and it is cheaper there) it is too expensive and we both work in social services. Literally a joke.

53. We moved up and are moving out of state. We can no longer afford to rent a decent place in this city as the pay here jobs is not that great either. My husband is a teacher by trade and my job is doing customer service. He ever did here in 10 years. We can't keep living pay day to day just to keep a roof over our heads...we have a home up there and it is cheaper there) it is too expensive and we both work in social services.

54. We are leaving at the end of May.

55. Colorado Springs is fast becoming too expensive and crime infested.

56. I try ridiculously hard to find a place that will take pets. I have one cat, and somehow that's become a huge impediment to my housing search. The landlord's around great with pet fees and a lot of the places are charging extraitist for the most run-down houses.

57. Rent is so high that it is not acceptable! Also when you pay $600-$1000 a month and we are not making a living pay day to day let alone pay for gas and other bills and pay for insurance. How are young adults supposed to find somewhere to live when they have so many requirements? Most young adults dont make $1000 and higher. Definitely not worth it to rent in this city either; I would never be able to save for anything! Very hard to find housing in good school boundaries consistently from elementary to high school.

58. I do not want to live in the suburbs...east of powers. You can't get a house for less than $1000 and higher. Cheaper price. I am one of the few natives in cs and am going to have to leave if we don't do something soon.

59. This entire process is horrible.

60. I've been looking for a home since August of 2017. I'm 25 years old. I was preapproved for 150K. I DON'T make minimum wage here but have several bids in prices that are close to my price range but investors come in and offer cash bid higher and thus my offer isn't even considered. I can buy a one bedroom unit in one of the best neighborhoods for under $1000 and higher. Definitely not worth it to rent in this city either; I would never be able to save for anything!

61. I am currently living with family, but cannot do that anymore. I know of many people selling and buying in Pueblo because there is no law. But who's listening? Nobody.

62. We are over $1000 and higher. Definitely not worth it to rent in this city either; I would never be able to save for anything!

63. I would love to buy a home here, but at this point I would need to win the lottery! I moved from Phoenix 6 years ago the prices of buying went way up here previously.

64. Traffic is out of control " speeding, road rage, chaos " safety of my family. The police department is weak. Far too many moving here. Too many rentals for second town.

65. I am currently living with family, but I was unable to keep up with the pay here jobs. I started my search for housing a year ago after saving for a down payment for three years by rezone all the empty industrial/commercial space and they are overpriced in general. House prices don't skyrocketed. I started my search for housing a year ago after saving for a down payment for three years by rezone all the empty industrial/commercial space and they are overpriced in general. House prices don't skyrocketed. I started my search for housing a year ago after saving for a down payment for three years by rezone all the empty industrial/commercial space and they are overpriced in general. House prices don't...
I have just about given up on looking for my forever home. Being a disabled Veteran living on VA Comp & Pen, it seems that the places are built to be nice places for cars to live instead of someone with modest needs, and most neighborhoods are for investors market. I make good money, I should be able to afford a home and not be forced into communal living, remains “Unattainable”.

Just kind of frustrated trying to find a good job to pay for a single apartment... decent price that’s nice on the west side, currently living with parents it’s good but would like to be more independent I’m 26 renting and own is very pricey here if your not making 70k +

The homes I’m able to afford are in the “bad” parts of town. Everything I do (kids school and work) is north. I grew up in those neighborhoods and I am a Colorado Springs native. Rent is going up, but wages are so low, the housing lottery is just way too high!!!

I am currently living in a rent bubble and terrified. I have 3 kids sharing a small room where everyone is in each other’s space, it’s all that’s available in the area. Experience.

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I have bad credit and 1 eviction from 2008 and haven’t had any in a long time because of my bad credit. Not because of my eviction.

I am moving in with family due to the increase in rent, from $1500 to $2000. It’s been impossible to buy a house in my price range. I am actually looking to move out of state due to the market.

It doesn’t matter where you look. It is impossible to find affordable housing. Even the higher crime areas are too expensive. I have bad credit and 1 eviction from 2008 and haven’t had any in a long time because of my bad credit. Not because of my eviction.

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would love to buy and have the credit and income to do so. Just no way to compete with the profit sharks out there flipping these places to rent and make an income off of them.

130. I am about to start my second full time job as a "kitchen bi*** to [***] and need to afford rent for two of these old homes in Colorado springs that are selling for 4 times more than they should. I am so frustrated with how over priced these homes are and when I moved here to Colorado springs in 1999, my mom and dad bought a brand new house here on Constitution and Powers for $143k --- those are the kind of prices I was selling for almost $400k now, and they are all 20 years old and need some work, paint, floors, windows, water heater, remodeling...I'm not able to see if I can buy a house soon I make $43k per year and I must double it to $86k in order to afford one of these old homes. I am alone, no one will rent if you have a large dog. We moved away from the area for cheaper housing. The market is over saturated. It is impossible to find affordable housing.

131. Tried to buy a home September 2018 with an approved FHA loan of $200000 and there was absolutely nothing in the market...ended up buying a condo. Condos are also pricey, often two story or have common walls, and have HOA fees that will certainly climb as time goes on.

132. If we move to something smaller, we'll have to pay as much as we're able to sell ours for. We need one level which is not common in CS. Older housing downtown is very pricey or requires significant work. Condos are also pricey, often two story or have common walls, and have HOA fees that will certainly climb on our income decreases.

133. Everything is too expensive here in Colorado Springs. I'd love to find a place to rent (two bedrooms) that's in a safe neighborhood and that is in like new updated condition, and that I can afford ($under 1000 per month). It's not too far from work, where I'm at for 3 yrs now b/c I can't afford to move but the agency ups the rent every year w/o any upgrades to the place so I'm stuck.

134. It's extremely hard for a single parent to find an affordable place to live, make 3 times the monthly rent and pay all the additional fees, even if you have looked at the market and quality housing that is large enough for our family and my range were often falling part, had unsafe roads, and had no washer/dryer in each unit. Apartment rents are way too high for people to live on their own. I'm a single mom and I couldn't even afford a one bedroom for my son and I. I work full time at a grocery store and this is an approved FHA loan of 200000 and there was absolutely nothing in the market...ended up buying a condo. Condos are also pricey, often two story or have common walls, and have HOA fees that will certainly climb as time goes on.

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136. I'm Colorado springs a little sick of what's been happening with the HOAs or neighborhood covenants are ridiculous to maintain. The homes in safe neighborhoods with good schools are simply unaffordable for a young family starting out. More affordable housing needs to be created with good schools and low crime. My husband and I are Colorado's our family is stuck where we are at for 3 yrs now b/c I can't afford to move but the agency ups the rent every year w/o any upgrades to the place so I'm stuck.

137. We would like to own our own home but because of the tax laws and the fact that we own a small business we don't look like we are able to make the mortgage payments and raise a family. We would love to rent a house that is completely zero scopped both front and back yards and we have two young children, our dream home may be an apartment complex as I have 2 children and my own desired kind of home is $100000. We are searching and saving for years four.

138. It is a dismal situation, for the housing market to be a market at all. I'm constantly astounded by the fact that consumers and owners refuse to learn from recent become housing market crashes, and refuse to make changes.

139. Rental prices are too high and then when I can afford the price per month, the landlords wants me to make 3x the rent payment which makes it difficult to find a place I can afford. I'm a single mom of two kids and we have Horizon insurance. It is impossible to find housing for people who make 12k/year.

140. The lack of quality housing in Colorado springs. Seems more focus on developing suburbia than upgrading city core. Nice trails but not a very walkable city.

141. Colorado springs needs more affordable housing. Absolutely none available. 100k homes is scant at best. I would go for a 2 bedroom apt the size of a studio with a view.

142. Our household income is over $100k/year and we still cannot find an affordable home.

143. Affordable homes soon!!!! I am going to work 2 full time jobs to see if I can buy a home. If you aren't making 6k a month and have 12k to spend for rent than you are not going to be able to purchase a home for myself and my wife and kids. Rent is far too high for people to live on their own. I'm a single mom and I couldn't even afford a one bedroom for my son and I. I work full time at a grocery store and this is an approved FHA loan of 200000 and there was absolutely nothing in the market...ended up buying a condo. Condos are also pricey, often two story or have common walls, and have HOA fees that will certainly climb on our income decreases.

144. I wish that it was more affordable to live on my own. Rent is way to high, not to mention applications fees to the USPS and the court that sent me in the range were often falling part, had unsafe roads, or were just overall sad. I want an okay place. Nothing fancy, nothing super clean or nice, just a nice place to call a home, safe and in good condition that is reasonably priced. Rent is far too high for people to live on their own. I'm a single mom and I couldn't even afford a one bedroom for my son and I. I work full time at a grocery store and this is an approved FHA loan of 200000 and there was absolutely nothing in the market...ended up buying a condo. Condos are also pricey, often two story or have common walls, and have HOA fees that will certainly climb on our income decreases.

145. Housing cost FAR exceeds wages. Cost of housing has caused the huge spike in homeless families, poor housing quality, and landlord/tenant unacknowledging about condition of home. There needs to be some intervention quickly, or, we will have a city of empty homes and families forced out by the market. Not enough apartments in decent neighborhoods - too many apartments that do not have central A/C and washer/dryer in each unit. Apartment rents are way too high.

146. We were priced out of our home. I'm very saddened by the fact that consumers and owners refuse to learn from recent become housing market crashes, and refuse to make changes.

147. Old ppl on fixed income are out of luck on housing. They should be clean, in good working order and I shouldn't have to worry about getting gugged or killed in my parking garage. In 3 yrs now b/c I can't afford to move but the agency ups the rent every year w/o any upgrades to the place so I'm stuck.

148. If we move to something smaller, we'll have to pay as much as we're able to sell ours for. We need one level which is not common in CS. Older housing downtown is very pricey or requires significant work. Condos are also pricey, often two story or have common walls, and have HOA fees that will certainly climb on our income decreases.

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in 20 years of military moves. Our family will not
be moving to Colorado Springs with the service member
in tow because we can not afford to. In Colorado Springs
it's a shame that the ridiculously high cost of housing
is forcing our family to be apart.

178. I've always paid my bills on time and to be
duly that due to credit issues that I cannot be a lease holder,
without any consideration to rental history is very
excruciating. The reason I had to let go of my
house that my family has made the roads unsafe, and crime
rates have gone up. Get them out of here.

179. I try renting a 2 bedroom house for rent under
1,100 a month for rent is non existent. Being a single
mother I would like to buy but until then I need to be a
in a place that allow me to focus on me and my kids
in my children's school district that is affordable and
the working poor here in AFFLUENT. I make almost $30,000 a year and can not
doing repairs, raising rent for no reason except we
prices rise every year but can't afford a home either
Also, the application fee per home kills my bank
more than 20 applicants per home in my price range.
I look. There needs to be some sort of rent control in
place to make housing affordable.

180. People are greedy raising rent prices to make a
profit. Lower the rent cap and the housing situation will
be a little better its ridiculous that someone charges
1800 dollars for a house you only pay 800-900 in mortgage
costs.

181. Can't get an affordable home because there are
more than 20 applicants per home in my price range.
Also, the application fee per home kills my bank
account. Can't afford to stay in my apartment as the
rent is too expensive and can't afford a home even if
the prices rise every year. Can't afford to move out of
state.

182. I'm stuck with where I'm living because rentals
have increased beyond the income two adults provide.

183. Just wish the pay would match the rising housing
price or that the pay would match the rising price
we are a single family as I'm not able to afford anything
In Colorado Springs and I'm probably going
to look at other states to rent because the housing
market doesn't crash. I have a feeling the market is going to
crash worse than 2008 by 2020. They are literally extending peoples mortgages to make it possible
to afford it month to month. People are buying homes out
of their affordability just to prevent from extreme
rent, even if it's more than 30% of their income. Poorly
renters rights are not recognized. The landlords are
their criminal racket and current home owners are making
huge profits off of squeezing the life out of renter in
Colorado and its quite disgusting. There is a huge
increase in crime and homelessness and there is no end
in sight unless the market crashes. All in all, its best
to make sure that the market crash by 2030. A 350k
is a ***** joke. But all these ***** out of state
people are stupid enough to buy it.

184. I have a great job with a great income. However
I am a teacher and had to move back in with my
parent's children's school district that is affordable
and make good money and can only buy run down
rental community and retail pays nothing ... we are a
corner cookie cutter town many of us are 50-60 a year
and counting to keep up with the***. Landlords are
requirement to rent. Are you kidding me? Rent
is outrageous. Can this city please control the massive
rent increase. Please.

191. 5. I've lived here since 1946. Everyone
in Colorado Springs needs to get out of here. I
have a great job with a great income. However
I am a teacher and had to move back in with my
parent's children's school district that is affordable
and make good money and can only buy run down
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I own a car, many of my friends with disabilities rely on public transportation, but cannot find affordable housing near my route in route to Asilomar. We don't want to live in a slum just because we're disabled! Also, the city needs to better advertise how to get housing vouchers, around to look from the people I know that want to accept vouchers. Thank you for doing this survey.

Housing costs are extremely high. Pay in Colorado Springs doesn't match up with the cost of living. Not enough inventory

The housing market is tight. We can't find anything in the price range for what we qualify for. Home need increasing upgrades etc... not to mention the 6 bids already in within two hours.

The price of the LOWEST COSTING apartment in the town would cost $1500 and my pay on hour, which is above minimum wage. I can't afford to move out at all.

The city has made my own property less valuable by deeming my residential street a "main arterial" and by not enforcing truck route laws. This has affected my home's foundation too. Not Fair.

This is a retirement area yet it is almost impossible to find ranch homes suitable for older people in a decent price range.

It's hard to do with bad credit

If things don't change, it is likely that we will be leaving Colorado. And that really stinks because we have worked hard for years and have been good citizens.

It has been awful and heartbreaking, I feel like I have to move out of state to find affordable living for my disabled child.

Fist the Southwest. STOP allowing companies to build new buildings and letting unoccupied ones rot.

Put effort into the areas. And do better with this homelessness. Make sellers provide proof their homes are clean from meth and other big issues in the house.

Unfortunately since we have an average size family and young working adults, it's expected that we can afford more on housing. This can be a struggle and the ability to debt to income ratio doesn't give us the option to properly afford rents in this town anymore.

We were evicted from my (leased) home of 15 years after a developer bought the property because he needed a PARKING LOT for his new condos. I am a senior, disabled, and held Ferro employee and no one in Colorado Springs gave a ****. I ended up buying a house in *****, it was either that or be homeless in the Springs.

I am a 50-year-old white disabled female on SSDI. I could no longer afford to live on my own and had to move into my mother's basement. This city doesn't afford low income apartments that are in a decent part of town and near grocery stores... etc. Though

They are also charging ridiculous amount of rent for a product, commodity, or service. Governments use price ceilings to protect consumers from conditions that could make commodities prohibitively expensive. There needs to be a price ceiling.

I work at **** and I can barely afford my current rent now that there is a significant increase this year. I come within $100 each month and have little savings because over 50% of my income is rent. My first apartment here was a sewer that flooded four times, but I could afford it better. I shouldn't have to choose between living without pets and saving for a townhouse.

I can say that the housing crisis is really bring this town to its knees

This is a retirement area and it is almost impossible to find ranch homes suitable for older people in a decent price range.

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for no reason whatsoever, Colorado Springs is the same city it was in 2014 and my only regret is that I was not in a position to do anything about it. The real estate developers are running natives like myself out of town! I refuse to live on the southeast side of town just to find my family the home of my dreams at a price we can afford. I am so fed up with it that for the first time in my life, I’m considering moving away. This cannot continue any longer, or nobody who can afford a home in Colorado Springs their home will be able to live there.

285. Price of housing goes up but wages do not. Single family homes are considered less expensive than 2 or more family houses because of the price of owning AND renting.

286. Discounts for Natives: since everyone here are immigrants. Or, look at the situation out of state tuition does when they charge you to come to Colorado.

287. Rents are too high and wages are too low. I make too much for any of the low income subsidies but not enough to afford rent, utilities, my 3 children, AND things like fuel or a car payment without having to have a roommate.

288. Hope just ridiculously expensive and I’m born and raised here (I’m 27). It is at the point where we are looking into moving out of state.

289. Price of housing goes up but wages do not. Single family homes are considered less expensive than 2 or more family houses because of the price of owning AND renting.

300. A one bedroom apartment shouldn’t cost $900/ month yet alone $1200 dollars. There should be one bedroom apartments in safe areas around $650 in a city this size, but there’s not.

301. I work 2 jobs people are moving from out of state to buy in co springs and its taking up alot of the available real estate.

302. Sold my house 2 yrs ago had to move to another state. Could not find work because I am over 50. Could not get any assistance. House was to large and to expensive. Court ordered me every couple of months to move out of state to keep the house but that cost less. Bought house 1997 150k sold 2017 265k.

303. The houses are just not worth that much! I could never move in another state to sell my house to have my daughter cost increase.

304. My husband and I are both working full time making a combined income of $700,000 annually yet there are still so many obstacles to even using his va loan. Every house we are trying to look at (within our price range) is not worth the money they are advertising. Sellers are trying to sell their $200,000 houses for almost double that amount yet don’t want to put into the house the work we are willing to do. I’m sorry but I’m not going to pay $225,000 for a house that is in a very unsafe neighborhood that sorely needs work just to make it move in ready. You can’t even rent here unless you make 3 times the income and the average price for a 2+ bedroom is running $1200 and we are approved for $300,000 homes. We can not build more houses that are affordable for the working man. When we are realistic about staying in the $200-250k price we can not find a house. We can’t afford for price of housing goes up but wages do not. Single family homes are considered less expensive than 2 or more family houses because of the price of owning AND renting.

306. The market I feel and all over are trying to get ride of hard working families trying everything to buy cause rent cost way to much. Your only choices are to rent or save up for a house for a year and work to live with bed bug or roaches in an apartment or live with family or be homeless unless you can buy a house that is in a very unsafe neighborhood that sorely needs work just to move in ready. You can’t even rent here.

307. The price of a home is $200,000 but I sad lived my life raised my family here and now can’t afford to live. It heart breaking I love it here but the price of living has gone up to much so I rather buy an not pay for someone to get rich.

310. Moved to Texas.

311. No matter how hard you work even 2 jobs you get told you can’t afford the house you need but you can afford to pay 1600 to 1700 for rent. Prices on homes just from last year have gone up first time home buyer that is approved for these prices could find a nice place this year we have 235k and still can’t find a house or if we do they are gone before you can even put offers in. I have told all and ever are trying to get ride of hard working families trying everything to buy cause rent cost way to much. Your only choices are to rent or save up for a house for a year and work to live with bed bug or roaches in an apartment or live with family or be homeless unless you can buy a house that is in a very unsafe neighborhood that sorely needs work just to move in ready. You can’t even rent here.

312. Way too expensive!!

313. Yes, property tax increases are making moderately priced homes much more difficult to affort.

314. Single-family new builds are too large and too expensive.

315. Not looking for a house, but trying to improve my current house. Most of the issues for anyone trying to build in this community is related to bad zoning and past zoning errors. If you live in a moderately priced neighborhood (**** hud houses were built in the 50s Rouch Style) where building code was non-existent, you are stuck and unable to use the property to the maximum with lack lot size and set backs that make no sense.

317. Only option is to rent out that house and move. This killing the neighborhood by removing owners. Lack of housing options in this city are due to fact that development hands are tied when trying to improve their properties. You get crappy design, create a meandering plan that destroys the integrity of the original home. Most cities our size have adjusted zoning to allow growth and density. Instead we keep spreading like there is no consequences.

318. Sincerely hoping City Council will make changes that actually help owners, the economy and neighborhoods. Look at the pandemic Academic Road developments, MA for inspiration and learn from their mistakes. The AARC wants to preserve what we need to go and there are groups that are fearful about short term rentals... Then add really high taxes for short term rentals to it, well...

319. prices have soared and there are few options available. It is difficult to look when everyone requires
A full-time job is a mortgage in this economy. This is an expensive place to live. I don't think ADUs at the expense of our older downtown neighborhoods is the answer to shortage of affordable housing. They will only make it easier for large hotel chains to buy up single family housing, build ADUs and STRs. This is corrosive to the stability of our older neighborhoods that are now seeing an influx of young families. This will not last long at all. We will have given the landlords carte blanche. Don't undermine our neighborhoods further by allowing ADUs. It is unfairly targeting us because we don't have HOAs that would allow us to make our own decision on the issue.

Survey should contain questions on how best to solve overcrowding in the downtown area and answers to shortage of affordable housing. They will only make it easier for large hotel chains to buy up single family housing, build ADUs and STRs. This is corrosive to the stability of our older neighborhoods that are now seeing an influx of young families. This will not last long at all. We will have given the landlords carte blanche. Don't undermine our neighborhoods further by allowing ADUs. It is unfairly targeting us because we don't have HOAs that would allow us to make our own decision on the issue.

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they would base the rates at real people income rather than what people get the government to pay for them. I hate Colorado Springs feel that this has not remained average for the last ten years or so. While rent prices seem high for some areas, they are not exorbitant if you are just living in a decent neighborhood.

68. I think it’s better if maybe you don’t make a decent neighborhood medium income based on my income it’s hard enough to pay rent but requires a major premium. Without the view, Ca. Springs becomes much like any other city. Maintaining views is expensive. Affordability needs to be a priority and enforcing laws that take care of slumlords.

70. Very happy with value increase, very unhappy about crime and homeless population milling about my home.

71. My age group, on fixed incomes, whose working careers are basically over, have very little options. Living with family is not what my family wants. And I cannot find anywhere to go. Even apartments are too high, especially when you add in HOAs and such. Not worth the investment.

72. I am very frustrated because I have to work 5 jobs, in order to make ends meet and afford a house in a neighborhood so my daughter can finish school at her school. My rent went up 300 dollars in 3 years that is far too expensive for me. The neighborhood still has to stay on alert for burglaries.

73. My first home was difficult to find, but I got lucky. Where I live now is a lot safer, but the neighborhood is not in a good school. My rent has doubled in 3 years that is far too expensive for me. I, personally, and not searching for housing at the moment. The city needs better enforcement on hazards and surprise visits. I had neighbors 16 years ago you could find lots of 2-bedroom rentals in a safe neighborhood. To raise a family but now we don’t even know how we will afford a mortgage in a safer neighborhood. Prices are too high!!! It’s next to impossible for a single person to buy a house.

94. I have a great feel for my home searches. My broker is amased and the me wants to have exactly what my home needs. House hunters that have been here for over 29 years and the cost of living here is high. I have been living in this house. And the house is not in a good neighborhood. I had to search for it. And then I ended up paying $1000 a month in rent for a small apartment. There is nothing that goes along with just living. Currently we have to put the money towards insurance, and all the other little things that go along with just living. Currently we have no idea what our family needs. I have to say that housing is the number one stressor and burden to these families. There is a lack of affordable housing. It should not cost the cost of healthcare just to provide a place for your children to live without fear. The city needs better enforcement on hazards and surprise visits. I had neighbors 16 years ago you could find lots of 2-bedroom rentals in a safe neighborhood. To raise a family but now we don’t even know how we will afford a mortgage in a safer neighborhood. Prices are too high!!! It’s next to impossible for a single person to buy a house.
This year, the homes for sale in our neighborhood are that had appropriate homes that we could afford. Payment for houses that are minimum 250,000 is nearly the complexes are currently charging for new renters. Buying a house has no incentive for current renters since developments are up the hill! People should be able to afford an apartment working full time. And there should be a way to work part-time moving here from out of state. It's hard to enjoy my home when around me is homes are very expensive, but not by much alone, but also the cost of living are adding up. So, the frustration comes from having to save up potentially more for a much-less-desirable home. I really find keeping the all-around supply for the upcoming years would help a lot.

Rent is too high for apartment complexes that have not been updated in the last 20 years. Also, there is no incentive for current renters since complexes up the rent at the end of every lease term so "whatever they are asking is maximum". Buying a house seems difficult because building up a significant down payment for houses that are minimum 250,000 is nearly impossible for young renters. Buying a house without walking trails, or they are near major roads and too noisy. Or, they are just unaffordable.

Housing needs to be more affordable. We chose to live here because we could afford it. We chose not to live in San Fran or NYC because it's too expensive. We can afford it, but the cost of living is too expensive. It is hard to enjoy my home when all around me is homes are very expensive, but not by much alone, but also the cost of living are adding up. So, the frustration comes from having to save up potentially more for a much-less-desirable home. I really find keeping the all-around supply for the upcoming years would help a lot.

Rent control does not work. I think there are plenty of examples nationally of what happens to cities that have rent control. I own rental properties and the good renter is, we almost always have to search for a couple to the address to address various things they are looking for and demand. There is not enough supply to make up for the MASSIVE influx of people that keep coming to the city looking for a place to live, and demand. There is not enough supply to make up for the population. There is not enough supply to make up the city. It is hard to enjoy my home when all around me is homes are very expensive, but not by much alone, but also the cost of living are adding up. So, the frustration comes from having to save up potentially more for a much-less-desirable home. I really find keeping the all-around supply for the upcoming years would help a lot.

This city is upside down on median wage and average cost of real estate. It has been commented on by others for a long time that the median wage and the SE side should be bulldozed to improve the springs. Nothing is being done to develop anything on the SE side. Prove them right. Be true to home you Springs.

My wife can no longer handle stables. We've talked about moving to a 1-story house but affordability is a huge stumbling block. One expects a smaller house to cost less but it seems that these days, a smaller house may cost more.

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158. I have not searched for a while, but I have friends and relatives who have had a very hard time finding affordable housing.

159. There are too many fluctuators & not enough decent priced homes. Many young adults are unable to buy homes due to this.

160. Before we purchased our home in 2017, we had searched for 7 months. We put in various amounts of bids and always got out bid by more than $20,000. The housing is getting extremely expensive in Colorado. The rents where I live are area nearly free of crime. If Colorado Springs decides to build affordable housing, that will bring more crime to that area that we just don’t need. We are already dealing with over 1,500 homelessness people that wander all areas of Colorado Springs. The people that work hard for the money don’t need rent and can’t afford affordable housing to effect their daily lives.

161. There are many nice houses but the neighborhood is bad. Wouldn’t live in SE Springs on a dare.

162. Not my own search, but my son is a realtor. He said that the soldiers who are below E3 rank can’t afford a house here and families are having to share a rental. That is sad considering what they do for our country and our country.

163. An bought an abandoned Mall and create a place for families to temporarily stay while looking for a place. Create Works project to support this and transform the City.

164. If I wouldn’t have found a functional fixer upper, not sure what I would’ve done. I think it’s sad for people spending 1/2 of their income on housing. That’s not quality of life.

165. It’s not up to our government to get directly involved in housing. We need to look at existing policies that interfere with the ability to create more affordable housing (when park and few parks are appx $13k, that is)

166. Prices are way above the current pay that an individual receives. One has to work two jobs to stay above water.

167. The housing market in Colorado Springs is obscenely high. It is impossible for people in lower income brackets to get into our market. In addition, rents are beyond most people’s means as well.

168. Many families have pets, especially dogs, and it is nearly impossible and rent that allow pets, live alone in a decent price range.

169. The stop the explosion of apartments on Powers! It’s not up to our government to get directly involved in housing. We need to look at existing policies that interfere with the ability to create more affordable housing (when park and few parks are appx $13k, that is)

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171. I’ve formally started house buying process yet. Stop the explosion of apartments on Powers! It’s not up to our government to get directly involved in housing. We need to look at existing policies that interfere with the ability to create more affordable housing (when park and few parks are appx $13k, that is)

172. You don’t find school districts as a factor, which it is for many people. Also crime, parks or trail access nearby, streetlights, and noise from major roads.

173. Immediate affordable housing crucial for elderly, disabled, poor (sec.8 & like) SAVE ALL OVER Springs.


175. I was fortunate I initially moved into an apartment with a great landlord. And this kept my wait for *** housing bearable. However Central youth relatives struggle as their rent has gone from $750 to $1200 and their pay check does not change. Central is one of the many places the market is just the good tenants in doing so. Answers: find best practices in similar cities.

176. Jim is everywhere moving north. The south end has a lot to offer:

- My 23 year old son works hard, full time and will neverliffy to buy a home in these days. He couldn’t afford a 1 bedroom apartment unless he wants to live in the ghetto and dodge bullets everyday.

- Springs feels overcrowded, add tourists and life on west side is hardly manageable. Getting worse now.

- Looking for space in county.

- I’m poor so as to qualify for housing assistance, even though I need it very much. I’m considering leaving the state, because it’s so expensive to live here. We need rent caps, especially on studio apartments. No one should ever pay more than $400 for a studio apartment.

178. It is too hard for a single mom with disability, raising a child with disability, to build credit, or any savings. Without those, trying to find affordable housing is nearly impossible if you work in the industry. Today’s youth are out there working full time, and cost of living vs housing is the largest gap I’ve seen in my travels. This city is set up for military and without military assistance, even though I need it very much, I’m considering leaving the state, because it’s so expensive to live here. We need rent caps, especially on studio apartments. No one should ever pay more than $400 for a studio apartment.

179. It’s not going to last. I’ve lived in multiple places and cost of living vs housing is the largest gap I’ve seen in my travels. This city is set up for military and without military assistance, even though I need it very much, I’m considering leaving the state, because it’s so expensive to live here. We need rent caps, especially on studio apartments. No one should ever pay more than $400 for a studio apartment.

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181. We will hold off and see if the housing prices come down a little bit. Not affordable currently. My income is too low to be able to buy a home in this market. This is why no one should ever pay more than $400 for a studio apartment.

182. Too expensive! EVERYTHING!

183. We own 3plexes that we believe help the city with affordable housing and wish more buildings like that.

184. Salaries are kept artificially low because military players looking for luxury retirement homes!!!

185. We are stuck here, and several of my neighbors want to build the half million $ McMansions and nobody wants to live in the ghetto and dodge bullets everyday.

186. There are too many flippers & not enough decent priced homes. Those of us that are young adults are trying to afford a place to live. I would like to see more affordable, and also quality, homes for people who traffic.

187. I live in a senior community, but the income required for low income persons it would be better to pay is nearly impossible for a single parent working full time. It will not seem feasible with the current prices.

188. Affordable area of rural Colorado so that I can actually have some acreage and a house the size of my current house were back on the market now, I’m not sure I could afford it. It is too hard for a single mom with disability, raising a child with disability, to build credit, or any savings. Without those, trying to find affordable housing is nearly impossible if you work in the industry.

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191. I moved here from Texas. Texas has very low cost of living compared to Colorado. However I prefer the pace of life, and cost of living vs housing is the largest gap I’ve seen in my travels. This city is set up for military and without military assistance, even though I need it very much, I’m considering leaving the state, because it’s so expensive to live here. We need rent caps, especially on studio apartments. No one should ever pay more than $400 for a studio apartment.

192. We need repairs that is equivalent to a complete tear down.

193. You can’t rent if no one reports to credit bureau. Have VA certificate for a loan and can’t get 100 points to complete your score requirements.

194. I love my home... I purchased it in 2012 because I was lucky to have bought my house 7 years ago because if my house were back on the market now, I’m not sure I could afford it. It is too hard for a single mom with disability, raising a child with disability, to build credit, or any savings. Without those, trying to find affordable housing is nearly impossible if you work in the industry. Today’s youth are out there working full time, and cost of living vs housing is the largest gap I’ve seen in my travels. This city is set up for military and without military assistance, even though I need it very much, I’m considering leaving the state, because it’s so expensive to live here. We need rent caps, especially on studio apartments. No one should ever pay more than $400 for a studio apartment.

195. The city needs more affordable housing when the developers submit plans for the new communities they are proposing. They are not inclusive when the developers submit plans for the new communities they are proposing. They are not inclusive when the developers submit plans for the new communities they are proposing.

196. How people earning less than $20 on an hour can live in this city is beyond me. It is too hard for a single mom with disability, raising a child with disability, to build credit, or any savings. Without those, trying to find affordable housing is nearly impossible if you work in the industry. Today’s youth are out there working full time, and cost of living vs housing is the largest gap I’ve seen in my travels. This city is set up for military and without military assistance, even though I need it very much, I’m considering leaving the state, because it’s so expensive to live here. We need rent caps, especially on studio apartments. No one should ever pay more than $400 for a studio apartment.

197. Even though I need it very much, I’m considering leaving the state, because it’s so expensive to live here. We need rent caps, especially on studio apartments. No one should ever pay more than $400 for a studio apartment.

198. How are they fixed? Terrible crime. Bad drivers. This city is growing faster than its infrastructure.

199. The city needs more affordable housing when the developers submit plans for the new communities they need to tell them what they’re going to do if they’re going to develop more areas. Average price of new developments is too high. The city needs to include some starter homes! I’m stuck here, and several of my neighbors are in the same predicament. Please build more affordable housing especially for elderly low-income households! We’re not all high-income golf players looking for luxury retirement homes!!!
I spent countless hours going through listings mainly wage vs expense community with no real housing alternatives pathetic just cant wait to leave the springs. horrible over priced the market.  We are catering to tourists instead of housing and taking valuable numbers of units off a house in Colorado Springs.  Information on buying/renting a home.

If prices keep increasing, we won't be able to buy a house in Colorado Springs. It is very difficult for first-time buyers to find a place and to save for a down-payment. Colorado Springs is too expensive, in the future my kids at the current rate won't be able to buy a house in Colorado Springs.

I found desirable was poor and even poorer was the selection of available housing in the market that just got built in the Springs area for a hundred thousand less. it's just frustrating especially for people who are on a low income. I was really hard to maintain what they need and what they want so that they can have a home and a place where they can feel safe in for the very first time. This hope helps the discussion and hopefully we're able to change a few things for everybody by providing some infrastructure and affordable housing.

I felt like there was too many people looking and it made the home search really hard as the landlords worry looking for that perfect tenant. If people can't afford to live here then they need to move elsewhere. I can't live in San Francisco because I can't afford too. Same goes for people here. It's a desirable location which increases home values. Moving along.

I had a great experience searching for my home. I have accumulated a lot of equity in my home. I do not want the city to change the market which will lower the equity in my home. That means a loss for me. Not a good situation.

I found what I wanted in 3 months, so it's quite good. Searching for a henge 16 years ago was much easier. My current mortgage is less than the rent back then. Today, the cost of looking for a new home could get cost me 3 times my current mortgage. Plus, I could possibly afford better properties. It's a bit of a struggle trying to find nice places to live somewhere outside of Colorado Springs. There is so much building, but no public transportation infrastructure. Is that too keep certain people in certain areas of the city can't afford anything else as I was the only working. But I have been around alot of young adults just starting out and most of them to have live with family because they can't afford even one a bedroom a debt in a decent area. after moving out of the apartment I was living in a house and in that price range despite what they're cleaning that they're advertising when you find a home you like actually realize that you're going to pay an extra hundred thousand and they can't explain why also depending on what area you're looking on buying the price goes up and an additional cost of the market price of the same that just got built in the Springs area for a hundred thousand less. it's just frustrating especially for people who are on a low income. I was really hard to maintain what they need and what they want so that they can have a home and a place where they can feel safe in for the very first time. This hope helps the discussion and hopefully we're able to change a few things for everybody by providing some infrastructure and affordable housing.

The reason my house is hard to sell is that the land has depreciated a landslide area and the property taxes are sky high.

Denver is a very challenging area. I found what I wanted in 3 month, so it's quite good. Searching for a henge 16 years ago was much easier. My current mortgage is less than the rent back then. Today, the cost of looking for a new home could get cost me 3 times my current mortgage. Plus, I could possibly afford better properties. It's a bit of a struggle trying to find nice places to live somewhere outside of Colorado Springs. There is so much building, but no public transportation infrastructure. Is that too keep certain people in certain areas of the city can't afford anything else as I was the only working. But I have been around alot of young adults just starting out and most of them to have live with family because they can't afford even one a bedroom a debt in a decent area. after moving out of the apartment I was living in a house and in that price range despite what they're cleaning that they're advertising when you find a home you like actually realize that you're going to pay an extra hundred thousand and they can't explain why also depending on what area you're looking on buying the price goes up and an additional cost of the market price of the same that just got built in the Springs area for a hundred thousand less. it's just frustrating especially for people who are on a low income. I was really hard to maintain what they need and what they want so that they can have a home and a place where they can feel safe in for the very first time. This hope helps the discussion and hopefully we're able to change a few things for everybody by providing some infrastructure and affordable housing.

We would like to sell and upgrade our home but do not make enough to survive in this economy.  I would be able to afford to live in my home in retirement in approximately 10 years, but make enough to be paying taxes on the tax equity in my home. That means a loss for me. Not a good situation.

The apartments are charging way too much for rent in this city! People are having to move back home with there parents or other relatives just to make it here. We are having to pay rent to be able to get in. Moving in just before prices skyrocketed. On my third year and am lucky because my rent has small increase each. Too many renters are living with multiple roommates and even then, their portion of the rent takes too large a portion of their income.

A home in a home. I have 2 children, and pay 1300. Per month for rent. I do not qualify for help, but do not make enough to survive in this economy.  Affordable housing won't fix the bums that don't want to work. The homeless camps need to be made illegal.
condition, cleanliness and overall maintenance of the houses that I was looking at.

264. There are absolutely no privacy, no walk, no homes in my price range, leaving me crippled and living on the second floor. You prefer your disabled sleeping in tents and it may be we will have to live completely in a car.

265. Younger and single people cannot find affordable small housing. All new houses being built are 4+ bedroom and extremely expensive, or overpriced townhomes. New development of SMALL 2 bedroom houses is desperately needed.

266. Safety and neighborhood presentation are the most important factors. Homeless camps, RV's and people living in cars on neighborhood streets make many locations undesirable and create a place that would not be willing to live in. The parks and trail systems could be a great feature in this community but I feel as though they are out of hand and not allow my family to use many of these areas, and I dont want to live or work near them either.

267. They keep putting up housing for the granite counterptop set yet people who need a roof over their heads get little affordable choice.

268. The problem is I could sell my house for a good profit, but all of that would be lost when buying another house which would be overpriced. The city/developers should convert old warehouses/buildings into apartments for low income families vs building all brand new.

269. There are too many expensive luxury apartments being built here for those 55 yrs old and older - high rent $3500 - $5000 a month & higher. That's ridiculous! The average senior citizen cannot even afford to rent them, and they are being left out of the whole picture.

270. I am disabled, I qualified for housing but was not well enough to find my own rental, which is what you have to do. Also, I refuse to live in SE Colorado Springs, which is where it seemed there was availability. They suggested that I see if housing would pay for my apartment that I am in now. In no way this apartment would have passed the **** safety inspections. Landlords are not accountable, apparently. I have thought about turning them in because this is a matter of safety.

271. Housing values/taxes are rising way too quickly. Pricing lower income out of the city completely. Developers are building only for Military officers and others on fixed incomes.

272. Seniors on fixed incomes.

273. If I was to find housing (in my price range). You have outbid by thousands of dollars, because everyone is looking as well.

274. I keep up on my neighbors homes as the sell just to have an idea of the worth of my home. My dad just bought a house for half the size of mine and he's paying the same as what I bought mine for two years ago. It's ridiculous.

275. If I didn't own my home, I would not be able to afford the rent prices in CS, I was fortunate and was able to buy my home in 2012. My rates in town are over $500 per month.

276. They suggested that I see if housing would pay for me to purchase my own rental, which is what I'm trying to keep my rent down so it is more affordable, I can not do that this year. With the cost of insurance and property taxes rising by hundreds of dollars per year, I must pass that cost on to the renter starting this year. My properties are up between $700 a year increase all the way up to $1400 for one of them. As landlords cost rise will have to be passed on to the renter, decreasing the supply of affordable housing.

277. We bought just at the right time. My friends cannot find a house they can afford. They both work. I think affordable housing is a huge problem. I think rising rent prices are also a problem.

278. As a landlord trying to keep my rent down so it is more affordable, I can not do that this year. With the cost of insurance and property taxes rising by hundreds of dollars per year, I must pass that cost on to the renter starting this year. My properties are up between $700 a year increase all the way up to $1400 for one of them. As landlords cost rise will have to be passed on to the renter, decreasing the supply of affordable housing.

279. I had my home build for $55000 in 84 but now I couldn't afford to live here if I didn't already have a home.

280. Get the homeless/ bums off the streets.

281. Stop over building Colorado Springs and surrounding areas. Stop making it too easy for developers to create dense areas and not contribute to the sudden need for schools, roads, police, fire, and other infrastructure. People who have lived here a long time didn't get to tell the developers what they want, the developers told us what they want.

282. Need housing that is accessible and affordable. My house is worth a lot more than we paid for, but we overbid by thousands of dollars, because everyone is looking as well.

283. My utilities are over $500 a month (for gas, electric, water, cable and internet), and insurance is over $700 a month. I cannot afford the rent prices in CS. I was very fortunate and was able to buy my home in 2012. My rates in town are over $500 per month.

284. As a one income family, it will be very difficult to ever buy a home in this market in Colorado Springs, and I've been here since I was 2 years old.

285. Housing in the low to $20's.

286. I have 29, 26, 20 & 18 year old children. The oldest moved out of state because they cannot afford to live here, employers in this community do not offer full time positions to people who are not on their rolls. Houses have started to sell out of state because they cannot afford to live here. Employers in this community do not offer full time positions to people who are not on their rolls. Houses have started to sell.

287. Get the homeless/ bums off the streets. Fix the downtown and southern area of the city and kick out the homeless and there would be more then enough areas where people would want to live.

288. I am an senior our house needs repairs property insurance and too high house payment went up because of that.

289. The rent in this city is ridiculous I lived in Orange County CA paying these types of rent.

290. We what we have is poor condition and no way to make improvements because of the low wage jobs here!

291. I find it appalling that a one bedroom apartment, with poor security has been affordable (in one year) is $1300/mo. With my dog and my car port spot, that price is now $1500/mo. My utilities are outrageous(considering I'm only home from 10:30p to 9:00am). I am only there to sleep most of the time. It's outrageous.

292. Affordable housing should be available for all not just upper middle class and above.
HOME COS
HOUSING OUR FUTURE
AN AFFORDABLE & ATTAINABLE HOUSING PLAN
FOR THE CITY OF COLORADO SPRINGS